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 MINISTRY OF LABOR  
 AND SKILLS



European Union

# TRAINERS' GUIDE OF LIFE SKILLS FOR TRAINING OF TRAINERS (ToT)



Enhancing Job Opportunities and Employability for Youth and  
 Women (EnJOY) project

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January 2022



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The development of this training manual was financed by the **European Union** through the ENJOY Project – Enhancing Job Opportunities and Employability for Youth and Women. This project is being implemented by Caritas Switzerland and the consortium partners Ethiopian Catholic Church – Social Development Commission, Volontariato Internazionale per lo Sviluppo and Vita.

## Introduction to the Life Skills Guide

This Life Skills Guide for TOT is a practical tool to help trainers and organizations enhance the design, planning, implementation, and evaluation of life skills programming and training based on a set of four parts of Life Skills included in this document. These parts have been developed by a team of rich experienced trainers and development partners that are working in Ethiopia. We hope that this guide can help to steer users through a strategic assessment of your current life skills offerings, as well as provide ideas and examples to assist your organization in enhancing overall life skills program quality, to the ultimate benefit of the women and young people who need our service in this arena.

### Goal of the Guide

*The goal is to help Life Skills Training in Ethiopia to be standardized and use this manual as a reference and guide to be used for the context it refers to.*

### Who should use this guide?

*This guide is intended for any organization that works with youth (aged 15:29), as well as the donors that support this work. It was created to fill the problems that the trainers different organizations face when conducting Life Skills training. It was created to share knowledge on life skills in a structured manner.*

Thus, the Life Skills Training Guide can be used by schools, colleges, universities, government organizations, NGOs, donors and youth organizations when planning life skills training. We expect that it will be useful in the following ways:

- ✓ Youth and women organizations or those support women and youth can evaluate and improve their existing life skills programs, or if they have not offered such programs before, design and adapt new programming to meet high quality standards.

Target women and youth for life skills training may be in secondary schools or universities, in non-formal education settings, in vocational or professional training programs, or already employed or self-employed or unemployed. Or they may not be benefitting from any of the above services, with life skills training being the first support service they have received. Finally, life skills have proven particularly effective for highly vulnerable youth and at-risk populations such as illiterate youth, refugees, and those with physical handicaps.

The types of life skills programs that can benefit from this guide include the following:

- Standalone life skills training for various women and youth populations
- On-the-job training for employees
- Programs within:
  - Formal schooling (elementary school, middle school, high school, college or university)
  - Vocational or professional training
  - Employability or entrepreneurship training for youth seeking work.

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## How to Use the Guide

*To help lead youth organizations and life skills practitioners through assessing and revising their life skills programming, this guide is organized into four parts which contain different sessions and topics. Methodologies and the model of delivery are presented below.*

## Methodologies to Transact Life Skills

***Life skills need to be practiced in order to be learned. Delivery of life skills programs is based on active participation and cooperative learning as opposed to only lecture session.***

Each part consists of various sessions. Each session has been designed to meet specific learning outcomes. For each session, the aim, time allocation, materials needed and steps to conduct the session and instructions to guide the trainers are provided. When needed for specific activities, special instructions, notes and important materials are also illustrated. The aims of each session and topics covered should be introduced at the start of the module.

The methodology used in this training is for participants with an intermediate level of education, i.e. for individuals who have finished at least eight years of schooling. The trainers' guide is designed in a manner that facilitates active learning, which is learner-centered, not the trainer, and encourages participation. It recognizes that the participants are not passive recipients of information their own experiences and ideas are recognized as a valuable resource.

Therefore, building on what the participants already know is essential. The methodology promotes a two-way exchange between the trainer and the learners. Practical outcomes are sought through group work and other activities. Lecturing by the trainer is limited to 10:20 minutes per topic and will be used mostly during the introduction and synthesis of an activity.

This guide uses innovative training methodologies/techniques, such as:

- Lectures
- Brainstorm
- Question and answer
- Guest speakers
- Pair/Group work and discussions
- Role plays and theatre
- Song and Dances
- Educational games
- Case Study
- Miming
- Poetry and Recitals
- Teamwork
- Storytelling
- Debates
- Arts and music
- Field trips/visits
- Simulations
- Demonstrations
- Community service projects
- Sporting activities

A good life skills program will foster social cohesion among the beneficiaries and empower them to take charge of their own learning.

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## Tips for each Session

*Welcome, introduction and training objectives – always briefly explain the objectives for each session to the participants. Make clear at the beginning what the expected training outcomes are. This will enable the participants to know exactly what to expect.*

1. Training Model– follow the steps indicated in the model shown below to guide sessions and topics during instructions in this trainers' guide.
2. Summing up – always finish a session with application and transferring the learning to real life. Make sure to come back to the learning outcomes at the end of the session to check if the objectives are met.

### A Model of Life Skills Development Cycle

**Step 1. Instruct:** Defining and explaining skills concepts by generating exemplars, both positive and negative, encouraging participation, and reflection

**Step 2. Model:** Showing specific skills with various methods like videos, stories and natural phenomena

**Step 3. Practice and Reflection:** During practice, we engage participants through role plays, pair/group work, improvisation and similar methods. Then, during reflection, we promote skill acquisition by reflecting on the activities of this step with real life situations by giving feedback and recommendations for meaningful and goal-oriented actions.

**Step 4. Application:** Fostering and performing the skills in real life situations being engaged in presentations, through self-directed practices on assigned issues/activities, and self-evaluation to generalization and skill adjustment



## PART I: PERSONAL LIFE SKILLS

### Overview

Personal life skills are the essential life skills we need to help maintain a healthy body and mind. These skills include many of those on the World Health Organization's list, such as attitudes, self-awareness, self-control, self-management and stress management.

They also include skills such as how we recognize, manage and cope with emotions.

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## Objectives

At the end of the part, participants will:

- Identify how attitudes influence behavior
- Demonstrate self-awareness'
- Explore mechanisms of self-control

## SESSION 1. ATTITUDES

### Introduction

An appropriate attitude to any skill is that one should assume personal responsibility for acquiring, maintaining, using and developing it. One may lose some or all of a life skill if one fails to work at using and developing it. A personally responsible attitude is the motivational or wanting to do it dimension of a life skill. In addition, a person's behavior is related to behavioral attitudes, or the tendency towards approval and disapproval (positive or negative evaluation) of a certain type of behavior.

The more positive the attitude of a person towards a particular behavior is, the more willing that person will be to take a certain course of action.



**Training objectives:** By the end of this session participants will have

- Understand where attitudes come from and how they grow
- Learn why bad attitudes work well for some people
- Realize how situations affect their attitude
- Control their own attitude



**Time Required:** 2 hours



**Training methods:** Group activity, Reflection



**Training Aids:**

Whiteboard, flip chart, markers, notebook, pen/pencil, tape, colored cards



**Training topics**

First, participants will introduce themselves to one another by sharing something unique about themselves. This will be followed by a self-awareness' exercise. They will also recall a personal accomplishment and identify the assets it reveals. Finally, they will discuss ways of building positive self-concept.

➤ **Topic 1: Attitudes the what, why and how**

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Attitude reflects a disposition to react to something or someone positively or negatively and attitudes can vary according to specific contexts and situations. Attitudes, by definition, are one's evaluation of something. If evaluation can be made to make a decision, then attitudes can be trained just as we train people in decision making. In training attitudes, it is beneficial to examine what components comprise attitude formation. Next, attention should be given to what would change attitude. While many people are passive about how they evaluate things deeming some days "good" and others "bad," for instance : they are unaware of why they label them as such.

### Characteristics of Attitudes:

- a) Attitudes are the complex combination of things we call personality, beliefs, values, behaviors, and motivations.
- b) It can fall anywhere along a continuum from very favorable to very unfavorable.
- c) All people, irrespective of their status or intelligence, hold attitudes.
- d) An attitude exists in every person's mind. It helps to define our identity, guide our actions, and influence how we judge people.
- e) Attitude helps us define how we see situations and define how we behave toward the situation or object.
- f) Attitudes cause us to behave in a particular way toward an object or person.
- g) It refers to one's readiness for doing Work.
- h) It may be positive or negative and may be affected by age, position, and education.

### Trainer steps:

#### Trainers note that

#### Attitudes have components

To provide effective training around attitudes, we must first understand the ABCs of attitude development and change

**Affective component:** Training the affective component means examining participants' opinions and feelings, which in most cases are very subjective and spontaneous. The trainer must then probe for reasons behind these feelings most likely, reasons will be connected to values. Trainees who recognize that their attitude begins with a feeling can most likely see the necessity in changing behavior and cognition.

**Behavior component:** This component addresses what a person is willing to do regarding how they feel. Are trainees passive or aggressive? Are trainees willing to make adjustments within themselves. Are trainees unwilling and, if so, why?

**Cognitive component:** In training attitudes, it is necessary for people to discuss their values in a training setting. The attitude cognitive component consists of the values that participants already hold. Trainers may change the behavioral and affective aspects, but in order for an attitude to be truly changed then values also must be changed.

Needless to say, this area presents the biggest challenge because of the long-term nature and hold that values have for people. In fact, the process of training attitudes is most likely

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lengthened by this component. However, training focused on the affective and behavior components, and the success thereof, can mean acceleration in attitude change.

### Trainer's Instructions:

Activity 1
Take a minute and think of some attitudes you hold. Write them down on a sheet of paper. Let's start with the first couple you wrote down. Try to break them down into the ABC's of attitudes. Start with affect (what are your feelings about the attitude you hold), cognition (thoughts about the attitude you hold), and behavior (actions you take because of the attitude).

### Attitudes are formed to serve functions

Why do we form attitudes? It allows us to simplify social life which is complicated and full of various types of information. Attitudes serve four important functions in our lives:

1. Attitudes allow us **to understand the world around us**. Positive attitudes help to come closer to some people and make you agree to their requests. You may identify with role models and try to develop their way of thinking and behaving. The negative attitudes make us stay away from such people or situations.
2. Attitudes help **describe the social groups that each one of us belongs to**. As members of a family, group of friends, or, religious, political group we share similar attitudes and this helps to bind us together. Thus, we may favor the religious and political groups we belong to and show unfavorable attitude towards the other groups.
3. Attitudes also help us to **understand 'who we are' or our identity**. Attitudes express an individual's values and self-concept.
4. Attitudes help us **to get support, praise and acceptance from others**. People who hold similar attitudes are attracted toward each other. For example, your friend and you share common interests and attitudes, both of you like each other and hence it makes easier to carry on the friendship. Thus, attitudes help us to adjust in our social interaction.

## ***Topic 2: Introducing attitudes to life skills***

### Introduction

Attitudes strongly influence thought and can predict what someone will do. We as humans like our worlds to be predictable. We want to believe that knowing how someone thinks and feels about something will give us insight into how they process the information they take in, as well as what they do with it. The way we think influences behavior, and we know attitudes color how we perceive all the information that is funneled in our direction.

### Trainer steps:

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1. Begin the topic by welcoming trainees with a series of negative, complaining statements like the following:

*You know, it took me almost twice as long as usual to get here today. The traffic was so slow that I barely made it on time. And then people kept stopping me to ask questions! You guys just have no idea what I go through to get here every day. Well, I guess we should get started. I'm really not prepared because my kid thorns my lesson plan, but it doesn't really matter anyway. You might not even notice if I have a plan or not.*

2. Ask trainees to describe how they feel about what you said. Encourage them to describe the messages sent by your body language and tone of voice, and the effect your words had on their image of you and their expectations for today's lesson.
3. Say, "See how attitude affects things? A negative attitude can ruin your day! We're going to talk about negative attitude today because attitude affects everything you do and all of the people around you."
4. Ask trainees to give examples of different attitudes that people can have. Invite volunteers to write ideas on the board. Monitor the list. Through questions and comments, guide trainees to make observations about the kinds of attitudes that are listed. If the list reflects mostly negative attitudes, invite trainees to add some positive ones. Your list might include such words as "friendly," "unfriendly," "bored," "enthusiastic," "tough," "cool," "superior," or "fun."

### **Topic 3: Positive Mindset and Attitude**

#### **Introduction**

Positive Mindset and Attitude is approaching life's challenges with a positive outlook. It does not necessarily mean avoiding or ignoring the bad things; instead, it involves making the most of the potentially bad situations, trying to see the best in other people, and viewing yourself and your abilities in a positive light.

#### **Characteristics and Traits of a Positive Mindset and Attitude**

There are many traits and characteristics associated with a positive mindset and attitude, including:

- **Optimism:** a willingness to make an effort and take a chance instead of assuming your efforts won't pay off.
- **Acceptance:** acknowledging that things don't always turn out how you want them to, but learning from your mistakes.
- **Resilience:** bouncing back from adversity, disappointment, and failure instead of giving up.

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- **Gratitude:** actively, continuously appreciating the good things in your life
- **Consciousness/Mindfulness:** dedicating the mind to conscious awareness and enhancing the ability to focus.
- **Integrity** the trait of being honorable, righteous, and straightforward, instead of deceitful and self-serving.

Not only are these characteristics of a positive mindset and attitude, but they may also work in the other direction actively adopting optimism, acceptance, resilience, gratitude, mindfulness, and integrity in your life will help you develop and maintain a positive mindset and attitude.

### Trainer Steps:

Activity 2
Ask trainees: How do you usually react to people who have positive attitudes? (Trainees might respond like them more, have more confidence in them.) How do you think people react to you when you have a positive attitude? Repeat the questions, this time focusing on the consequences of negative attitudes. Conclude the discussion by explaining that attitudes are powerful; they make things happen. Tell trainees that a positive attitude and mindset motivates people and increases their ability to succeed. Lead trainees to the understanding that in order to keep a positive attitude and mindset, they should focus on their strengths and have confidence in their ability to succeed.

### **Topic 4: Changing Attitudes**

#### **Introduction**

Life skill training should be seen as a major tool for facilitating attitude and behavior change and should be adapted to ensure that trainees are made aware of the importance of appropriate attitudes and behavior.

Strategies of attitude change can be classified into six distinct categories:

- 1) changing the basic motivational function;
- 2) associating the attitude object with a specific group or event;
- 3) relating the attitude object to conflicting attitudes;
- 4) altering components of the multi attribute model;
- 5) changing beliefs; and
- 6) the elaboration likelihood model.

Each of these strategies provides trainees with alternative ways of changing existing attitudes

#### **Trainer Steps**

Distribute poster paper, markers/crayons, and art supplies to each trainee. Have trainees draw three columns on the poster paper, and then write in the first column five situations in which they exhibit a negative attitude. In the second column, they should write the negative responses

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they currently have to these situations. Finally, in the third column, they should write techniques for changing these negative attitudes into positive ones. When they have finished writing, have trainees decorate their posters and share them with others.

### Personal experiences

Ask trainees to share their personal experiences on how their own attitudes and behavior have been changed.

## SESSION 2: Self-concept

### Introduction

Self-concept means the overall understanding a person has about his/her identities (physical, emotional, cognitive images, strengths and weaknesses, etc.). It includes our recognition of ourselves, of our character, of our strengths and weaknesses, desires and dislikes. To improve your self-awareness (or build positive self-awareness), you need to first acknowledge your uniqueness and be happy with yourself, develop self-confidence and hold high self-esteem. Identifying the weak areas of your self-awareness and making conscious efforts to improve them is also important.

The purpose of this session is to enable participants to be self-aware and identify their strengths and abilities. Identifying and valuing personal strengths and assets are elements of a positive identity and assets in personal development. People who describe or display their personal and community assets are more likely to engage in positive behaviors and avoid negative or destructive behaviors.



**Training objectives:** By the end of this session participants will have

- Identified their own strengths and acknowledged their uniqueness.
- After recalling a personal success and making a self-assessment, participants will list at least four personal strengths, or internal assets, and at least two assets they would like to further develop.
- Identified their self-concept and developed positive self-concept.



**Time required:** 3 hours



**Training Methods:**

- ↪ Brainstorming, presentation, group exercises, discussion, self-assessment



**Training Aids:**

Whiteboard, flip chart, markers, notebook, pen/pencil, tape, colored cards

- ↪ Exercise 1.1a: Story of the talkative tortoise (enough copies for small groups)
- ↪ Exercise 1.1b: It was a big success
- ↪ Poster 1.1: Half-full/half-empty glass
- ↪ Worksheet 1.1a: Becoming resilient (enough copies for all participants)
- ↪ Worksheet 1.1b: Personal Self-Concept (PSC) Questionnaire & score summary sheet
- ↪ Flip Chart 1.1a: Examples of positive and negative self-concept



## Process

First, participants will introduce themselves to one another by sharing something unique about themselves. This will be followed by a self-awareness exercise. They will also recall a personal accomplishment and identify the assets it reveals. Finally, they will discuss ways of building positive self-concept. The session comprises the following topics:

- Topic 1: Self-awareness
- Topic 2: Successes and helping factors

### **Topic 1: Self-awareness**

Self-awareness includes our recognition of ourselves, of our character, of our strengths and weaknesses, desires and dislikes. Developing self-awareness can help us to recognize when we are stressed or feel under pressure. It is also often a prerequisite for effective communication and interpersonal relations, as well as for developing empathy for others.

Time Required: 2 hours

#### **Trainer Steps:**

The following activity will enable trainers to get an insight into how they see themselves and how others perceive them.

1. Put participants in 4 small groups. Give the following story to each group and let one person in the group read the story to the group. Ask the group to discuss and answer the questions at the end: **(5 min)**

#### **Exercise 1.1a: Story of the talkative tortoise and its duck friends (10 min)**

The story is about two ducks who befriend a very talkative tortoise. The two ducks amaze the tortoise by describing their beautiful mountain home. "We can take you there," the ducks tell the tortoise. Excited, the tortoise asks, "but how can you take me there? I am too slow to walk all that way up the mountains and to your wonderful home." The ducks explain to the tortoise that they would hold a sturdy stick in their beaks to carry him up into the sky and fly him to their home. But, since he is such a talkative tortoise, the two ducks warn him not to speak during the journey so he won't fall. However, the tortoise forgets the warning and opens his mouth to speak, so suddenly falls down and dies.



Discuss and answer the following questions:

- ↻ **What does this story tell you about self-awareness and accepting oneself?**
- ↻ **How does lack of self-awareness harm us?**
- ↻ **What are the benefits of self-awareness and self- acceptance?**

Each group will present their finding in plenary. (5 min)

2. **Show** participants **Poster 1.1: Half-full/half-empty glass** (see below) and ask them what they see. Some may say half-full, others half-empty. Both are correct. **(6 min)**
3. Then compare the water to what one has and does not have. **Say:**  
*“When we focus on the half-full, we see what we have and can do more to fill the half-empty. We look for opportunities and look for contributors – not total supporters/donors. When we focus on the half-empty, we say ‘I am poor’, ‘I need help’, ‘I don’t know anything’, etc. One cannot do much by focusing on what one does not have. We forget what we have – assets.”* **(2 min)**
4. **Ask** participants in plenary what **assets** mean to them. Let them think individually about the assets they have (give them 2:3 minutes). Let some speak out. **(6 min)**
5. After getting some responses, **say:**  
*“Assets include skills, talents, space, good health, family members, supportive family, location of house, commitment, self-confidence, educational background, positive attitude, and demand for products in the community, production equipment, natural resources, facilities, associations, institutions and many more.”*

### □ Poster 1.1: Half-full/half-empty glass (2 min)



**Full part – capacities, gifts**

**Empty part - deficiencies, gaps**

### ***Topic 2: Successes and helping factors***

1. Open a discussion by asking participants to mention some of the cultural and habitual sayings that oppose success.

Example of sayings:

- ↻ “I am destined to end up unlucky”
- ↻ “Everything is already determined by fate so why the worry”
- ↻ “No matter how fast a child runs, he won’t overtake his father”
- ↻ “Milk millions, still it is going to end up in a bucket”
- ↻ “The poverty that is engaged with me won’t leave me without marrying me”
- ↻ “He who is born to suffer will never profit from business”
- ↻ “Success is a matter of luck, not through a hard work” **(5 min)**

From the discussions, let participants relate their behavior with being a person of excuse, lack of commitment, low self-esteem, expecting from others, living an unplanned life, unnecessary competition thus wasting time and money. **(5 min)**

2. Ask participants for their opinion on the actions they would take for success winning the obstacles they confront. For instance, *is it possible to achieve success without a plan and a motivation but rather out of desperation?* The discussion will be closed by addressing the participants how they can make changes and be successful by following the rules of success so as to achieve self-satisfaction and a peace of mind. **(2 min)**

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3. **Exercise 1.1b: It was a big success.** Invite participants to think of something they accomplished or achieved. **Say:**

*"I'd like you to think of a time you did something that you are proud of, or that you accomplished. Perhaps you received a high mark at school, maybe you helped a neighbor or friend, maybe you did something with a younger brother or sister, or perhaps you took on a responsibility in your neighborhood or spiritual community (e.g. in church, mosque ...)." (5 min)*



If you think it would be helpful, participants could write their thoughts down on paper. You can tell them that they can make this as private as they want and that no one else will read their papers. Also let them know that they will have the option of sharing their successes and that you actually encourage them to do so.

4. Collect and post (or write) examples on a flip chart with the heading **"Successes"**. Ask:

*"Who would like to share an example? I will write some accomplishments and successes that any of you would like to share. We welcome all examples and you don't have to give much detail. Who would like to start?" (5 min)*



If participants are shy to respond, you could ask for a showing of hands related to topics, such as, *"How many of you thought about an achievement at school? How about at home? With a friend, neighbor, or someone in your neighborhood? In your spiritual community? Where else? What can you tell us about your successes?"*

5. Build upon the discussion by having participants identify what helped them to be successful. Collect and post (or write) examples on another flip chart with the heading **"Helping factors"**. Say:

a. *"Who would like to share what or who helped you with your success? Like before, I will write a list of helpful factors that any of you would like to share. As always, we welcome all examples and you don't have to give much detail. Who would like to start?"*

b. *"Now think about what helped you with your success? Perhaps you overcame some challenges. How did you do that? What skills did you use? Who helped you and what did they do?" (5 min)*

6. Distribute **Worksheet 1.1a: Becoming resilient**. Say:

*"There are a number of strengths or assets that we all have that enable us to accomplish what we want and need to do. They also help us stay strong during difficult times. Together we will look through this list and, as we go along, circle any assets that helped you with the success you just identified." (10 min)*



Determine the best way to have the list read:

- If you think participants will understand the list, ask them to read it themselves. You might ask them to circle anything they don't understand.
- You might ask for a few volunteers to read parts of the list aloud or you could read the list to the group.

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7. **Summary.** Summarize by checking for understanding. Say:

*"Since all questions are good questions, please let me know if anyone has questions to help them better understand this list of assets." (3 min)*

### Topic 3: Yes, I have assets

1. Explain how knowing and using the assets we have can contribute to our success, and encourage participants to think of how they can use the assets while living abroad and on return. Say:

*"The starting point for change is always mindset and positive attitudes. A meaningful and lasting change always originates from within. Identifying our own assets will enable us to focus on our resources, capacities and strengths instead of our deficiencies or problems. Success in life depends on whether we know and use those assets. Therefore, you should think about how you can link the assets that you have with your plans." (2 min)*

2. Let participants identify assets that they have and others they would like to develop. Distribute **Worksheet 1.1a** to participants and ask them to mark assets considered as strengths. Say:

*"As we've discussed, assets help us accomplish difficult tasks and stay strong during tough times. They help us be successful. We each have some of these assets, but not many people have all of them. You may feel very strong in some and less strong in others. Put an 'X' next to all of the assets you have.*

*Maybe they are the same assets we identified on our 'Helping factors' list. If you feel that any of the assets are really strong (e.g. in terms of their benefit to you), you can put 'XX' next to the asset." (13 min)*

3. Ask participants to turn to someone next to them and briefly share two to three assets they have. (If the number of participants is uneven, make one group of three.) After about two minutes, make sure each person in the pair has had a chance to share. If not, give them another minute. Then, ask for volunteers to share a few of their own assets with the large group. **(3 min)**

4. Using the same Handout, ask participants to mark assets they would like to develop. Say:  
*"You can also work to make some assets stronger or more useful for you. Or you can develop some assets that you don't yet have. I'd like you to look at the whole list and put a smiley face '☺' next to at least two strengths or assets you would like to develop in your life." (2 min)*

5. Ask participants to turn back to their partners and quickly share two to three assets they would like to develop and why. After about two minutes, make sure each person in the pair has had a chance to share. If not, give them another minute. Then, ask volunteers to share a few of these assets with the large group. **(3 min)**



An alternative could be to ask participants to write two assets they have on a colored card and two assets that they would like to develop on another card with a different color. Then participants could affix their cards to flip charts at the front – one titled "Assets I have" and the other, "Assets to develop". As the participants are sharing what they wrote with a partner, you could group the cards and see if there were any commonalities or differences and talk about them with the large group after the pair sharing.


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6. **Summary.** Summarize by saying:

*“We have a lot of strong assets and strengths among us. We have some assets in common and we also have strengths in different areas. As you plan to develop your own assets, recognize that your friend here might be a ‘helping factor’ as you seek to improve yourself and build your resilience and your ability to go through difficult situations.” (2 min)*

## **Worksheet 1.1a: Becoming resilient<sup>1</sup>**

Everyone goes through rough times and difficult situations. Most people survive these difficult situations. They are like strong trees that bend and sway in the wind rather than break. Resilience is the ability to spring back after something bad happens and to move forward successfully. You have many assets and strengths that enable you to be resilient. You have used many of them already to accomplish good things. Use the following code to mark your own assets:

**X** = Asset I have; **XX** = Asset I have that is strong;  = Asset that I want to develop or strengthen

### **Strengths and assets for resilience**

**I know other people who can help**

For example: Parents and others who support me; good communication in my family

**I can make decisions and follow up on them**

For example: People see me as someone who can be helpful

**I know my limits and expectations**

For example: I know the rules in my family, school, workplace and neighborhood; my friends and others have high standards and expect positive things from me

**I use time productively**

For example: Involvement in training programs, creative activities, business or a spiritual community

**I think learning is important**

For example: Commitment to learning at school; finding ways to improve myself

**I have high standards and principles**

For example: Believing in such things as social justice, honesty, or being responsible that help create a positive community

**I can interact effectively with others**

For example: Resolving conflicts peacefully; communicating positively in emotional situations; planning and making priorities

**I feel good about myself and my future**

For example: Confidence in myself; pride in my work; meaning in my life; hope for my future

**I have a saving attitude**

For example: Controlling spending; putting aside some money from my income for my future needs

## **Topic 4: STRESS MANAGEMENT**

### **Overview:**

Stress is a common phenomenon in our daily life. There are different causes of stress. In this topic trainees will learn how to cope with it.

### **Defining Stress**

#### **Trainer Instruction**

Ask trainees to define stress.

- Write accurate key words and brief phrases on the board.
- You can sum up the trainees' ideas by stating,

*Stress is a difficulty that causes worry or emotional tension*

- Feel free to adapt definition for your trainees' literacy level. Some trainees can understand a deeper definition such as, "Stress is our body's physical and emotional reaction to circumstances or events that frighten, irritate, confuse, or excite us and place demands on our body and mind."

Stress has a practical element and an emotional element. For example, someone who has lost a job may be concerned about what to eat, how to pay the rent (practical) and at the same time they might feel angry or depressed (emotional).

### **Stressors**

#### **Trainers Steps**

1. *Say: Do you know what a stress trigger (source of stress) is?*

A stress trigger (stressor) is an event, thing, person or idea that leads to stress. It is the source of our stress. Sometimes, we don't even know what our triggers are.

2. *Ask trainees to list items that cause stress*

Ask trainees to share if they can remember a stressful event in their life. What was the main event that happened? What happened as a result of this main event? What was your reaction?

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## Short note

### **Possible sources of mental stress**

#### **1. Daily Hassles:**

Wrongly placing car keys  
Living in poverty  
Loud sounds

Living in a crowded area  
Unable to balance between job and family  
Conflict with wife or husband, etc

#### **2. Life Events:**

Death of husband wife, or a beloved one  
Divorce  
Being fired from job  
Being a parent  
Starting a new job

Starting college education  
Being promoted  
Victim of heavy violence  
Leaving for foreign countries

#### **3. Cataclysmic Events:**

Being a victim of terror  
Victim of fire accident

Victim of earth quake  
Victim of flooding

#### **Physical signs of stress:**

Dry mouth  
Lack of saliva in mouth  
Stomach ache  
High/low appetite  
Frequent urination

Bowl ache  
Headache  
Sweating  
Tense muscle  
Shivering

#### **Psychological signs of stress:**

Frustration  
Anxiety

Depression etc

#### **Factors influencing the intensity of stress:**

How we perceive the life event  
The amount of resources we have in order to deal with stress

The physical proximity we have with the event  
The time elapsed after the event.

#### **To cope up with stress, we need to do the following:**

Time management skill  
Managing money  
Sharing the problem to others  
Taking bath  
Listening music

Prayer  
Watching films  
Taking a walk  
Taking enough sleep  
Taking balanced diet  
Dancing

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### **Coping with stress:**

Stress is an inevitable part of life. Family problems, broken relationships, examination pressures, or the death of a friend or family member, or even a happy event such as a marriage, are all examples of situations that cause stress in people's lives. Stress can be a very destructive force if we do not learn how to handle it. Therefore, it is important that we recognize stress, including its causes and effects, and know how to deal with it. Coping with stress is about recognizing the sources of stress in our lives, recognizing how this affects us, and acting in ways that help to control our levels of stress. This may mean that we take action to reduce the sources of stress, for example, by making changes to our physical environment or lifestyle. Or it may mean learning how to relax, so that tensions created by unavoidable stress do not give rise to health problems.

### **Trainer Steps:**

Ask trainees to think about a stressful situation they were in, and which they would like to cope with better if that situation came up again. Ask them to imagine the situation with their eyes closed, and to remain calm. Then, let them think of a time when they did well in that kind of situation and how good they felt to have coped. Also, ask them to think how they might improve on the way they handle the situation in the future, and rehearse this in their mind, before slowly opening their eyes.

Simple ways to reduce stress and be in charge:

1. Focus on strengths – the positive components of self and life.
2. Learn how to relax – long walks, exercise, yoga, deep breathing, meditation, listening to music, writing a diary, playing with a pet, etc.
3. Manage your time – so that you have all the time to do what you want to do.
4. Anticipate stressful time and prepare accordingly – for an examination or a presentation.
5. Help your body handle stress – If it is not within your power to change the event, change your attitude!
6. Talk to somebody who is close to you and can understand you.
7. Have confidence in your own abilities.
8. Recognize your stress signals.
9. Develop supportive techniques – eat right food, exercise and sleep well.
10. Use Life Skills.
11. If it is not within your power to change the event, change your attitude.
12. Share your feelings/problems with parents/teacher/trustworthy friends.
13. Repeat health enhancing phrases to yourself whenever you feel stressed – e.g. 'Smile', 'I am calm and relaxed', 'do not take it too seriously', 'tomorrow is another day'.
14. Spend time on your favorite hobby.
15. Watch a comedy film.
16. Have fun! Laugh more. It is hard to be stressed when you are laughing.
17. Have a good sense of what is right and what is wrong.
18. Count your blessings and SMILE. Things are never as bad as they seem.

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### Topic 5: Positive Self-Concept

#### Steps:

1. Prior to commencing discussion on this topic, have participants complete the self-assessment questionnaire below (Worksheet 1.1b: Personal Self-Concept (PSC) Questionnaire). **(10 min)**

#### **Worksheet 1.1b: The Personal Self-concept (PSC) Questionnaire**

#### **Instruction:**

Read each statement carefully and complete the questionnaire honestly by measuring the extent to which the statement describes you. Select one of the following with regard to each statement:

1 = Totally Disagree,    2 = Disagree,    3 = Undecided,    4 = Agree,    5 = Totally Agree.

Please keep in mind that *there are no rights or wrong answers*. Answer all 18 questions.

<b>Item No.</b>	<b>Statement</b>	<b>Answer (1 to 5 highest)</b>
1 (SF)	I am satisfied with what I am achieving in my life.	
2 (ESC)	If I'm feeling down, I find it hard to snap out of it.	
3 (SF)	So far, I have achieved every important goal I have set myself.	
4 (HON)	I am a trustworthy person.	
5 (AU)	In order to do anything, I first need other people's approval.	
6 (ESC)	I consider myself to be a very uptight and highly strung person.	
7 (SF)	I have yet to achieve anything I consider to be important in my life.	
8 (HON)	I am a man/woman of my word.	
9 (AU)	I find it hard to embark on anything without other people's support.	
10 (ESC)	I am more sensitive than the majority of people.	
11 (SF)	I have always overcome any difficulties I have encountered in my life.	
12 (AU)	When taking a decision, I depend too much on other people's opinions.	
13 (SF)	If I could start my life over again, I would not change very much.	
14 (AU)	I find it difficult to take decisions on my own.	
15 (ESC)	I am an emotionally strong person.	
16 (SF)	I feel proud of how I am managing my life.	
17 (ESC)	I suffer too much when something goes wrong.	
18 (HON)	My promises are sacred.	

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2. When participants have completed the questionnaire, let them summarize scores as follows:


Item No.	Score	Item No.	Score	Item No.	Score	Item No.	Score
1.		2.		5.		4.	
3.		6.		9.		8.	
7.		10.		12.		18.	
11.		15.		14.			
13.		17.					
16.							
Total (SF)		Total (ESC)		Total (AU)		Total (HON)	

Once the scores are summarized, tell participants that you would discuss the interpretation later on (leave it here for the time being) and proceed to the next step. **(7 min)**

3. Introduce the session and the learning objectives. Say: *“the aim of this session is to help the participants to understand what ‘self-concept’ is, and develop positive self-concept.”* **(2 min)**
4. **What is Self-Concept? A Definition: Say:** *Self-concept is an overarching idea we have about who we are physically, emotionally, socially, spiritually, and in terms of any other aspects that make up who we are.*
- “We form and regulate our self-concept as we grow, based on the knowledge we have about ourselves. It is multidimensional, and can be broken down into these individual aspects. For example, you may have a very different idea of who you are in terms of your physical body, and who you are in terms of your spirit or soul.”***(5 min)**
5. **Ask** participants to give examples of how they perceive themselves (their self-concept). **(5 min)**
6. After getting some responses, describe the Characteristics of Self-Concept. **Say:** *“Self-concept is the perspective we have on who we are. Each of us has a unique self-concept, different from the self-concept of others and from their concept of us.*
- However, there are some characteristics that all of our self-concepts have in common.*
- Self-concept:*
- a) Displays uniquely with each person.*
  - b) Vary from very positive to very negative.*
  - c) Carries emotional, intellectual, and functional dimensions.*
  - d) Changes with the context.*
  - e) Changes over time.*
  - f) Influence the individual’s life”* **(5 min)**
7. **Ask** participants to give some examples of their positive self-concepts. Then, **ask** for some negative self-concepts.**(5 min)**

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8. Emphasize that *“Self-concepts are rarely all positive or all negative; someone may have both positive and some negative self-concepts in different domains (e.g., a husband who thinks of himself as a good father but sees his physical self as out-of-shape and unhealthy or a student who think so themselves as a great athlete who struggles academically).” (2 min)*
9. Present **Flip Chart 1.1a: Examples of positive and negative self-concepts** (5 min)

 **Flip Chart 1.1a: Positive and Negative Self-concepts**

Some examples of **positive self-concepts** include:

- A person sees herself as an intelligent person;
- A man perceives himself as an important member of his community;
- A woman sees herself as an excellent spouse and friend;
- A person thinks of himself as a nurturing and caring person;
- A person views herself as a hard-working and competent employee.

On the flip side, these people could have **negative self-concepts** like:

- A person sees herself as stupid and slow;
- A man perceives himself as expendable and a burden on his community;
- A woman sees herself as a terrible spouse and friend;
- A person thinks of himself as a cold and unapproachable person;
- A person views herself as a lazy and incompetent employee.

10. **Ask** participants how having positive self-concepts or negative self-concepts could affect a person's situation. Write the key points raised on the flip chart. **(5 min)**
11. Emphasize that *“Someone who has a positive self-concept thinks they are a worthwhile person. They believe that they have achieved, or are making progress toward achieving, their ideal self. Someone with a positive self-concepts believes that they are doing just fine and can handle things that come their way.” (2 min)*
12. Now return to the questionnaire results (step 2 above). Tell participants that the items to which they gave higher scores represent the areas where their self-concepts is positive, while those with lower scores indicate their negative self-concept. Emphasize the following:  
*“The questionnaire helps us assess four dimensions of self-concept. Each of the dimensions is understood as follows:*
  - a) **Self-fulfillment (SF):** *how each person sees themselves in relation to achieving the objectives they have set themselves in their life, feeling fulfilled, meeting their targets, rising to challenges and their general achievements.*
  - b) **Honesty (HON):** *how each person sees themselves in the sense of being honest, upright and trustworthy in their behavior. It includes aspects such as being a valuable, honorable and consistent person who tries not to harm others; a man or woman of their word.*

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- c) **Autonomy (AU):** *how each person sees themselves as an individual equal to, but different from others. This includes aspects such as: the perception of oneself as someone who is independent and different from others; the feeling of not being dominated by others; being able to function without depending on others.*
- d) **Emotional Self-concepts(ESC):** *how each person sees themselves in the emotional dimension, in relation to the more impulsive and reactive aspects of their personality. This includes the perception of the following components: emotional balance, sensitivity, recognition and control of one's emotions.*

*"The total scores in the summary table show your self-concepts around these four dimensions. Where the scores are lower, you may need to try to improve your self-concept."* (10 min)

**13.** Give participants a few minutes to reflect on their scores. (5 min)

**14.** Conclude the session by emphasizing that: *"Self-concepts is learned, not inherent. It develops and changes throughout the lifespan and during any career. Our self-concepts affects our interpersonal communication, our academic career achievements, and our career development. Therefore, we need to build our positive self-concept."* (2 min)

### Reflection and session summary:

- ↳ Ask participants the main lessons they have learnt from this session. (5 min)

## Topic 6: Building Self-Esteem

### Trainer Steps:

1. Ask trainees: *Why do you think some people are more optimistic, while others are more pessimistic? Take their responses and write pertinent key words on the board/flip chart.*

One reason is due to someone's self-esteem. Has anyone here heard of self-esteem? If you have, how would you describe it?

Having healthy self-esteem means you have a strong sense of self-worth and value. You understand and accept your weaknesses, and you appreciate and celebrate your strengths.

When you have healthy self-esteem, you recognize the inborn value of all people, including yourself. All the while you may have flaws, but that does not mean that you do not love and value yourself any less.

Self-esteem is the way you think and feel about yourself. People's self-esteem reflects the manner and degree to which they value themselves. It can be high or low, and may be influenced by thoughts and feelings which maybe positive or negative.

Personal aspects such as appearance, abilities and behavior may contribute to the level of self-esteem. Self-esteem grows on the basis of the experiences of being competent and successful in what one attempts.

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People who have healthy self-esteem see themselves in a positive yet realistic way. People whose self-esteem is not healthy often have an overly negative view of themselves. People with low self-esteem have a hard time honestly evaluating their strengths and weaknesses and often have an unrealistic negative impression of themselves. They take other people's opinions of their strengths and weaknesses more seriously than they should.

*Everyone has a story, and everyone's story is important. It doesn't matter who your friends are, where you go to school, where you work, whether or not you get married, or how much money you make. Your story is yours alone. You deserve to be treated with respect regardless of external factors. As do others.*

Some people think that focusing on their strengths makes them arrogant. Being arrogant means that you often brag about your strengths to others and you rarely admit to having faults. Healthy self-esteem involves being realistic, which means that you recognize, accept, and admit to both your strengths and your weaknesses.

### 2. Personal Inventory

*A first step of self-esteem is taking a personal inventory of our strengths and areas we'd like to improve.*

*Ask trainees to mention their strengths and what they want to improve.*

*Next, tell them that a second factor that impacts your self-esteem is the people in your life. Obviously, we cannot choose our family, but we can choose our friends.*

*Ask: Please raise your hand if you can think of immediately someone who values and respects you and treats you kindly.*

#### ***Wait for trainees to respond***

At the same time, it is wise if we limit or stop spending time with people that treat you badly or make you feel bad about yourself.

*Ask: Please raise your hand if you can think of immediately someone who makes you feel bad about yourself.*

#### ***Wait for trainees to respond***

*If someone is often critical to you – or treats you disrespectfully, you will want to end the relationship. Obviously, we can't automatically cut our family out of our lives, but we can find ways to limit how their words and behavior impact us.*

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3. Tell them that you are going to read out a set of statements. Ask them to tear off a piece of the paper when you read statements that may affect their self-esteem negatively. They should tear off bigger or smaller pieces based on how badly the statement affects their self-esteem.
4. Read the following statements one at a time and allow a few seconds between each one for trainees to respond.

### Statements

- ↳ You came home late and your wife/husband/mother/father shouted at you in front of your friends.
- ↳ Your father left your mother and married another woman.
- ↳ Your best friend always competes with you and puts you down.
- ↳ The university you applied for rejected your application.
- ↳ Your mother/father/wife/husband calls you stupid.

5. Ask trainees the following questions

- Identify situations in which you feel very confident. List the reasons why you feel this way in these situations. Some reasons may be that you are good at it, you find it easy, others appreciate that you can do it, etc.

Use this list to develop some strategies for how you build your own self-esteem.

- Identify different situations in which you don't feel very confident. Pick one and brainstorm ways you can apply the principles you discovered above and those listed in the handout for building self-esteem.

Role-play the situation using the strategies you have identified. Practice until you feel confident you could do this in the actual situation.

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### KEYS TO BUILDING SELF ESTEEM

1. **Face your fears** – They aren't as bad as you think they will be. Facing your fears will increase your confidence.
2. **Take responsibility for your actions** – See the connection between the choices and actions you have made that have led to your present situation. This awareness gives you power over the present moment.
3. **Forget your past failures** – Learn from them but don't assume something that went wrong before is going to happen again. Avoid making the same mistakes again but don't limit yourself by assuming you failed before so you can't succeed this time. Try again, you're wiser and stronger. Don't be trapped in the past!
4. **Set goals for yourself** – When you know what you want you can make choices to achieve it. You deserve your dreams to come true.
5. **Reward yourself when you have achieved something** – If you don't, why should anyone else? Isn't everything easier when you take time to help yourself?
6. **Talks to other people** – **We often make** assumptions about a situation or person that are not true. Your attitude and behavior can be negatively affected so if you have any doubt or question ask and don't assume you know why or how.
7. **If you do fail don't be defeated** – Accept it, learn and try something else. You are not going to be defeated by one failed attempt, are you? Doesn't everyone fail before they succeed? All you need is a different approach.

Summarize and highlight the following points.

Key points:

- Our self-esteem is influenced by people and things we experience
- How people feel about us plays a big role in how we feel about ourselves.

### **Topic 7: Self-control skills**

#### **Overview**

Human beings have different basic needs. Need for water, food, air, shelter are among them. These needs should be satisfied in a way that does not violate the rights of others, and in a logical way. Therefore, in order to satisfy our needs, we need to be patient, reasonable, and select the right place and time. Those who find it difficult to control their needs and feelings are seen to be vulnerable to different problems.

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What does self-control mean to you? When do we say that an individual is unable to control his/herself? How can we develop self - control? What are the effects of being unable to control oneself?

### Trainer Steps

#### Activity 1: Brainstorming

Begin this session through discussions on self-control. Its purpose is to enable trainees to share experiences and opinions.

- I. What is self-control
- II. When do we say that an individuals is unable to control his/herself
- III. How can we control ourselves?
- IV. What are the effects of being unable to control oneself?

#### Short Note

##### ***Characteristic features of persons with high self-control***

- *Do not listen to their impulse.*
- *Are not vulnerable to risks.*
- *Are nor selfish.*
- *Control their feelings.*
- *Are happier.*
- *Lead good social life.*
- *Have strong family.*
- *Face minor psychological problems.*
- *Have high self-esteem.*
- *Can control their emotions.*

##### ***Characteristic features of persons who cannot control themselves***

- *Become emotional.*
- *Do not respect others.*
- *Being vulnerable to risks.*
- *Are aggressive.*
- *Might face difficulties in controlling their emotions/feelings.*
- *Might be vulnerable to unwanted pregnancy.*
- *Might not have long term visions.*
- *Might need immediate satisfaction of needs.*
- *Might be delinquents, might indulge themselves in drug abuse, and might contemplate to commit suicide, etc.*

##### ***Why is self-control important?***

- *To make effective decisions.*
- *To follow effective problem-solving styles.*
- *To do things with others in cooperation.*
- *To follow rules.*
- *To establish good social life.*
- *To cope up with those situations where it is difficult to make effective decisions and difficulties.*
- *To be high achiever in academics.*
- *To cope effectively with mental stress.*
- *To fulfill one's needs without violating other's right.*
- *To think twice before doing anything*

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### ***Effects of being unable to control oneself***

- *Feelings of fear.*
- *Being more anxious.*
- *Feelings of depression.*
- *Considering oneself as inferior.*
- *Isolating oneself from others.*
- *Not having enough sleep.*
- *Thinking that others might outcast them.*
- *Unable to cope up challenges.*
- *Feeling afraid during public speech.*
- *Blaming others on one's own weaknesses.*
- *Choosing revenge than justice.*
- *Misperceptions about oneself and others.*
- *Feeling anger.*

### ***In order to develop high self-control***

- *Education about anger management.*
- *Providing trainings on conflict resolution.*
- *Giving trainings on the side effects drug abuse.*
- *Setting rules and regulations*
- *Giving trainings on patience and tolerance.*
- *Giving trainings on how to set long term visions and goals/plans.*
- *Informing that we cannot achieve everything wherever and whenever we want.*
- *Letting know that delayed gratification is by far more satisfying than immediate and short term.*
- *Giving trainings on how to respect others' rights, how to provide help to others, how to listen to others:Let themselves set achievable goals.*
- *Let themselves know to look for different alternatives for a certain problem. Knowing how to express their feelings, when, with whom, why, where*

Say, Dear trainees, hope you enjoyed the above short note. Next, we will move to activity two. It focuses on group discussion.

### **Activity 2: Group discussion**

#### **Group discussion points**

1. What are the characteristics of self-control?
2. What environmental things can possibly deter us from self-control?

### ***Topic 8: Decision-making skills***

#### **Trainer Steps:**

Before participants arrive, set up the learning space with some special chairs and the objects below. (If you do not have chairs, place the objects on those places people would typically sit.)

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A chair with stones on the seat

- ↪ A chair positioned at the front or focus point of the learning space
- ↪ A chair with a sign that says "Reserved," "Do Not Sit Here," or "Save this Chair"
- ↪ A chair facing a corner or at the edge and facing outside the learning space
- ↪ Allow participants to enter and sit down as they usually do.
- ↪ Point out how regularly we make decisions, sometimes without giving it much thought.

*Say: We make countless decisions every day, from what to eat to what to wear, and which friends to spend time with. Making decisions is so much a part of our daily lives that, most of the time we don't even realize we have decided on something.*

*In fact, I can imagine that most of you made some decisions as soon as you walked into the room and you weren't even aware that you did. For example, here's a chair with some rocks on it. Why didn't anyone sit here?*

Possible response: It looks uncomfortable or dirty.

There are logical reasons that no one would want to sit in a chair with rocks on it. Why didn't anyone want to sit in the chair that's right up front?

Possible response: I don't want to have everyone looking at me.

Being right up at the focus of attention might make someone feel uncomfortable so there are emotional reasons for choosing not to sit here.

This other chair has a reserved sign on it. Why wouldn't people typically sit there?

Possible response: It's being saved for someone else.

Yes, people tend to respect the social rules so this chair represents the social factors involved in making choices.

Lastly, there is a chair facing into a corner that no one chose (or if they did, they probably turned it to face the right direction). Why didn't any of you sit there?

Possible response: I wanted to see what was going on. I wanted to be a part of the class – I could not do that if the chair was turned away.

If you are coming to a class, you probably want to see and participate so this would be a bad choice. It's an illustration of the way we make choices that are in line with our goals, our purpose, and our hopes for the future.

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So, these are the starting points for many of our decisions – DECISION MAKING is our topic today!

- Some decisions we make using logic
- others with our emotion
- sometimes we base a decision on social rules
- and other times our decision is made because we want to achieve a goal or we have an expectation

Sometimes it's difficult to know what the best decision is in a situation. We can easily become confused when there are many factors to consider. Today we are going to learn a system for making decisions.

### Steps in Decision Making

To start, it's usually better to take some time to think about decisions rather than rushing and deciding something quickly. You can avoid making a bad decision by slowing down. Here's a way to do that, which we will call 'PAUSE.'

Each letter of the word 'PAUSE' stands for a step in the decision-making process:

P is for Pause – ask yourself what is the decision that needs to be made/about? Sometimes we don't realize that there is a decision to be made. Slow down. It might be difficult to realize that we can take charge and be in control.

A is for Ask yourself – what are the options? List as many choices as possible. Try to notice those choices you can make and those where you have no control. That said, be creative and let your mind come up with inventive ideas.

U is for Understand the consequences. Try to guess what will happen as a result of each choice. This is a mental activity that may be difficult since we are not usually used to considering the consequences – however you will get better at this with practice.

"S is for Select an option – use your Head, Heart, Hands, Hope. Check in with yourself on all levels; consider them all. How do the options fit logically, emotionally, socially, and in terms of your goals?

E is for Evaluate the outcome. Make a plan to review your decision and make sure it's still what you want. Often, we think a decision will be final; that there is no going back. Fortunately, most decisions can be changed and often, over time, new options present them: selves as solutions that we had not seen be: fore.

# LIFE SKILLS Trainers' Guide

## Part II: Cognitive Skills

### Overview

*(The trainer starts by giving the following points in focus. This includes general highlights on what cognitive skills refer to, why it is important and what it includes.)*

Cognitive skills represent abilities for higher order thinking which supports the entire process of understanding, questioning, analyzing, thinking critically and creatively to generate solutions, synthesizing and assessing the alternatives and finally arriving at responsible decisions. The process can be broken down based on the skills required for each phase as follows: problem-solving skills, creative and critical thinking skills, and decision-making skills.

Cognitive skills occupy a vital role in an individual's overall development, as they include some of the brain's core functions such as thinking, reading, learning, retaining information, and paying attention and are used to set goals, solve problems, remember tasks and make decisions. Each of your cognitive skills plays an important part in processing new information. That means if even one of these skills is weak, no matter what kind of information is coming your way, grasping, retaining, or using that information is impacted. All the employees who have strong cognition can solve a given problem quickly. Entrepreneurs are able to handle challenging business tasks and perform beyond the norms of working towards goals without much supervision. Individual abilities like reasoning, problem-solving, imagining and remembering set in people's learning habits and making changes.

The trainer indicates that this part has four sessions: creative thinking skills, critical thinking skills, decision making skills and problem solving skills. He/she mentions these are related skills but are presented by focusing on the targeted session.

Session 1	Creativity Skills
Session 2	Critical Thinking Skills
Session 3	Decision-making Skills
Session 4	Problem Solving Skills

In order to equip the trainees with these necessary cognitive skills, the trainer is expected to be prepared well in terms of the content explanation, engaging participants, using different techniques suggested in this part, following required steps in each session and paying attention to the situations in the training sessions for flexibility.

*It is also indicated that the part contains four major objectives.*

- ↳ To think creatively;
- ↳ To think critically;
- ↳ To make decisions;
- ↳ To solve problems;

# LIFE SKILLS Trainers' Guide

## SESSION 1: CREATIVE THINKING SKILLS

### Introduction

*(The trainer provides the concept of creative thinking skills)*

Everyone should have substantial creative ability to accept change, willingness to play with new ideas and possibilities, flexibility of outlook, habit of enjoying the good, while looking for ways. The activity will help us to achieve the following learning outcomes. Creative thinking will enable us to find solutions when it looks as if there is no way out.

There have been many efforts to define or explain the creative process. Some psychologists think of it as the forming of associative elements into new combinations or arrangements. One who can collect a great number of associations and ideas and put them together to solve a problem has the best chance of coming up with an original solution. This session explains how we can tackle the situations or problems in a better way through our Skills. It emphasizes that there can be more than one way to approach a thing or situation. Innovation can give us better results leading to better solutions. The main objective is to promote lateral thinking or '*thinking out of the box*'. Lateral thinking is concerned with the generation of new ideas. Edward De Bono divides thinking into two methods: Vertical Thinking and Lateral thinking. Vertical thinking is selective, while lateral thinking is generative.



**Training objectives:** By the end of this session participants will have

- ↪ Understand how creative thinking can give us better results leading to better solutions.
- ↪ Develop knowledge on creative thinking.
- ↪ Promote lateral thinking or 'thinking out of the box'.
- ↪ Appreciate those who think creative.
- ↪ Develop creative skills.
- ↪ Apply creative thinking in handling day to day challenges.



**Training Time:** 90 minutes



**Training Methods:** Lecture, brainstorming, discussion, video, stories, group work, presentations, chart paper



**Training Materials:** Flip chart, markers, projector, white board

**Trainer steps:**

## LIFE SKILLS Trainers' Guide

### Step 1. Instruct

*Topic 1: What is Critical Thinking?*

Creative thinking means finding solutions beyond our usual or traditional way of reacting to a problem. We are often limited by our past experiences, and we dread to think differently.

To go beyond the traditional boundaries of doing things, it is necessary to empower ourselves with more information through newspapers, radio, TV, classmates, teachers, relatives, friends, or even strangers. Research is the key to help us formulate ideas towards finding a creative solution.

### Step 2. Model

**Activity 1: New Ways to do a thing: Thinking out of the Box**  
**Point the Point**

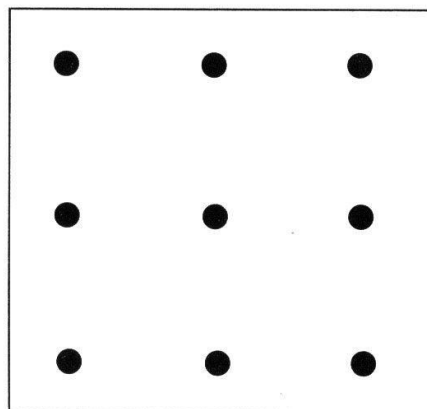
Everyone should have substantial creative ability to accept change, willingness to play with new ideas and possibilities, flexibility of outlook, habit of enjoying the good, while looking for ways. The activity will help us to achieve the following learning outcomes.

The trainer tells them that this activity will enable them to:

Find new ways to accomplish a task            the box  
Create associations by thinking out of    Use activities to create new ideas

**Process:** Tell the participants that it is time for an interesting exercise. Make 9 dots on a paper as shown in Fig. A below. Ask the participants to draw four straight lines through the nine dots without retracing and without lifting their pen from the paper.

**Fig A**



## LIFE SKILLS Trainers' Guide

Give 5 minutes to the participants to do this exercise, and then ask them to share their drawings. Applaud those participants who could make the drawing correctly.

Tell the participants that the key to the solution is that the imaginary boundaries formed by the dots need not be observed. Once freed from this restriction, it is easy to find a solution, as shown here.

### ***Reinforce the following key points:***

A problem or challenge in question should be completely understood. The causes of any situation should be analyzed as well. Once the probable options are discussed, solution to the issue is easy to arrive at. It is essential to pen down the possible ways of tackling the causes. This requires creative thinking, i.e., thinking out of the box or beyond the usual frame of reference.

### **Activity 2: Approaching Problems Differently**

#### ***Point the Point***

All of us face problems in our life. There is a solution to every problem. We should think creatively to arrive at the solutions by looking at problems differently. This activity will help us to achieve the following learning outcomes.

#### **Learning Outcomes:**

Develop deeper understanding of creative thinking

#### **Participants will be able to:**

Apply creative thinking in everyday life situation

#### **Advance Preparation:**

Handout of story

#### **Methodologies:**

Story analysis and discussion

### **Process**

Read out the story of two friends Tigist and Muna to the participants.

#### **1.1 Story**

Tigist and Muna have been very good friends since childhood, and they studied together in Kotebe Metropolitan University. Furthermore, they have good family relationships. After completing university, both were employed as teachers within the same school. Years later, Tigist and Muna appeared in a competitive exam for the principal ship of the school. Tigist was selected as principal. Muna is not able to accept this new development. As a result, her relationship with Muna deteriorated, professionally and domestically. Tigist's best efforts to resolve the difficulties failed.

Ask the participants how creative thinking can help Tigist and Muna look at the problem with a different perspective and find a solution which can bring happiness to them.

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Tell them that creative thinking is also about finding a motivation, a positive impetus that gives meaning to our action. Without motivation, anyone will be bitter, resentful, and angry all the time.

Reinforce the following key points:

- Creative thinking is the ability to imagine or invent something new.
- Creative thinking is the ability to generate new ideas by combining, changing, or reapplying existing ideas.
- Everyone has substantial creative ability and should apply in our daily life situations.

### Activity 3: IN THE CREATIVE LIST

#### Introduction

Creative Thinking helps one to respond with flexibility to different situations.

This activity will enhance the ability of participants to think out of the box and come up with varied responses and achieve the following outcomes.

#### Process

Direct participants to let their minds expand in order to allow for innovative ways of thinking and perceiving.

Explain that they have to respond to some questions and give explanation for their responses.

Choose a participant at random and ask him/her one question from the creative list.

When the participant has given his/her response and has provided a rationale for it, ask another participant to answer the same question or a different question from the creative list. Continue until every participant has responded to at least one question.

#### Creative List

What does happiness look like?

What colour is today?

What does your self-image sound like?

What does a rainbow feel like?

What colour is the smell of your favorite deodorant?

What is the distance of your life?

What is your favorite sense?

What is the colour of your favorite song?

What does inspiration taste like?

What is the shape of kirar music?

What colour is the fragrance of soap?

What does a cloud sound like?

What is the weight of your anger?

What is the shape of your imagination?

What does your favorite book smell like?

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### Reinforce the following key points:

Creativity is all about breaking free from bounds and thinking beyond the usual. We are usually bound by set notions and stereotypes. These act as a barrier to creative thinking. Different people have varied frames of reference resulting in differing opinions. Initiate a discussion in terms of the activity's relevance to creative thinking, brainstorming, or enhancing of creative thinking skills.

### Step 3. Practice and Reflection

#### **Activity 4 SCAMPER**

**SCAMPER** is a check list that promotes ways to think about an existing product/issue/problem to create a new way to think about it. The method uses action verbs to stimulate ideas and creative thinking.

- 1) **Substitute:** What can you substitute?
- 2) **Combine:** What can you combine or bring together somehow?
- 3) **Adapt:** What can you adapt for use as a solution?
- 4) **Modify/minify/magnify:** Can you change the item in some way? What can you remove? What can you add?
- 5) **Put to other uses:** How can you put the thing to different or other uses?
- 6) **Eliminate:** What can you eliminate?
- 7) **Rearrange:** What can be rearranged in some way?

#### **Process**

- First, form small groups.
- Then, allow them to answer the questions for ten minutes
- Next, stop the discussion and let each group to count the number of ideas raised.
- Lastly, the group with more number is announced the most creative.
- After some presentations, the trainer will sum up and finish the daily session.

### Step 4. Application

#### **Self-Assessment Session Summary (5 min)**

*(Ask the participants the following two questions)*

1. What have you learnt from this session?
2. How do you plan to use this learning in your personal life?

# LIFE SKILLS Trainers' Guide

## SESSION 2: CRITICAL THINKING SKILLS

### Introduction

Critical thinking is also about attitudes: open mindedness, flexibility, persistence, interpersonal sensitivity and intercultural sensitivity.

This session explains the importance and need of critical thinking as an important skill. The focus is on the process of evaluating and rational thinking about the situations, actions, thoughts and/or concerns regarding themselves and the world. Critical thinking helps us to view things pragmatically. It introduces an objective way in which a person analyses the happenings around him/her. This session has three topics: the concept, the features and the steps.



**Training objectives:** By the end of this session participants will have

- Develop knowledge on critical thinking.
- Appreciate those who think critically.
- Develop critical thinking skills.



**Training Time:** 90 minutes



**Training Methods:** Lecture, video, group work, presentations



**Training Materials:** Flip chart, markers, projector, white board, handouts



**Trainer steps: :**

#### Step 1. Instruct

Introduce the topic. Say: *“In this activity, we will discuss what ‘critical thinking’ is and how you can develop your critical thinking skills following common steps.”*

#### **Topic 1: The Concept of Critical Thinking Skills**

Thinking is natural to all human beings. Psychologists think that our thinking is usually left alone. That is to mean that it is biased, wrong, lacks enough information, filled with prejudice etc. However, our life depends on the way we think.

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Thus, careless and indifferent thinking leads to bad consequences. Careless thinking also costs us money, wastes our precious time, and forces us to lead more risky life. What does critical thinking mean? What is the significance of critical thinking? What bad effects does uncritical thinking have? Generally, in this session, we will discuss these and other related issues.

Critical thinking is an ability to analyze information and experiences in an objective manner. It helps to recognize and assess the factors that influence attitudes and behavior. Critical thinking involves logical thinking, reasoning, comparison, classification, cause/effect and planning. It consists of mental process of analyzing and evaluating.

### ***Topic 2: Distinctive Features of Critical Thinkers***

Making observations. Being Suspicious. Raising relevant questions. Being heedless to irrelevant information. Being curious. Challenging and examining beliefs, assumptions, and opinions against facts. Listening to others attentively and providing immediate feedback when necessary. Assessing the validity of statements and arguments before giving any decision. Recognizing and defining problems. Changing their viewpoints in line with new findings. Looking for alternatives. They always manage, control, examine and evaluate themselves. Putting oneself on others' shoe to understand their problems. Critical thinking does not include the following: :Searching weaknesses on others. Making people like-minded. Demoralizing others. Downgrading feelings or superseding feelings. Prejudice.

### ***Topic 3: Steps in the Process of Critical Thinking***

Show participants the six steps indicated with examples. 1. Knowledge 2. Comprehension 3. Application 4. Analysis 5. Synthesis 6. Evaluation:

## **Handout 2: Top Critical Thinking Skills**

Here are five common and impactful critical thinking skills you might consider:

### **1. Observation**

Observational skills are the starting point for critical thinking. People who are observant can quickly sense and identify a new problem. Those skilled in observation are also capable of understanding why something might be a problem. They may even be able to predict when a problem might occur before it happens based on their experiences.

**Improve your observation skills** by slowing down your pace of processing information and training yourself to pay closer attention to your surroundings.

### **2. Analysis**

Once a problem has been identified, analytical skills become essential. The ability to analyze and effectively evaluate a situation involves knowing what facts, data or information about the problem are important. This also often includes gathering unbiased research, asking relevant questions about the data to ensure it is accurate and assessing the findings objectively.

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**Improve your analytical skills** by taking on new experiences. For example, you might read a book about a concept you're unfamiliar with or take an online math class to push yourself to think in new ways and consider new ideas. Doing so can help you build the skills to interpret new information and make rational decisions based on sound analysis

### 3. Inference

Inference is a skill that involves drawing conclusions about the information you collect and may require you to possess technical or industry-specific knowledge or experience. When you make an inference, which means you are developing answers based on limited information. For example, a car mechanic may need to infer what is causing a car's engine to stall at seemingly random times based on the information available to them.

**Improve your inference skills** by placing focus on making educated guesses rather than quickly drawing conclusions. This requires slowing down to carefully look for and consider as many clues as possible, such as images, data or reports-that might help you evaluate a situation.

### 4. Communication

Communication skills are important when it comes time to explain and discuss issues and their possible solutions with colleagues and other stakeholders.

**Improve your communication skills** within the context of critical thinking by engaging in difficult discussions, for example, in situations when you and another participant may disagree about the topic. Maintain good communication habits, such as active listening and respect, to understand other points of view and to be able to explain your ideas in a calm, rational manner. Doing so can help you evaluate solutions more effectively with your colleagues.

### 5. Problem-solving

After you've identified and analyzed a problem and chosen a solution, the final step is to execute your solution. Problem-solving often requires critical thinking to implement the best solution and understand whether or not the solution is working as it relates to the goal.

**Improve your problem-solving skills** by setting goals to acquire more industry knowledge within your field. Problem-solving at work typically becomes easier if you have a strong understanding of industry-specific information. It can also be helpful to observe how others around you solve problems at work. Take note of their techniques and ask questions about their process.

## Step 2. Model

### Role Play

The trainer will select three pairs from both sexes among participants. Then the selected pairs will perform a drama on sexual harassment. Finally, when they finish their rehearsal, they will present it to the remaining participants.

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1. The first pair will focus on the nature of sexual harassment. The male partner should emphasize on demonstrating the causes of sexual harassment.
2. The Second pair will focus on demonstrating the effects of sexual harassment: psychological, physical, social, economic, etc. The female partner should make this pretending that she is narrating it to her close friend.
3. The third pair will focus on demonstrating on how to inculcate positive attitude into victims and perpetrators.
4. The fourth pair will emphasize on what is expected from different stakeholders (communities, youth, schools, colleges, universities, religious organizations, women's associations, peace and security personnel etc.).

### Step 3. Practice and Reflection

Next, the trainer will move to the fifth activity. The activity will focus on changing behavior towards a civilized society. Its aim is to enable participants to develop knowledge, values and skills on critical thinking.

The trainer poses about five questions which touches local issues and realities to be improved.

### Step 4. Application

#### ***Self-Assessment: Session Summary (5 min)***

*(Ask the participants the following two questions)*

1. What have you learnt from this session?
2. How do you plan to use this learning in your personal life?

## SESSION 3: DECISION-MAKING SKILLS

### Introduction

This session is an introduction to decision making skills. The exercise invites participants to create one possible framework to explore when making decisions.

Decision-making skills are the abilities to make sound and informed decisions and are discussed as necessary for making healthy and effective decisions. This also involves personal and interpersonal skills so as to have the courage and confidence to make a decision and stick with it. Furthermore, these decisions should be "constructive" for the individual and for others after taking "ethical standards, safety concerns and social norms" into account.

The famous psychologist B.F. Skinner contends that the activities of human beings are full of making decisions. We make different decisions anytime and anywhere. For instance, after we wake up in the morning, we might be expected to make decisions on some of the following issues: about the clothes we are going to dress; which shoe to put on; shall I go to school or not; about our breakfast and others. What do we mean by decision making?

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What is the importance of making effective decision? What decision making process? In this section, we will discuss such and other related issues.



**Training objectives:** By the end of this session participants will have

- ↪ List some steps in making a decision.
- ↪ Describe some of the important factors to consider in decision making.
- ↪ Explain the process of decision making.
- ↪ Develop knowledge on decision making.
- ↪ Make informed decisions.
- ↪ Appreciate effective decision making process.
- ↪ Develop skills on effective decision making.
- ↪ Be models for their friends.
- ↪ Take responsible and matured decisions.
- ↪ Help individuals with decision making problems.



**Training Time:** 60 minutes



Game and Exercise,



**Training Materials:** Flip charts and white board, Markers, Handouts: *Decision-making Scenario Cards* (each numbered statement is a separate card)



**Trainer steps:**

### Step 1. Instruct

- ↪ Help all trainees to participate vigilantly.
- ↪ Put the opinions of different participants on the flip chart.
- ↪ Finally, compare the opinions with the short note provided below and help the trainees to have some stand.

### **Topic 1: The Concept of Decision Making**

Decision making involves logical steps in choosing the best alternatives based on a particular situation. It is a course of action chosen from a number of possible alternatives. To decide something means to make a choice or come to a conclusion. It involves a wide range of personal and interpersonal skills including fact finding, logical thinking, creativity, analytical ability, sensitivity to others and assertiveness.

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A good decision would be one whose outcome would be positive or beneficial. It may be regarded as a result of mental process (cognitive process) leading to a selection of course of action among several alternatives. Every decision making process produces a final choice. The output can be an action or an opinion. Decisions are not made in isolation and are made in context of other decisions called a stream. A decision is a choice of action of what to do or what not to do.

### *Topic 2: The Importance of Effective Decision Making*

#### **Making effective decision making has a lot of advantages:**

- ↳ Enables us to be successful.
- ↳ Develops our self-confidence.
- ↳ Helps to minimize or, if possible, to avoid mistakes.
- ↳ Helps to achieve our goals.

#### **Ineffective and wrong decisions are made:**

- ↳ When they are quick.
- ↳ When we consult others who are not concerned.
- ↳ When we are over sensitive about the issue under consideration.
- ↳ When we base ourselves on unrelated past experiences.
- ↳ When we overemphasize on books and ignore our ideas.

#### **In order to develop our decision making skills:**

- ↳ Realize yourself, identify your values, recognize the limits of your abilities
- ↳ Understanding the values of families or own country or institutions you belong in,
- ↳ Understanding one's environment (Opportunities, weaknesses, alternatives for change).
- ↳ Reading to learn more and rehearsal to own it. It is a skill.
- ↳ Distinguish between reality and emotions. Avoiding decision making during stressed moments.

### ***Topic 3: Decision Making Process***

Decision making is a continuous brain process. Many parts of brain take part in the decision making process. Studies have shown that both negative and positive emotions play an extremely important role when decisions are taken through emotional input, which provides the brain with motivation and meaning that are essential for effective decision making. Therefore quite often decision making process becomes more complex uncertain and irrational.

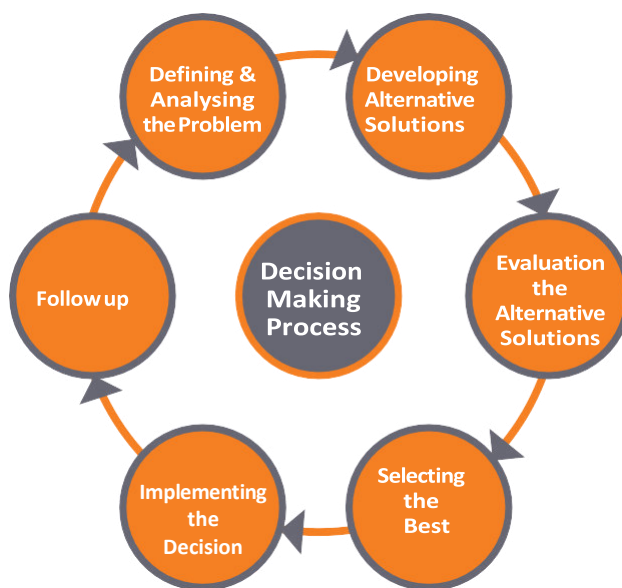
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Memory is another key factor of decision making. The decisions we make are greatly influenced by our mood which works as 'a retrieval cue' where by negative feelings make negative materials come to mind. The same is true for positive feelings. The emotions felt in specific circumstances are recorded in the emotional memory and can be triggered when a person faces a similar decision. In these situations the decision maker is usually unaware of previous experience in similar past situations influencing their current situation.

Besides emotion, moods and feelings the subconscious mind plays an important role when we take decisions or make choices. Most of our decisions and actions depend on 95% of brain activity beyond our conscious awareness which means that 95:99% of our life derives from the programming in our subconscious mind. Our subconscious controls what we do and who we are.

Recent years have seen much new research on the correlation between brain activity and the decision-making process. Brain scans have revealed the existence of hidden thoughts without the person's awareness of them. Additionally, brain scans have suggested that all decisions are affected by emotions even when the person thinks they are strictly rational. Studies have shown that free will plays no role and our experiences are determined solely by the brain's reactions to its circumstances. This means that the brain must function in purely stimulus: response mode where a stimulus can come either from an event that is perceived by the senses or from one that arises spontaneously in the mind, like a thought, feeling or emotion.

Show participants the two models (the 3C Model and the Decide Model) below to use as appropriate.



### **3c's Model**

- ↳ Challenge (Situation available for decision making).
- ↳ Choices (Try to list as many rational choices as possible).
- ↳ Consequences (list one positive and one negative for each choice).

### **Decide Model**

The DECIDE can be elaborated as:

- D:** Describe the Situation
- E:** Explore your Options
- C:** Cross out the Negative Options
- I:** Investigate the Positive Options

- D:** Determine the Best Course of Action
- E:** Evaluate the Consequences: Values and feelings

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### Step 2. Model

#### Steps in Making a Decision (25 minutes)

*Form groups. Give each different situations that require decision making process. Have each group present its ideas to the larger group.*

*Discuss each situation. After all groups finish, summarize the decision-making process and help consolidate all group ideas into one list of Steps in Making a Decision.*



#### **Worksheet: Participant Cards** (Each Numbered Statement is a Separate Card)

#### **Decision: Making Scenario Cards**

1. You are a 15 year old girl living in a small town. You are taking care of four younger siblings, and you cannot find money for food and school. No parents. You have a friend near the market who has been offering you nice gifts and buying some food for you. Recently, he has suggested that he wants to marry you. What will you do?
2. You are a 20 year old man, and you have recently married. You and your wife are students at the university. You want to buy a car. Your wife wants to finish your degrees and get jobs before anything. You have suggested to borrow from banks to fill the financial gap.
3. You are a 32 year old woman, and you do not have a regular job. You really do not want to get married for you do not have a job and you live with your parents supporting them. You want to develop your skills attending a technical training on designing to start your own business. A man you met three years ago in a meeting has invited you to join his business for a small salary. Your parents are not happy about this.
4. You plan to continue your post graduate study abroad. You meet a guy in a taxi and tells you that he will process and secure a scholarship for only 200,000 ETB. You have only 80,000 ETB and need more than 120,000 ETB to go for it. He is repeatedly calling you for some deadlines. He proposed you to borrow and you can repay them after you arrive in the host country.
5. You are a 17 year old boy in secondary school in Addis Ababa. Your parents live in Wolaita and get support from you every month. You work 16 hours a day. Your dad is sick and you are called to see him but, if you leave, you lose your jobs. A friend of you advised you to leave for everyone will be disappointed and unhappy if you do not. You also quit your schooling.

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**Trainer note:** Some suggestions include the following:

- ↪ Stop.
- ↪ Take some time out.
- ↪ Define the problem.
- ↪ Think about the situation.
- ↪ Seek advice from others.
- ↪ Listen to the advice given.
- ↪ Pray.
- ↪ Consider ethics and personal values.
- ↪ Consider cultural practices and religious beliefs.
- ↪ Consider all of the options or alternatives available.
- ↪ Imagine the consequences and possible outcomes of each option.
- ↪ Consider the impact of actions on oneself and other people.
- ↪ Choose the best alternatives.
- ↪ Make the decision.
- ↪ Act on the decision.
- ↪ Accept responsibility for your actions.

It is very useful to emphasize the final point on this list-accepting responsibility for your actions. Young people should learn early that each of their actions comes with a consequence; and that, after being given the opportunity to make a decision and choose, they must accept responsibility for the choices they make.

This is the very essence of what it means to be a good decision maker.

### Step 3. Practice and Reflection

It is important to spend some time discussing the link between good decision-making and avoiding risk activity and losing an opportunity.

What steps might young people take if they have to decide something crucial?

What should they do first? Next? Should they seek advice? From whom?

In trying to devise a list of steps in making a sound decision, it may be helpful to put ourselves in the position of someone about to make an important decision.

The idea behind this exercise is to imagine that we are about to make an important decision, to work through the process that we might use to come up with ideas towards that decision making, and finally, to list the steps that we might take in making that decision.

**Trainer note:** You may wish to emphasize that the actual decision the groups reach is less important than understanding the process someone might go through to make such a decision and the factors to be considered.

Divide the participants into small groups. Give each group one card with one decision-making scenario on it. The groups should do the following:

1. Discuss the situation.

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2. In trying to make the decision, what should the people in the scenarios do first?
3. List the steps that the people should take in trying to reach their decision.
4. Finally, as a group, discuss the situation and make a decision for the scenario on the card.
5. On the flip chart or part of the board, write the steps to making a decision, what decision the group would make for the scenario, and the reasons for the final decision.

### Step 4. Application

A powerful follow-up exercise to this session is to give the following out of session assignment (especially for those groups keeping a journal). Ask participants to think about all of the decisions past and present which are affecting their lives. They will then make the following three lists:

- ↪ Decisions that have been made for me (past)
- ↪ Decisions I have made for myself (now)
- ↪ Decisions I will have to make in the future

Encourage the participants to write down all kinds of decisions regardless of how large or how small. After making these lists, encourage the participants to think about all of these decisions and how they have affected or are affecting their lives.

### **Self-Assessment: Session Summary (5 min)**

*(Ask the participants the following two questions)*

1. What have you learnt from this session?
2. How do you plan to use this learning in your personal life?

## SESSION 4: PROBLEM SOLVING SKILLS

### Introduction

*We human beings have different needs to be satisfied. In order to satisfy these needs, we set goals. Our effort to meet these goals could encounter challenges, which in turn creates a problem.*

*By the way, what does a problem mean to you? What do you advise a person to solve a problem? What are the effective problem solving strategies? How do you evaluate your problem solving skills? In this session, we will discuss these and other related issues.*



**Training objectives:** By the end of this session participants will have Develop knowledge on the definition of problem, sources of problems, and effective problem solving styles.

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- ↪ Understand process of problemsolving.
- ↪ Ability to handle various problems effectively.
- ↪ Will value effective problem solving styles.
- ↪ Will evaluate the effectiveness of their own problem solving styles.
- ↪ Will develop effective problem solving skills.
- ↪ Will become models to their friends on effective problem solving.
- ↪ Will help those who do not have problem solving strategies.



**Training Time:** 60 minutes

Game and Exercise, Generating ideas (0)



Flip chart, Marker, and picture

**Trainer steps: Step 1. Instruct**



- ↪ Present questions for discussion one by one.
- ↪ Invite all trainees to participate actively.
- ↪ Writing the opinions of different participants on the flip chart and posting the chart on a visible place.
- ↪ Inform participants either to switch their mobile phone into silent mode or to switch it off.
- ↪ :Inform participants to be punctual.
- ↪ Request participants to present their opinions clearly and concisely.
- ↪ Finally, help trainees to compare their opinions with the short notes provided below to enable them have a stand.

### Topic 1: The Concept of a Problem

A Problem is something that hinders human beings from fulfilling their needs and wishes. Human beings experience different problems from their birth to death. Problem always exists and is faced by all human beings (and animals) without difference in age, sex, race and educational level. But the kinds and seriousness of the problems as well as their solving strategies vary from individual to individual, from culture to culture, from place to place and from time to time. Different experts in different sectors advice different problem solving strategies. The strategies we adopt for ourselves, however, should be mostly those that are highly regarded by all experts.

Due to this concept, problem-solving skills are said to be universal as they include abilities to manage the whole cognitive process. It is simply as learning how to learn, or the ability to “learn, unlearn, and relearn” as one faces new situations as one goes through life. This includes the ability to set goals, making learning plans and to manage time and deadlines.

Problem-solving skills include the abilities to perform under pressure, work with teams and managing feedback; all of which require personal and interpersonal skills as well.

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Similarly, a problem can be expressed as an obstacle that hinders the achievement of a particular goal, objective or purpose. Problems arise when there is a controversy between two needs. It refers to a situation, condition or issue that is yet unresolved. In a broad sense a problem exists when an individual becomes aware of significant difference between what actually is and what is desired between one or more individual. A problem is seeing the difference between what you have and what do you want or recognizing or believing that there is something better than the current situation or an opportunity for a positive act. Problem solving skill is helpful to settle an issue, solve a problem or resolve a conflict or dealing with the challenges. A problem should be considered an opportunity.

Steps in effective problem solving:

1. Identifying the problem.
2. Finding alternative solutions to the problem.
3. Weighing the strength and weakness of each alternative solution.
4. Choosing the best alternative.

To do this, we have to identify the one with much strength and few weaknesses.

5. Applying the selected solution.
6. Evaluating the results either to change or improve or continue with it.

### **Topic 2:**

#### **Step 2. Model**

***(Read the Scenario below and identify the problem)***

#### **Scenario 1:**

*There was a young man who lived in Dire Dawa and was attending his education in Dire Dawa University. From his childhood, he had been known for his good behavior and had been appreciated by all his friends and neighbors for that. Moreover, he was one of the few outstanding students in the university.*

*But, one day, he was mistreated by one of his instructors and he got into a fierce quarrel with him. The conflict was heightened but cooled by his mates and the case was reported. Finally, he was punished for a semester. Later, he learnt from the mistake and continued his education after a discussion with the concerned to complete with distinction.*

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### Step 3. Practice and Reflection

*(Instruction: Dear facilitators, allow the participants to read the above scenario. Ask them if they have enjoyed it. Hereafter, present the following opinion questions and invite the participants to discuss them with you or in a group.)*

1. From the scenario what did you learn? Do you think his reaction was right? Why?
2. Why did he change his mind and kept on his education?
3. Have you ever anyone you know faced such a problem? Have you faced a problem which affected your life? If 'yes', how did it end?
4. How did you solve the problem? What strategies did you apply? What was the outcome? Why?

### Step 4. Application

#### Role play

Three volunteer pairs will be selected from the participants. The selected individuals will rehearse. Finally, they play the drama.

1. The first pairs will explain about those possible factors which force people to be involved in chat chewing.
3. The second groups will focus on the effects of chewing chat on health, psychological makeup, occupation, economy, social life, and family life.
4. The third group will focus on how to prevent and control chat addiction. What is expected from chat chewers, religious leaders, family members, neighbors, GOs and NGOs? Dear participants, hope you really enjoyed dealing with the above discussion points. That sounds good!

*Next, we will pass to the following activity. Groups will be formed and one of the three questions below are distributed in lots.*

- a. What problems are there in your locality? Try to explain how one of the problems can be settled?
- b. Try to list down the major possible causes for the common day to day problems we face in Ethiopian context (at home, among friends, in schools and in work places).

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- c. From traditional and modern strategies of solving problems, which one do you think is better? Why?

### Self-Assessment

1. What have you learnt from this session?
2. How do you plan to use this learning in your personal life?

## Part III: Interpersonal Skills Living with Others

### Overview

Interpersonal skills are among the most important life skills that an individual should develop in order to interact with others. These are the skills needed in day to day activities where one communicates and interacts with other people, both individually and in groups. Equipping with these skills stimulate meaningful interaction among individuals by reinforcing the socialization process.

It is no exaggeration to say that interpersonal skills are the foundation for success in life. People with strong interpersonal skills tend to be able to work well with others, in teams or groups, formally and informally. They communicate effectively with others, whether family, friends, colleagues, superiors, or clients. They also have better relationships at home and at work.

Trainers are expected to facilitate by inculcating healthy interpersonal and social skills among participants by promoting importance of effective communication, mutual respect, managing & compromising disagreements, and being supportive and respectfulness.

The interpersonal skills covered under this part of the manual are organized in two sessions listed below:

- Session 1: Effective communication skill
- Session 2: Conflict management and negotiation skills
- Session 1: Effective Communication Skills (142 min)

### Introduction

Communication is the act of conveying intended meanings from one individual or group to another through the use of mutually understood messages. Being a good speaker and a good listener is a crucial skill to effectively communicate and get along with people in a new environment. In this session, participants will understand effective communication skills with respect to the major building blocks as active listening and effective speaking. They will also be able to appreciate the importance of effective communication, identify barriers to communication and learn ways of improving their communication skills.

This session comprises three topics namely:

- Topic 1 – Understanding Effective Communication
- Topic 2 – Active Listening
- Topic 3 – Effective Speaking

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**Training objectives:** By the end of this session participants will have

- ↗ Define communication and describe its importance.
- ↗ List the types of communication.
- ↗ Identify barriers to effective communication.
- ↗ Describe the qualities of a good listener and the skills needed for effective communication.



**Time required:** 180 minutes



**Training Methods:**

Brainstorming, presentation, discussion, whispering game, silent communication, role play



**Training Aids:**

Whiteboard, flip chart paper, markers, notebook, pen/pencil, tape

- |  |   |
|--|---|
| ↗ Poster 3.1. Facial Expression                      | ↗ Worksheet 3.1: Effective Listening Observation Form   |
| ↗ Exercise 3.1: Whispering game                      | ↗ Handout 3.1: Effective Speaking Skills & Strategies   |
| ↗ Exercise 3.2: Silent Communication                 | ↗ Worksheet 3.2: Speaking Scenarios                     |
| ↗ Flip Chart 3.1: The four steps in active listening | ↗ Worksheet 3.3 Communication Self Assessment Questions |
| ↗ Exercise 3.3: Role Play                            |   |



**Trainer steps: :**

**Topic 1: Understanding Effective Communication (60 min)**

**Trainer Steps:**

1. Welcome participants to the topic of communication and introduce about the topic and its learning objectives. Explain that this topic will focus on communication skills needed at their day:to:day life activities. **(3 min)**
2. Ask participants to think about what comes to their mind first when they hear the word 'communication'. Encouraging participants to convey their view from different perspectives, write down identified points on flip chart. **(3 min)**
3. Describe what communication is. Say:  
*"Communication is a process of transmitting messages, information or views between people. Communication is a two way process. It has a transmitter and a receiver. Therefore, it is essential for the information to be transmitted in such a manner that the meaning intended is conveyed and the receiver understands the message."* **(2 min)**

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4. Ask two participants 'What factors do you think contribute for effective communication between two individuals?' and after listening to their responses provide the components of a communication flow which we have to take care of during communication. The components could include source, message, channel, barriers and receiver. **(3 min)**
5. Explain the different types of communication:
  - Verbal (sounds, language/words, and tone of voice)
  - Nonverbal (facial expressions, body language, posture, communicating by doing)
  - Written (notes, text messages, emails, and publications)
  - Visual (signs, symbols, and pictures)
  - Communication by doing

Participants should discuss on the different types of communications listed above. Note that nonverbal communication is as important as verbal; communication can break down or lead to problem situations if there is a mismatch between the two.

Many young people give "mixed" messages; they say one thing and their nonverbal behavior conveys a different message. This confusion can lead to misinterpretation and a license on the part of the listener to exploit the situation to his or her advantage. **(5 min)**

6. Explain that "the way we use our body can help or interfere our communication with others. Our body can show if we are interested in what the other person is saying or distracted, can show respect or disrespect to the other person, and can give many more messages. We do not always need to talk in order to communicate. There are other ways to send messages." (2 min)
7. Give copies of a picture below and let participants identify what each facial expression means. **(10 min)**

### Poster 3.1. Facial Expression



Source: <https://www.pexels.com/photo/collage:photo:of:woman:3812743/>

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### 8. Exercise 3.1: Whispering game. Give out instruction for the whispering game. (10 min)

#### Exercise 3.1: Whispering game

- ☞ Ask participants to stand in a semi-circle.
- ☞ Whisper a sentence in the ear of the first participant. Example of sentence: *"Mekya's family puts pressure on her to send them money from Saudi Arabia, but they misuse the money she sends by spending on less important things."*
- ☞ Ask him/her to whisper the same sentence to the next participant only once. No one else should hear the sentence. Then the 2nd person should whisper it to the 3rd person and so on.
- ☞ After the message reaches the last participant, ask three or four people, including the first and last person, to repeat what they were told.
- ☞ Tell the group the sentence you told the first participant.
- ☞ Compare the similarities and differences:
  - **Ask participants why there was a breakdown in communication. (Help the participants identify some of the barriers that have affected their own communication and how they can deal with them).**
  - **Allow participants to share their real life experience where they encountered a problem due to miscommunication or communication breakdown. Ask them how they can avoid such distortions.**

*This exercise should lead to the discussion on barriers of communication. Conclude the discussion by mentioning possible barriers to effective communication and possible ways of overcoming these barriers.*

### 9. Exercise 3.2: Silent Communication 17 min)

#### Exercise 3.2: Silent Communication

- ☞ Divide participants into groups of three to four participants.
- ☞ Ask each group to develop a phrase (like 'I am hungry', 'today is sunny day', or 'a walking elephant' etc
- ☞ Show one member of the group the phrase prepared
- ☞ Now, that member must try to describe the phrase to his/her group using gestures and without speaking. It will require participants to use their creativity and effective communication skills to help their team members guess correctly.
- ☞ Tell the rest of the participants that they must watch the first group to help them guess the correct answer if they had a hard time guessing.
- ☞ After the first group has played, pass to the other group.
- ☞ Ask participants the following:
  - **Was it hard to guess what your friend is trying to say without speaking?**
  - **What helped you to guess the answer?**
  - **What techniques (types of communication) are more effective for each of the phrases displayed?**

*This exercise is expected to create fun among participants and should lead to a discussion on the importance & types of communications. E.g., verbal, non:verbal, written or visual.*

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10. Ask participants the following questions in plenary: **(7 min)**

- ✎ Which type of communication is suitable for different kinds of messages and receivers?
- ✎ What is the importance of good communication skills for you as a potential entrepreneur or employee?
- ✎ What should a good communication constitute?

Write the responses on a flip chart and summaries as below:

i) After brief description of the types of communication, summarize the importance of communication. Say,

*“Communication skills are important to everyone – they are how we give and receive information and convey our ideas or opinions with those around us. A person with good communication skills is often able to convey and receive messages in a clear way. Miscommunication is the main cause of problems and conflict. Besides, our daily feelings are a product of our communication with others. For instance, bad interactions create bad feelings, good interactions create good feelings.*

ii) In summarizing the characteristics of good communication, be sure the list includes the responsibilities of being a good communicator and a good listener. Say:

*“Demonstrating strong communication skills is about being able to convey information to others in a simple and unambiguous way. It involves the distribution of messages clearly and concisely.*

*“Effective communication is a combination of both the person speaking and the person listening. You cannot do very much about how well someone sends their message to you but you can do something about what to do with their message when you receive it.*

*“Another most powerful tool for effective, two:way communication is active listening. Active listening is a skill you learn by practice and it takes more effort than plain ‘hearing’.”*

iii) As a take away, encourage participants to assess their own past experiences and to list out their appropriate and inappropriate level of understanding with respect to effective communication.

### ➤ **Topic 2: Active Listening (43 min)**

#### **Trainer Steps:**

1. Write this on flip chart “I hear you, but I am not listening!” Then ask participants in plenary to distinguish between “hearing” and “listening”. **(3 min)**

2. Summarize the responses. Say:

*“Hearing is a physical process, a natural and passive activity that occurs when sound waves hit our eardrums. Listening is far more complex than hearing. It is a physical and mental process, an active and learned process. Listening refers to the interpretative process that takes place with what we hear.*

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*Through listening, we store, classify and label information; listening therefore involves attention, interpretation and understanding.” (2 min)*

### 3. Exercise 3.3: Role Play(20 min)

#### Exercise 3.3: Role Play:

Ask 4 volunteers among the participants to act as a speaker and a listener (pre-briefed). Assign two players to act as speakers and the other two as listeners. Pair each of the speakers to the listeners and create two groups. Brief both speakers to develop their own 1 minute speech that will be delivered to their respective listeners. Instruct the listeners to read Flip Chart 3.1; and during the role play, listener of the first group will act as a poor listener and the listener of the second group will act as an active listener.

- Ask the volunteers to prepare for the role play in a separate room.
- During the time the volunteers are preparing, present the active listening skills to other participants as in the next section.
- Let the first group of volunteers (with the poor listener) play first and then the second group.
- Before the role play starts, instruct participants to observe the actions of the listeners during the conversation and determine who is the active listener and who is a poor listener.
- After both groups have played, form 4 small groups by counting 1:4 (group them according to their number). Each group chooses a facilitator, a secretary to write down the ideas on a paper and a reporter to present the output.
- Each group discusses briefly and shares their thoughts on the following questions:
  - a. Who was a good listener?
  - b. What were the qualities of the good listener?
  - c. What were the weaknesses of the poor listener?
  - d. What are other Dos and Don'ts during listening?
  - e. How do you know when you are/are not being listened to or ignored?

**This role play is expected to foster the qualities of a good listener.**

### 3. Describe active listening skills. Say:

- **Listen with a purpose.** *The purpose can be to gain information, obtain directions, understand others, solve problems, share interest, see how another person feels, show support, etc.*
- **Use non:verbal communication:** *smile, gestures, eye contact, your posture.*
- **Give feedback.** *Remember that what someone says and what we hear can be amazingly different. Repeat back or summarize to ensure that you understand. Restate what you think you heard and ask, "Have I understood you correctly?", "What I'm hearing is ..." or "Sounds like you're saying ..."*

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- **Show the speaker you are listening:** *eye contact, physical attention, nod occasionally, do not change topic, confirm understanding, ask questions to clarify issues, observe the speaker's body gestures. (5 min)*

4. Present Flip Chart 3.1: The four steps in active listening(3 min)

<b>Flip Chart 3.1: The four steps in active listening</b>
<ul style="list-style-type: none"> <li>• Listen (pay attention, put aside distracting thoughts, observe speaker's body language).</li> <li>• Question (get clarification when necessary).</li> <li>• Reflect/paraphrase (check if you've understood what is being said).</li> <li>• Agree (confirm that you understood).</li> </ul>

5. Discuss effective listening skills and strategies using **Worksheet 3.1: Effective <sup>[SEP]</sup>Listening Observation Form**. <sup>[SEP]</sup>Read one statement at a time. Allow learners to show their answers standing up (Yes) or sitting down (No). If many learners answer "no" (sit down), ask: "What could you do differently?" (10 min)

<b>Worksheet 3.1: Effective Listening Observation Form</b>		
	Yes	No
Do you use appropriate body language to show you are listening? (eye contact, sit upright, nod head, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Do you listen to the speaker without interrupting?	<input type="checkbox"/>	<input type="checkbox"/>
Do you repeat what the speaker has said to make sure you have understood correctly?	<input type="checkbox"/>	<input type="checkbox"/>
Do you ask questions for clarification when you do not understand something?	<input type="checkbox"/>	<input type="checkbox"/>
Do you avoid being distracted by noises, mobile phones, or by what other people are doing?	<input type="checkbox"/>	<input type="checkbox"/>
Do you avoid being distracted by the mannerisms, speaking style, clothing of the person speaking?	<input type="checkbox"/>	<input type="checkbox"/>
Do you avoid thinking about what you are going to say.	<input type="checkbox"/>	<input type="checkbox"/>
Are you aware of your own attitude & do you avoid being judgmental?	<input type="checkbox"/>	<input type="checkbox"/>

### ➤ **Topic 3: Effective Speaking (39 min)**

#### **Trainer Steps:**

1. In a large group review and discuss the effective speaking skills and strategies. Ask learners to go to Handout 3.1: Effective Speaking Skills & Strategies (8 min)

#### Handout 3.1: Effective Speaking Skills & Strategies

- Be clear, brief, concise – to the point
- Use examples to get to the point
- Be polite / friendly
- Be honest
- Be respectful

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- When you need to be direct, speak with respect
  - Speak with confidence but not with arrogance
  - Be flexible – check the mood and attitudes of others and adjust accordingly
  - Be aware of body language – your own and that of others
2. Explain to participants that they are going to observe a 3 minute role play of a workplace situation. Select the role play you choose from Worksheet 3.2 and read it out loud. Then ask some volunteers (pre-select and brief ahead of time) to act out the scenario. **(12 min)**  
Discuss the role play by asking:
- a) Was the speaker able to give a clear message?
  - b) What are some effective speaking strategies that the speaker used?
  - c) What are some things that the speaker can use next time to be a more effective speaker?
3. Worksheet 3.2: Speaking Scenarios

### Worksheet 3.2: Speaking Scenarios

#### Scenario 1: At the Building

You work as a cleaner at a mall with a team of 15 other cleaners. Recently, you have noticed that the quality of the cleaning of some of your colleagues have not been very good and many of them have not been showing up on time. The building's staff members have started complaining about the unclean halls and stairways. Before these complaints get taken further to the cleaners' manager, you decided to talk with your co-workers to encourage everyone to show: up on time and do a better job next time.

#### Scenario 2: At the Construction Site

You have been hired by a Contractor. For the first few days, your supervisor has asked you to follow one of your co-workers so you can be trained on the job. The co-worker has a negative attitude and does not want to show you how to use all of the equipment properly. You know that if he shows you what to do, the two of you will be able to get the job done quickly and the boss will be pleased. You decide to talk to your co-worker in a friendly and kind way that will convince him to train you properly.

4. How well do I communicate? (Worksheet 3.3 Communication Self-Assessment Questions) **(15 min)**
- a) Give each participant a copy of the communication skills self-assessment questions.
  - b) Read out the following questions and ask them to self-score themselves as honestly as possible.
  - c) Ask them to add their total score in each column to all the other column totals to find a total score.
  - d) Interpret as follows:
    - a. 15:27 points : Poor Communication
    - b. 28:39 points : Fair Communication
    - c. 40:47 points : Good Communication
    - d. 48 : 60 points : Excellent Communication

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- e) Help each individual to look at each specific question and their score to understand what their weak points are so to develop working points to better their communication skills.

### Worksheet 3.3: Communication Self Assessment Questions

S. N o	Communication Skills	Never True 1	Some- times 2	Often 3	Always True 4
1	I do not interrupt others as they talk				
2	My voice is appropriately pitched (not too loud, not too soft)				
3	I do not dominate the conversation (giving others a chance to speak)				
4	I talk an equal amount compared to others				
5	I look people in the face				
6	I do not criticize (put down others)				
7	When listening I show my reaction to the speaker				
8	I express what I feel not only what I think				
9	I face the speaker and avoid turning away from her/him				
10	I ask or encourage others to speak				
11	I respond to the speaker, showing interest				
12	I do not interrupt others to make my point				
13	I pay attention to the speaker the entire time he/she is talking				
14	I ask questions to show interest in what the speaker is saying				
15	I evaluate what a speaker says and how he/she says it rather than judging the speaker him/herself				
<b>TOTAL</b>					

**6. Summary.** Summarize the session by saying: **(4 min)**

*“For you as potential entrepreneurs or employees, good communication is about understanding instructions, acquiring new skills, making requests, asking questions and relaying information with ease. Hence, having good communication skills is very important for you to be successful.*

*“You have to make a conscious effort to develop a variety of skills for both communicating TO others and learning how to interpret the information received FROM others. Knowing your audience and understanding how they need to receive information is also important.*

**Session 2: Conflict Management and Negotiation skills**

**Introduction**

Conflict is a natural part of livelihood, especially in those with many people of varying responsibilities and personalities who must work together. You can find conflict between groups and individuals. Since

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conflicts are inevitable, it's important to manage conflict so the living or working place can continue to be a positive and collaborative environment where people are happy and productive. When handled in a healthy way, conflict provides an opportunity for growth and positive relationship. This session explains what conflict management skills are, shares how to improve conflict management skills and describes more about how to negotiate. This session comprises three topics namely:

Topic 1 – Understanding Conflict

Topic 2 – Managing Conflict

Topic 2 – Negotiation

### 1 INTRODUCTION



**Training objectives:** By the end of this session participants will have

- ↗ Describe the contribution of conflict towards personal growth
- ↗ Explored healthy and unhealthy ways of handling conflict, including tips for managing and resolving conflict.
- ↗ To develop in each of the participants the habit of effective negotiation in all aspects of life.



**Time required:** 124 minutes



**Training Methods:**

Brainstorming, presentation, discussion, whispering game, role play



**Training Aids:**

- ↗ Whiteboard, flip chart paper, markers, notebook, pen/pencil, tape
- ↗ Poster 3.2: Dilemma Picture (Three or Four?)
- ↗ Video 3.1: Crocodile Short Movie
- ↗ Exercise 3.4: Recent Conflict Experience
- ↗ Flip Chart 3.2: Healthy and Unhealthy Ways of Handling Conflict
- ↗ Handout 3.2: Tips for Managing and Resolving Conflict



**Trainer steps :**

Topic 1: Understanding Conflict (42 min)

**Trainer Steps:**

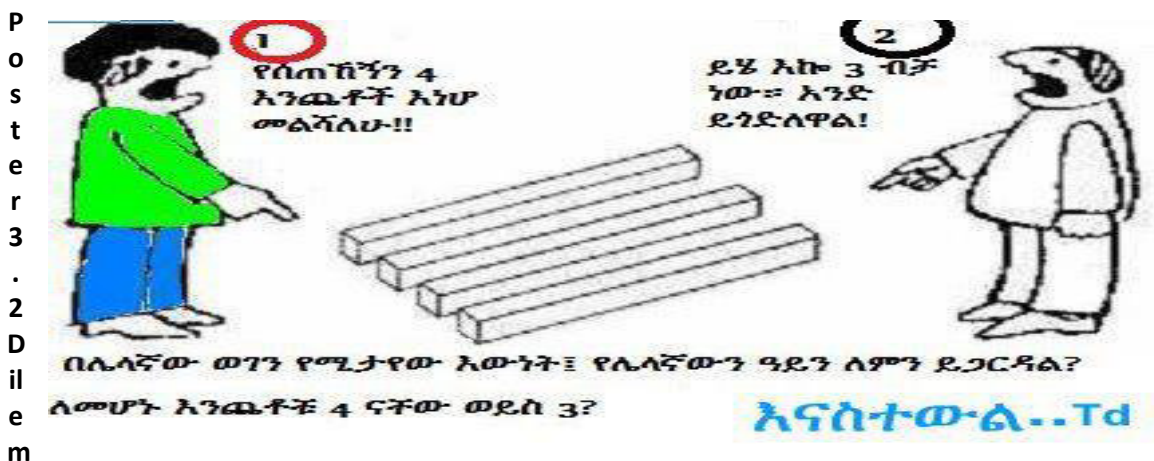
1. Introduce participants about the session by stating the learning outcomes and topics covered. Explain that conflicts can emerge simply because of difference in perspective/ the way some one sees something. This perspective is often influenced by different backgrounds. **(3 min)**
2. Ask participants to brainstorm and discuss some of the difference in backgrounds that lead to conflicts. **(3 min)**
3. These may include:

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- Culture
- Tempe
- Values
- Gender
- Past experiences
- Attitude
- Lack of understanding
- Belief
- Religion
- Miscommunication

4. Show participants Poster 3.2. Dilemma Picture below and ask them to discuss the source of the disagreement between the two individuals in the group. Ask them which of the individuals is right? Why? Encourage participants to reflect their views regarding what can be learned from the picture. **(6 min)**

5. After summarizing the views forwarded, summarize that conflict can arise because we see a situation from different angles. Both parties in a disagreement may be right from their own angles. Each one believes that his or her perspective is right. Disagreement arises sometimes because we cannot agree on a solution that takes into account each other's opinion and at times even when we see that the point of view of the other person is better, we still refuse to accept to change our point of view in front of the other person. Note that what is critical is to accept the others' point of view as theirs even if you do not agree, to respect it and still love the other persons' and not to always try to change the other persons point of view.



**ma Picture (Three or Four?)**

6. Ask participants if there is anyone of them who has never encountered a conflict situation. Explain that conflict is a normal part of any healthy relationship. Say: **(4 min)**

*“Conflict is a normal, natural part of human relationships. People will not agree about everything all the time. In and of itself, conflict is not necessarily a negative thing. When handled constructively it can help people to stand up for themselves and others, and work together to achieve a mutually satisfactory solution.*

*But if conflict is handled poorly it can cause anger, hurt, divisiveness and more serious problems. In this session, we will discuss how to deal with conflict in a constructive manner.” Discuss on an issue that a conflict returned into a constructive end.*

7. **Crocodile Movie (7 min)**

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Show the one minute crocodile short movie to the participants (To be downloaded on the following link: <https://www.youtube.com/watch?v=JMjXvsCLu6s>).

Ask participants what they concluded from the movie? Make it clear to the participants that:

- We should not insist on convincing others with our points of view even if we are sure about the true picture, it may lead to anger or death if the other person is insisting on his point of view.
- The first ox died when it was convincing its friend that the thing in the river is not a wood but a crocodile. So, the other ox that saw its friend dying has undoubtedly learned from what happened that it should not do the same.
- We should not hurt ourselves in order to convince the others<sup>[1]</sup><sub>SEP</sub>: Never be that sure that all what we see is right. Be assertive but not stubborn.

8. **Exercise 3.5:** Ask participants to do the following exercise individually. **(15 min)**

### **Exercise 3.5: Your Recent Conflict Experience of a situation**

*Take a few minutes and quietly think of a conflict situation you encountered recently. Try to recollect what happened in the situation and answer the following questions:*

- *What was the matter that grew into conflict?*
- *What were the main causes of the conflict?*
- *What were the actions you took at the time? How did you behave or respond?*

Let some volunteers share their recollections with the large group.

9. Ask participants in plenary: **“What are the main causes of conflict?” (4 min)**

10. After getting some responses, describe causes of conflict. Say: **(2 min)**

*“There can be many causes or reasons for conflict. More commonly, conflict arises from differences, both large and small. It occurs whenever people disagree over their values, motivations, perceptions, ideas, or desires. Conflict can occur when people have incompatible goals or different priorities, when they are in direct competition. Poor communication or miscommunication is also one of the biggest causes of conflict.”*

### **Topic 2: Managing Conflict (60 min)**

11. Ask participants in plenary how they normally respond to conflict: **(5 min)**

☞ *How do you normally handle conflict?*

☞ *Do you think the way you respond to conflict is appropriate? Why or why not?*

Responses may include:

- I get emotional (e.g. angry, stressed, sad, disappointed, crying, anxiety ...)
- I am afraid of conflict, avoid it at all costs
- I fight/brawl, scold the other person

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- I withdraw, isolate myself
- I try to resolve it (discuss with the other person ...)

12. Introduce a guest speaker to participants by providing background profile of the guest and the objective of inviting him/her. The guest speaker (a 'Shimagle') should be invited earlier to this session to share his/her experiences on traditional and/or spiritual ways of managing conflicts.


The 'Shimagle' selected could be an elderly person or a religious leader from the community, or a well-known individual who have public acceptance). The 'Shimagle' should be pre-briefed to share his/her past experience with respect to conflict management. During preparation, the guest speaker should be briefed to cover the below points in his presentation: **45 min**)

- What conflict types have you been observed in the past?
- How was the reaction & orientation of the conflicting parties towards their disagreement?
- How did you resolve the conflict and what was the role of the 'Shimagles'?
- What are the key messages to participants of the training?
- Share us the Dos and Don'ts when dealing with conflicts.

Instruct participants to listen to the presentation of the guest speaker attentively and encourage them to ask related questions.

13. Summarizing the key points of the 'Shimagle', ask participants what the healthy and unhealthy ways of handling conflict are. List the responses on flip chart under the headings "healthy response" and "unhealthy response". **(5 min)**

14. Let a volunteer present Flip Chart 3.2: Healthy and unhealthy ways of handling conflict **(5 min)**

 <b>Flip Chart 3.3: Healthy and Unhealthy Ways of Handling Conflict</b>	
<b>Unhealthy responses to conflict</b>	<b>Healthy responses to conflict</b>
<i>An inability to recognize and respond to the things that matter to the other person</i>	<i>The capacity to empathize with the other person's viewpoint</i>
<i>Explosive, angry, hurtful, and resentful reactions</i>	<i>Calm, no-defensive, and respectful reactions</i>
<i>The withdrawal of love, resulting in rejection, isolation, shaming and fear of abandonment</i>	<i>A readiness to forgive and forget, and to move past the conflict without holding resentments or anger</i>
<i>An inability to compromise or see the other person's side</i>	<i>The ability to seek compromise and avoid punishing</i>
<i>Feeling fearful or avoiding conflict; expecting a bad outcome</i>	<i>A belief that facing conflict head on is the best thing for both sides</i>

### **Topic 3: Negotiation (22 min)**

15. Tell participants that there are many ways to negotiate and resolve disagreements. Most people use one way more than others. Sometimes it may work and sometimes it may not. **(2 min)**

16. Ask participants to list some of the ways a conflict can be resolved, by giving some situations that they

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might face. **(5 min)**

17. After the participants have listed these different ways, discuss this list below and point out the similarities or the differences. The list may look like this: **(5 min)**

**Compromise:** For example, A wants the same dress that B wants. A decides to let go of it this time and buys something else.

**One person forces another to agree:** For example, B insists that her/his solution is correct. A agrees.

**Discuss and find alternatives:** For example: A and B search for what to do. A wants the same dress that B wants. They try to look at other shops with same design, come again next week, ordered one more.

**Say nothing:** For example, B is upset but A refuses to respond.

**Do whatever you want:** For example, B does what he or she wants.

**Categorize & summarize the negotiation techniques under the below three categories:**

- **Lose Lose:** So much disagreement or violence, no one wins, because no one can even sit and discuss.
- **Win win:** A creative new solution is found in which both feel happy. For example: A wants the same dress B wants. Both decide to buy something else.
- **Win Lose:** One forces the decision or one accepts it without caring about the other, or one does not talk about the problem. Problem is resolved but one person is not happy. These are generally conventional ways of resolving conflict.

18. Summarize by highlighting the key points from Handout 3.2: **Tips for managing and resolving conflict. (6 min)**

Encourage participants to read Handout 3.2 after class and develop their skills for managing and resolving conflict.

19. Reflection and session summary:

↳ Ask participants the main lessons they have learnt from this session

↳ Ask participants to identify life skills they have learnt that are more important for solving conflicts. Remind the group that good communication and the skills they have already learned help in solving problems and conflicts. **(4 min)**

### **Handout 3.2: Tips for managing and resolving conflict**

You can ensure that the process of managing and resolving conflict is as positive as possible by sticking to the following guidelines:

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**Address the issue early:** The longer you let an issue fester, the more time you waste and the greater chance you have of it spiraling into other problems.

**Don't attempt to resolve conflict when tempers are flaring:** During an argument, often no one can agree on a reasonable solution. If that is the case, agree to take a break and come back to the problem later, when you have had time to settle down and think about the issue.

**Listen for what is felt as well as said:** When you really listen, you connect more deeply to your own needs and emotions, and to those of other people. Listening also strengthens, informs, and makes it easier for others to hear you when it's your turn to speak.

**Respond constructively:** Let the other person know you value what he or she is saying, even if you don't agree. Try to avoid responding negatively, for example criticizing, ridiculing, dismissing, diverting (talking about yourself rather than about what the other person has said) or rejecting the other person or what they are saying.

**Be specific and objective:** Identify the specific issue at hand and the effect it is having. Avoid generalizing statements such as "always", "ever" or "never". Stick to the subject; try not to digress into broad personality issues or revive past issues.

**Make conflict resolution the priority rather than winning or "being right":** Maintaining and strengthening the relationship, rather than "winning" the argument, should always be your first priority. Be respectful of the other person and their viewpoint.

**Focus on the present:** If you're holding on to grudges based on past conflicts, your ability to see the reality of the current situation will be impaired. Rather than looking to the past and assigning blame, focus on what you can do in the here and now to solve the problem.

**Pick your battles:** Conflicts can be draining, so it's important to consider whether the issue is really worthy of your time and energy.

**Be willing to forgive:** Resolving conflict is impossible if you're unwilling or unable to forgive others. Resolution lies in releasing the urge to punish, which can serve only to deplete and drain your life.

**Know when to let something go:** If you can't come to an agreement, agree to disagree. It takes two people to keep an argument going. For example, you may have a conflict with a boss or coworker who is known for irrational outbursts, and the effort you make to resolve the conflict may not work. If a conflict is going nowhere, you can choose to disengage and move on.

### ***Part 4: Personal and Community Asset Management***

#### **Over view**

**Asset:** is any item of economic value owned by an individual or corporation. Assets may be either physical or nonphysical.

Physical assets are items such as buildings, utility infrastructure such as electrical cables, water pipes, rail lines and metro tunnels, and industrial assets such as oil rigs, chemical plants and process plant conveyors. Nonphysical assets are financial assets, human assets or personal assets, as referred to in their normal context but we may be talking about nonphysical things that affect these physical assets: like skills, data, systems and software, etc.

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**Personal assets:** are items of values that belong to individuals. Personal assets can also be things with cash value. When individuals go to a bank or other institutions to apply for loans, such personal assets and their values are often considered as collaterals. They may be either tangible property or intangible property.

**Community:** includes all people with common interests living in a particular area.

**Community asset:** is a resource that has the potential to improve the quality of life within a community. Community assets are various kinds of properties of that community.

**Asset Management:** is an approach that looks to get the best out of the assets for the benefit of the organization and/or its stakeholders. It is also about understanding and managing the risk associated with owning assets.

But Asset Management is not

- a substitute for quality management
- a project management system
- just an accounting exercise
- a purely academic discipline

### Personal asset management

It is a technique and system employed in order to properly and efficiently utilize personal assets.

### Community asset management

The concept of Community Asset Management (CAM) is founded on the idea that communities can manage their physical assets collectively to enhance their lives economically, socially, culturally, spiritually and psychologically.

## Session 4.1: Me and My Community Resource

### Introduction

Every individual is a part of one or another community. A community has various resources be it tangible or intangible.

## 2 INTRODUCTION



**Training objectives:** By the end of this session participants will have

- ↳ To understand how to map a community
- ↳ To understand community assets
- ↳ To map community assets
- ↳ To understand mechanisms of community mapping



**Time :** 6 hours



**Training Methods:** Demonstration, Group activity, Individual and Group Discussion, Question and answer



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what they feel are the major problems. In other instances, elaborate communitywide surveys are conducted of local residents seeking their input on various topics.

**Community Mapping** is different from other community development processes because it is a participatory planning process that takes into account both the physical and social environment. Mapping allows communities to identify the assets of their community, whether that be key community services such as health Centre's, or an important community space such as playground or park. These assets are then put on a map, and these maps become tools for the community, planners, city councils and other interested parties to use to plan and improve where they live.

**A Path toward Finding and Mobilizing a Community's Assets:** It is a process that can be used in any community, and offers an effective strategy for involving a variety of people and organizations in helping bring about improvements in communities.

### **Asset Mapping Model: Community Economic Development as an Example**

Asset mapping serves as an effective tool for understanding the wealth of talent and resources that exists in each community even those with small populations or suffering from poverty and economic distress.

In most rural areas, a major task is to create jobs that can offer local residents a chance to earn a decent living and to be positive, productive contributors to the community. The strategy involves mobilizing the assets of the entire community around an economic development vision and a plan. It entails five important steps:

- Step 1.** Map The Assets Build Relationships and Broaden the Local Leadership
- Step 2.** Mobilize For Economic Development
- Step 3.** Convene the Community and Develop a Vision for the Future
- Step 4.** Leverage outside Resources to Support Local Priority Activities

#### **Step 1: Map the Assets**

The beginning point involves an effort to map the community's assets. Once begun, it is important the process of locating and making inventories of the gifts, talents, and abilities of individuals, associations, and institutions be carried out on an ongoing basis. Use the following list as a check of whether the full scope of the community's assets have been considered: Have we done an inventory of:

- The talents of local residents (including new people who have moved to the community)?
- The "emerging leaders" that can be found in the community?
- Local institutions, including their physical, human, and financial assets?
- Informal community and neighborhood organizations?
- Existing community leaders who are committed to using the gifts and talents of local people, institutions and informal organizations to build a stronger, more vibrant community?

#### **Step 2: Build Relationships and Broaden the Local Leadership**

The community becomes stronger and more self-reliant every time residents, institutions, and informal groups are linked together in solving local problems or concerns. Part of this process involves expanding the opportunities for emerging leaders to have an active voice in giving shape to long-term economic

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development strategies for the community; these strategies that best reflect the talents, skills, and possibilities of people, institutions, and informal groups that are an integral part of that locality.

### **Step 3: Mobilize for Economic Development**

In many rural communities; an important economic strategy involves building upon what currently exists in a community. This involves locating and mobilizing the skills of individuals that can be used for economic development purposes, as well as looking at the role informal organizations and institutions can play in promoting economic growth. For example, are there new markets for products that can be developed simply by connecting existing institutions together? Are there goods and services the community might be able to export to other areas? Are there goods and services that the community now imports that could be produced locally?

### **Step 4: Convene the Community and Develop a Vision for the Future**

Having a shared vision and plan is critical to the process of strengthening communities. All members of the community need a voice in deciding what they value most in their community, and what direction they would like to have the community take in the next 5:10 years and beyond. This dialogue is essential if the community is to move forward. This requires active discussions, debates, and disagreements.

In the end, however, the community must have a shared understanding of which priority issues it needs to deal with right now, and which problems might be better handled in the future. Once immediate issues are decided, getting the broadest array of people, institutions, and informal groups involved as a team helps to further build the capacity of the community to improve the well-being of its members.

### **Step 5: Leverage outside Resources to Support Local Priority Activities**

When communities have succeeded in mapping their local assets, and taken steps to link the assets of the community together in order to address the priority needs of the community, then it is appropriate to locate outside resources. If a community does not have local partnerships firmly established, it runs the risk of having outside resources dictate how things should be done in the community.

Strong and active local partnerships provide the mechanism to ensure outside resources are used to support priorities, strategies, and action plans the community itself has endorsed, and not what some outside individuals or institutions have determined is best for the community.

There are many different ways to map community assets. One useful way is to brainstorm in a group. This exploration process can be supported by working through some common asset categories. Below we have used those identified by the **ABCD Institute**

- a) ***The assets of individuals:*** These are their skills, knowledge, networks, time, interests and passions. They can be described as skills of the heart, head and hands.
- b) ***The assets of associations:*** This is not just formal community organizations or voluntary groups. It includes all the informal networks and ways that people come together: football teams, community gardens, pub quiz teams, Lions Clubs, workplaces, and so on.
- c) ***The assets of organizations:*** This is not just the services that organizations deliver locally, but also the other assets they control or that are publicly owned. For example, parks, community centers,

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kindergartens. In fact, it covers anything that could support the community to improve its well-being. It also includes staff and the influence and expertise they can use to support new ideas.

- d) **The physical assets of an area:** What open spaces, landscapes, street layouts, transport infrastructure, cycle ways, walkways, historical sites and buildings are in the area? Mapping these assets help people to appreciate their value and to realize their other potential uses.
- e) **The cultural assets of an area:** Everyday life is full of creativity, culture, heritage and history. This involves mapping the talents for music, drama, art, cultural performance, ethnic groups, and the opportunities for everyone to express themselves in ways that reflect their values and identities, improve understanding and promote their voices.
- f) **The economic assets of an area:** Economic activity is at the heart of community resilience. What skills and talents are or are not being used in the local economy? How do local associations or groups contribute to the local economy by attracting investment and generating jobs and income? E.g. festivals, fishing competitions, etc. Could public spending in the area be used to employ local people instead of outside professionals? How could the residents spend more of their money in local shops and businesses and increase local economic activity? What ideas do people have for new enterprises that leverage the existing strengths/assets of this place?

### Session 4.2: Financial Literacy

#### Introduction

**Financial literacy** is knowledge and understanding of financial concepts and risks, and the skills, motivation and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life. There are 4 innovative aspects of this definition that can be highlighted:

- 1) Financial literacy does not refer only to knowledge and understanding, but also to promote effective decision making
- 2) The objective of financial literacy is to improve financial well-being, not to affect a single behavior
- 3) Financial literacy has effects not just for individuals but for society as well
- 4) Financial literacy, like reading, writing, and knowledge of science, enables young people to fully participate in economic life

To be financially literate is to know how to manage your money. This means learning how to pay your bills, how to borrow and save money responsibly, and how and why to invest and plan for retirement. Financial literacy has become a skill that is essential to living and thriving in the modern economy.

- Financial Literacy is a vision for the Future
- Financial literacy is fundamentally about the future
- The final objective of financial literacy is individual well-being

Take the initiative to self-educate and grow your financial knowledge, by beginning with the basics of money management and maturing into a smart spender. Putting time into your financial development improves saving and investing decisions. By leveraging resources like age, talent, money and the ability to establish good habits you can build a long-lasting nest egg.

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Financial literacy is knowledge and understanding of financial concepts and risks, and the skills, motivation and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life.

**Training objectives:** By the end of this session participants will have



- ↔ understand financial literacy
- ↔ identify the aspects of Financial literacy
- ↔ Develop Money Management Skills
- ↔ Realized the importance of separating personal finance from business
- ↔ Understand mechanisms of Personal Control in Money Spending



**Time:** 6 hours



**Training methods:**

- ↔ Demonstration
- ↔ Individual and Group activity



**Training Aids:** Whiteboard, flip chart, markers, notebook, Exercise

- Description of a personal budget
- Flip Chart 1: Pictorial description of the process of money transfer that shows the major actors



**Process**

**Trainer Steps:**

### Step 1 Instruct

Participants to share experiences of their money management habit to each other

### Step 2 Model/show

Pictorial description of budgeting personal finance

### Step 3 Practices /Action and Reflection

Ask the participants to mention and list their daily and monthly expenses

- the meaning of financial literacy
- skills of money management
- mechanisms of personal control in money sending

### Step 4 Applications /Transformation

Let participants workout on budgeting their own finance

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## Topic 4.2.1: Money Management Skills

### Introduction

Money is a part of our life every day. What we wear, what we eat, where we live, and the fun things we do are only a few money related decisions we make. For some people, having a million dollars wouldn't be enough to satisfy their wants. Millions of other people manage to pay their bills, save for the future, and enjoy life while still living within their income.

Managing money takes time and effort. The way you spend or save money today will help determine what you have and whether you can pay your bills in six months, a year, or many years from now. For example, if you spend your money as fast as it comes in, you may find yourself in debt when unplanned expenses occur.

Do you have control over how you spend money? Can you live within your income, meeting expenses and putting some money aside for emergencies, unanticipated expenses, and to meet long-term goals?

No one is born with natural money management skills. You may have learned some money management skills from your family, but you may want to manage your money differently than your parents managed their money. You also may have learned some money management skills at school or through life experiences. Developing money management skills takes time, practice, and patience.

### Developing Money Management skills

In order to develop your money management skill, you have to decide where your money will go and make a spending and savings plan to achieve your financial goals. If you run out of money before all your expenses are paid each month, you are not alone. While people work hard to earn an income, they often do not work at planning how income will be spent. There are steps you can take to properly manage your money. These basic steps include:

1. Track how your money is spent for one month.
2. List all income for the month.
3. Compare expenses to income.
4. Determine what changes you can make to achieve your goals.
5. Make a spending and savings plan.
6. Use your spending and savings plan.
7. Review your plan as well as your income and expenses periodically, adjusting as necessary.

We all have basic needs in our life: shelter, clothing, and food. Each person in the family has additional needs that cost money. There is a difference between needs and wants. A want is something you would like to have but could live without. It is important to discuss with your family what their wants and needs are and how they fit into the family's financial plans.

A car may be a need for the family, but a new car probably is a want. A phone in the house may be a need for your family, but a cell phone could be a need or a want. Have each family member write down five needs. Then ask each person to write down five wants. Read the lists aloud. Discuss how you could include the needs in your budget, and plan to save for the wants of family members.

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### GOALS

What is really important to you and your family? Do you have goals? What goals do you plan to work toward? A goal is a broad general statement of what you want to achieve. Goals provide direction for your plans and actions. Goal setting is more than deciding what is important to you.

To help write your goals, ask yourself these questions: :

- A. What do I want to do with my money?
- B. How much will it cost?
- C. How long will it take to get that much money?

Write down your immediate, short-term, and long-term goals. Immediate goals are those things you want to get done in the next week, month, or three months. Short-term goals are things you want to do or accomplish in six months to a year. Long-term goals are goals you want to reach in 1 to 5 years or longer. You may have more goals in one category than another. Most people have all three types of goals. As you list your goals, decide which goals you want to use your money for first. Set dates to reach your goals. Ask yourself which goals are the most important and which are the least important. Just because a goal is short or long term it may be just as important to save for it as the immediate goal.

- ✎ Ask yourself these questions:
- ✎ How important is this goal to me and my family? Is it something I want, but could do without?
- ✎ How urgent is this goal? If you have to buy a new car tag and pay personal property taxes in two months (or you will get a ticket), saving to pay that bill is an immediate goal.
- ✎ What will happen if I don't work on this goal? Will your bills continue to grow with interest charges, or will your credit rating be affected? How will you store food if you can't replace your old refrigerator?
- ✎ How much will I have to save each payday to reach this goal?

Goals can guide you to use your money for the things that are really important to you and your family. Don't let setting goals be just an exercise. Be realistic about what you can accomplish. Build them into your spending and saving plans.

Tracking your daily spending helps you see where your money goes. One easy way to do this is to take a sheet of paper and fold it in half three times. This will give you eight sections. Write the days of the week on seven sections, and "totals" on the last section. Keep it in your pocket or purse, and every time you spend money, write down how much and what it was spent on. Be sure to record purchases made in cash and by check, credit card, or debit card. Record weekly totals and transfer to your budget worksheet. Other methods to track your spending include carrying a small notebook to record expenditures, or saving receipts and writing on them what you purchased. Track your spending for a month to get a good picture of where your money goes. Ask each family member to participate in tracking their spending to get a total picture of the family's spending.

### Topic 4.2.2: Managing Finance Technically

#### Introduction

The way you spend or save money today will help determine what you have and whether you can pay your bills in six months, a year, or many years from now. For example, if you spend your money as fast as it comes in, you may find yourself in debt when unplanned expenses occur.

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- Do you have control over how you spend money?
- Can you live within your income meeting expenses and putting some money aside for emergencies, unanticipated expenses, and to meet long term goals?

### Meaning of Finance

Finance may be defined as the art and science of managing money. It includes financial service and financial instruments. Finance also is referred as the provision of money at the time when it is needed. Finance function is the procurement of funds and their effective utilization in business concerns. The concept of finance includes capital, funds, money, and amount. But each word is having unique meaning. Studying and understanding the concept of finance become an important part of the business concern. According to **Khan and Jain**, "Finance is the art and science of managing money".

According to **Oxford dictionary**, the word 'finance' connotes 'management of money'. **Webster's** Ninth New Collegiate Dictionary defines finance as "the Science on study of the management of funds' and the management of fund as the system that includes the circulation of money, the granting of credit, the making of investments, and the provision of banking facilities.

### Topic 4.2.3: Personal Control in Money Spending

#### Introduction

What are the key financial concerns in our lives? We can broadly identify three main concerns or sources of anxiety that are universal in their dominance. These are

- 1. Where will my next money come from?** Dealing with the erratic nature of income is a key concern for the informal majority, who often work temporary or seasonal jobs. Much of the anxiety comes from insufficient clarity and control over the stability of cash inflows when they are needed. Significant attention goes into scrambling for new and often different sources of income or liquidity.
- 2. How can I keep on?** An equal concern is being able to stick to certain regular financial routines. In a world that is uncertain and unstable, the ability to maintain regularity in financial transactions actually represents progress. Concerns range from "How can I keep on sending my children to school and paying the monthly fees?" to "How do I put meat on the table once a week, or pay regular dues at the temple?"
- 3. And what if?** Even if near term income sources are clarified and stabilized, even if routine expenditures are guaranteed, a big adverse shock can overwhelm one's income and available buffers. Concerns can be "What if my daughter gets sick and I need to pay for an operation at the hospital?" or "What if I break a leg and can't work for a month?"

We all may have these concerns, but for the informal majority who has fewer safeguards, these concerns are particularly pressing.

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### Important points that help you take real control of your money

- **Pay attention:** raising our consciousness about money
- **Let money work for you:** being committed to make effective relationship with your money
- **Where I am going:** goal setting
- **Get a handle on money:** prepare your budget
- **Making decision:** create criteria by which to make decisions on buying, selling and making exchanges
- **Making a cash flow statement:** prepare a financial statement that show the amount of money that come and go from your pocket (this financial statement can be prepared weekly or monthly)

### Topic 4.2.4 Financial Goal and Plan

#### Introduction

- 1) We all have goals some essential, some simply desirable and almost all of them require money. The goals could be **Short, mid** and **long term** financial goals;
- 2) Short term: Under a year to pay off a credit card, medical bill, or establish an emergency fund
- 3) Midterm 1.5 years to pay off a car, credit card, or establish credit (if no credit history)  
Long term More than 5 years to save for a down payment, buy a house, pay off student loans, become debt free

Setting goals are important and often used to measure success. However, simply setting goals does not ensure you will someday accomplish them. Achieving goals requires establishing a plan. Planning is important to ensure a direction for your day to day actions. Being deliberate about establishing a plan can help guide the decisions you make to aid you in reaching your goals. The further your goals are from today, the more important it is to have a plan to ensure your success in reaching those goals. When it comes to personal financial goals, many can be long term. Paying off student loans, a new car, or a mortgage on a home does not happen in a month or even a year. Retirement is an even longer term goal. When it comes to financial matters, planning can be of paramount importance.

#### Creating a personal financial plan has six basic steps:

- a. Determine your current financial situation
- b. Develop your financial goals
- c. Identify alternative courses of action
- d. Evaluate alternatives
- e. Create and implement your financial action plan
- f. Review and revise the financial plan

#### Financial planning

It is never too early to begin planning. In fact, the earlier you begin planning for your financial future, the sooner you will reach your goals.

Because of the nature of interest and compounding that can be associated with investing, starting early can have great benefits. The longer your investments have to grow, the greater their growth will be.

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For instance, if you invest \$5,000 today and receive a 6% annual compounding interest rate, your investment will grow to approximately \$10,000 within 12 years.

Within 24 years, the \$5,000 investment would grow to \$20,000 and within 36 years to \$40,000.

While a \$5,000 investment at that rate made at age 48 would only grow to \$10,000 by age 60, the same investment made at age 24 would grow to four times that value by the same age.

As you can see, it can certainly be advantageous to get started planning for your financial future as early as possible. There are six common steps for creating your personal financial plan. Remember, your financial goals won't be realized just by setting them. You have to be intentional about creating a plan and diligent in executing it.

### **Step 1: Determine Your Current Financial Situation**

Before you can begin setting goals and developing strategies to achieve them, it is important to understand where you are now. The first step in creating your personal financial plan is determining your current financial situation.

### **Step 2: Develop Your Financial Goals**

The second step is developing your financial goals. Setting goals will give you a direction for your plan and a destination toward which you want to head. As you develop your financial goals, recall the first tip from Chapter One which discussed setting your goals.

Your goals should be SMART that is specific, measurable, attainable, realistic, and time based. You should also develop short-term, intermediate, and long term goals.

### **Step 3: Identify Alternative Courses of Action**

The next step of the financial planning process involves identifying alternative courses of action that can lead you to your goals. Generally, your alternative courses of actions will fall into one of two categories: reallocating existing resources, or generating new ones. Existing resources can be utilized by earmarking current savings or shifting current allocations as in the example above.

Generating new resources may require changing jobs to improve your wage outlook, taking on additional hours or investing your savings more aggressively to generate higher rates of return.

### **Goal Strategies Worksheet**

Select one of your short-term, intermediate, and long-term goals you established earlier. Consider the target date for accomplishing the goal and the monthly cost associated with the objective. Brainstorm three different strategies for reaching each goal, making use of a strategy from both categories discussed above.

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<b>Short-term Goal:</b>	
Target Date:	Monthly Cost:
Strategy 1:	
Strategy 2:	
Strategy 3:	
<b>Intermediate Goal:</b>	
Target Date:	Monthly Cost:
Strategy 1:	
Strategy 2:	
Strategy 3:	
<b>Long-term Goal:</b>	
Target Date:	Monthly Cost:
Strategy 1:	
Strategy 2:	
Strategy 3:	

### Step 4: Evaluate Your Alternatives

Once you have given serious thought to the options available that could lead you to your goals, you may begin to realize just how many options there are. So, which courses of action should you take to achieve your desired goals?

The answer is: that depends.

Therefore, before you can select strategies to complete your financial plan, you'll have to thoroughly evaluate and weigh your options. When assessing your options consider the pros and cons of each option. When evaluating your alternatives, also be sure to consider the opportunity costs of what you will forego to pursue your goal through each course of action. Adequately evaluating each of your options can help to ensure you select the best course of action to accomplish your financial goals. Using the chart below, consider one of your goals from above and weigh two strategies you identified that could lead you to success.

<b>Goal:</b>	
<b>Strategy 1:</b>	
<b>Pros</b>	<b>Cons</b>
<b>Strategy 2:</b>	
<b>Pros</b>	<b>Cons</b>

### Step 5: Create and Implement Your Financial Plan

Now it's time to put all of the pieces together to create and implement your financial plan. As you put together your financial plan, it's important to look at the entire picture. Having identified options for reaching your goals and having weighed each strategy, it's now easier to look at the cost of your goals in terms of your current situation. This can help you to prioritize your goals as you consider how much it will cost you to implement each one. Finalizing your plan will require you to make decisions as to which goals to pursue and the best courses of action to take.

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All of this will have to be weighed in terms of your current situation and practical predictions for your future to maintain realistic and obtainable goals. Once you've gone through the effort of creating your plan, discipline is paramount.

After mapping your path to your goals, it is important that you follow that path. Be conscious about establishing actionable steps you can take to lead you to success when creating your plan. Having concrete steps to take will help you ensure you are doing what you need to do to stay on track to accomplish your goals.

### Step 6: Review and Revise your Plan

Reviewing your financial plan can help you to gauge your progress toward meeting your goals. Original strategies may not be having the expected results and may require adjustment to help you meet your goals. Additionally, no matter how carefully you go through each of the steps to create your financial plan or how perfect the plan may be when conceived, unforeseen events will occur. Your financial situation will change from time to time. You may incur unplanned expenses or receive unplanned incomes. These events may require you to change the path you will follow to reach your goal. Your goals may also change. While owning a home may not be a priority now, it may be a goal you have later.

As current goals wane from your list of priorities and you develop new goals, your plan will have to change to help lead you to your new objectives. The fact is your life will change. Your financial plan will have to change too. Be faithful in re:evaluating your plan from time to time to ensure your goals haven't changed and that you are on pace to reach those goals.

### Session 4.3: Saving Skills

Your "savings" are usually put into the safest places, or products, that allow you access to your money at any time. Savings products include savings accounts, checking accounts, and certificates of deposit. But how "safe" is a savings account if you leave all of your money there for a long time, and the interest it earns doesn't keep up with inflation? What if you save a piece of money when it can buy a loaf of bread? But years later when you withdraw that same money plus the interest you earned on it, it can only buy half a loaf? This is why many people put some of their money in savings, but look to investing so they can earn more over long periods of time, say three years or longer.

## 3 INTRODUCTION



**Training objectives:** By the end of this session participants will have

- ↻ understand saving
- ↻ understand reasons for saving
- ↻ know the approaches to promote saving
- ↻ utilize practical ways to save money
- ↻ understand acceptable saving mechanisms



**Time : 8 hours**

## LIFE SKILLS Trainers' Guide



### Training methods:

- ↪ Demonstration
- ↪ Group activity
- ↪ Question and answer



### Training Aids:

- ↪ Whiteboard
- ↪ flip chart
- ↪ markers
- ↪ notebook
- ↪ Exercise 1: Description of mechanisms for saving
- ↪ Exercise 2: Tips for saving
- ↪ Flip Chart 1: Pictorial description of mechanisms for saving



### Process

#### Steps:

#### Step 1 Instruct

Participants to share their experiences of saving to each other

#### Step 2 Model/show

Pictorial description of mechanisms for saving

#### Step 3 Practices /Action and Reflection

Let participants compare and contrast their previous experiences in saving with that of what they learn in a class

#### Step 4 Applications /Transformation

Let participants implement what they learned in the class in their saving habits

### Topic 4.3.1: Saving and its Importance

#### Introduction

Saving money simply means setting money aside to spend in the future. There is not one “right” way to do it and no amount is too small to save. Some people consider saving money to be putting spare change into a jar at the end of each day, while others transfer a certain amount of money from each pay check in a savings account. It is important to understand that ***the amount saved is not nearly as important as the habit of saving on a regular basis.*** Small amounts saved consistently over time can grow into significant savings.

No one is born knowing how to save or to invest. Every successful investor starts with the basics. While money doesn't grow on trees, it can grow when you save and invest wisely. Knowing how to secure your financial well-being is one of the most important things you'll ever need in life. You don't have to be a genius to do it.

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You just need to know a few basics, form a plan, and be ready to stick to it. No matter how much or little money you have, the important thing is to educate yourself about your opportunities.

Money has a tremendous impact on people. Money plays a large factor in the lifestyles they are able to live and the opportunities available to them. Therefore, it is important for them to know that saving money is one of the most useful skills they can develop. The habit of saving money can allow even those who make a modest income to be financially successful. In fact, most people who end up with a lot of money didn't make huge salaries or come from wealthy backgrounds. Instead, they made decent money over a long period of time, but knew the importance and power of saving money (Foster, 2005).

### What is Savings and Why is it Important?

Savings is the portion of income not spent on current expenditures. Because a person does not know what will happen in the future, money should be saved to pay for unexpected events or emergencies. An individual's car may breakdown, their dishwasher could begin to leak, or a medical emergency could occur. Without savings, unexpected events can become large financial burdens. Therefore, savings helps an individual or family become financially secure. Money can also be saved to purchase expensive items that are too costly to buy with monthly income.

Buying a new camera, purchasing an automobile, or paying for a vacation can all be accomplished by saving a portion of income. The following are some of the important reasons for saving money

- To have an emergency fund to cover day to day expenses (in case of a job loss, etc.)
- Pay for unexpected expenses (a car repair, auto accident, broken MP3 player, large cell phone bill, etc.)
- To help achieve financial goals (e.g., buying a car, home, computer, vacation, etc.)
- To pay for college
- To take advantage of unexpected opportunities (e.g., a trip, hard to get tickets to a concert or sporting event, a great sale, etc.)
- To avoid credit card debt
- To cover extra expenses for special occasions (prom, birthdays, holidays, etc.)
- To prepare for retirement (The sooner you start the less you have to save.)
- To provide peace of mind and a sense of financial security

Read this Story: Why people save? **(5 min)**

*"Long before people used money and banks, in ancient times, farmers and villagers would save some of the seeds from their fruit or vegetables to plant in their fields the following year. Farmers knew that if they ate all their seeds they would not be able to plant and raise a new crop. And if they could not harvest a new crop the following year they would have nothing to eat. So saving some of their seeds meant saving their lives.*

*Saving means putting some things away to be used in the future time. Some people save food, instead of eating it all today, they save some for a day when they might not have enough. People can save money too. They put money away in a safe place in case they need to pay for something unexpected or for emergencies."*

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### General Tips for saving

- avoid impulse purchases and beware of buying for convenience – a little planning can save a lot
- shop with a list – if it's not on the list, don't buy it
- make your own meals, pack lunches, cook for friends (and then let them cook for you)
- treat yourself every once in a while, – it's ok!
- avoid charging more than you can afford to repay in full each month, except for emergencies
- be wary of opening new credit accounts for a onetime purchase discount
- cancel stale credit accounts but don't remove them from your credit history
- if you're using credit to "extend" your budget, you're not using your budget

### Reasons for not saving

- **Lack of information**  
Individuals may not have information regarding crucial components of a saving plan.
- **Lack of financial literacy**  
One reason individuals do not engage in saving is the lack financial literacy. Bernheim (1995, 1998) was one of the first to emphasize that most individuals lack basic financial knowledge and numeracy.
- **Lack of financial advice**  
In fact, only a small fraction of households consult financial advisers, bankers, certified public accountants, and other professionals, while the majority of households rely on informal sources of advice.

### Three different approaches to promoting saving and financial security

The evidence reported thus far points to the existence of several obstacles to saving. Many initiatives have been undertaken to promote financial decision-making and retirement security. Three major initiatives are discussed below.

#### 1. Financial education

As additional evidence that financial illiteracy is considered a severe impediment to saving, both the government and employers have promoted financial education programs.

#### Automatic enrollment

One way to stimulate participation and contribution to pensions is to automatically enroll workers into employer provided pension plans. Thus, rather than let workers choose whether or not to *opt in*, employers enroll workers and let them choose whether or not to *opt out* of a pension plan. This simple but ingenious method has been proven to be very effective in increasing pension participation.

For example, according to Madrian and Shea (2001), after a company implemented a change in its 401(k) plan and automatically enrolled its new hires in the plan, pension participation went from 37% to 86%. Sharp increases in participation have been documented in several other papers (Choi et al. 2004, 2006, Thaler and Benartzi, 2004). Not only has the increase been very large but participation rates have remained high for several years (Choi et al. 2004, 2006).

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Even legislators took notice of this remarkable success, and the 2006 Pension Protection Act made it much easier for firms to automatically enroll their workers in pension plans.

### 2. Saving planning aid

Another approach designed to simplify the decision to save and, in addition, motivate employees to make an active choice is the one by Lusardi, Keller and Keller (2007). They devised a planning aid to be distributed to new hires during employee orientation.

The planning aid displays several critical features. First, it breaks down the process of enrolling in supplementary pensions into several small steps, describing to participants what they need to do to be able to enroll online.

Moreover, it provides several pieces of information to help overcome barriers to saving, such as describing the low minimum amount of income employees can contribute (in addition to the maximum) and indicating the default fund that the employer has chosen for them (a life cycle fund). Finally, the planning aid contains pictures and messages designed to motivate participants to save.

#### How to Begin Saving Money

To help a person choose saving over spending money, money should not be viewed as what is remaining after current needs and wants have been satisfied. Pay yourself first is a popular and very effective saving strategy that can help individual's choose saving over spending money. Paying yourself first means to set aside a portion of money (10:20% of net income is recommended) for saving each time a person is paid before using any of the money for spending.

To successfully practice the pay yourself first strategy a person should set personal goals. Setting goals helps a person choose to save rather than spend money. A goal is defined as the end result of something a person intends to acquire, achieve, do, reach, or accomplish. Financial goals are specific objectives to be accomplished through financial planning and include saving money. Setting goals helps an individual identify and focus on items that are most important to them and then make decisions that help obtain those items.

While in the process of setting goals, an individual should consider the tradeoffs to those goals. A tradeoff is giving up one thing for another. Every decision involves a tradeoff. Being more financially secure in the future by saving is a tradeoff to spending money in the present.

If a person clearly understands what they are giving up in exchange for the benefits of saving money, then their saving goals will become more attainable and realistic. When considering the tradeoffs to achieving savings goals, an individual should examine their current spending as well. Spending may have to be adjusted in order to reach a financial goal and practice the pay yourself first strategy. Explore the value of saving money and learn strategies that help people choose to save money over spend money. Learn the advantages of saving money at a depository institution.

#### How Much Money Should Be Saved?

To be considered financially secure, an individual or household should save at least six months' worth of expenses. For example, a household that has \$2,000 per month of expenses should have at least \$12,000 in savings (\$2,000 multiplied by 6 months).

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To reach this amount, it is recommended that 10:20% of net income should be saved until the appropriate amount of savings is reached. Net income is the amount of an individual's take home pay after taxes and other deductions have been taken out of a pay check.

### Where Can Money Be Saved?

Some savers place their money in a jar, coffee can or a piggy bank. For short periods of time and small amounts of money, the piggy bank method may work, but long term savers should use a safer method. It is wise to store money at a depository institution. A depository institution is a business that offers financial services to people, such as savings and checking accounts. Unlike money stored at home which could be lost to a fire, burglary, or some other type of disaster, money stored at a depository institution is protected from loss.

Depository institutions offer accounts that earn interest, allowing customers to take advantage of the time value of money. The time value of money means money paid out or received in the future is not equivalent to money paid out or received today. Interest is the price of money. When depositing money at a depository institution, an individual may earn money from interest. The amount of interest earned is determined by calculating a percent of the total amount of money deposited. This percentage rate is known as the interest rate. Savings accounts, money market deposit accounts, and Certificate of Deposits are the most common depository institution accounts that earn interest.

A savings account is an account with a depository institution that holds money not spent on current expenditures. Money can be kept in a savings account until the owner needs to use it for emergencies or to purchase expensive items.

A money market deposit account is a type of account that pays a higher interest rate than a savings account. The longer money is left in a depository institution account, the longer money will have to earn interest.

### When Should You Save?

It is never too early or too late to start saving. People of all ages can benefit from saving. However, the younger teens are when they start saving, the less likely they will develop financial problems.

Starting younger will also give them the advantage of *time* – time for their savings to add up bit by bit. By putting savings in a bank or investing it, teens can let their money work for them. This is known as the power of compounding.

### Topic 4.3.2: Ways to save money

#### How To Save

For young people who have few expenses, the process of saving is fairly simple. They only have to decide whether they are going to spend their money or save it. It is simply a matter of *committing* to save. For others who have more financial responsibilities, saving may require more planning. In addition to a commitment to save, they need to *come up with a plan* that allows them to both save money and cover their expenses. Two tools that are helpful in creating this plan are *goals* and a *budget*.

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### Goals

A goal is something to work toward. Simply knowing progress is being made toward achieving a goal can motivate teens to stick with it despite the effort and sacrifice along the way. That is why setting financial goals is an important part of the savings process.

Teens who know exactly what they want to accomplish with their money have a far better chance of making it a reality. The length of time it will take to accomplish a goal can vary. Goals can be:

- Short-Term: accomplished in one month to one year
- Medium-Term: accomplished in one to five years
- Long-Term: accomplished in five years or more

It is important for teens to carefully think a goal through for it to be useful. A well thought out savings goal will specifically answer:

- **What** they are saving for, including the cost and as many details as possible (e.g., I will buy a Black iPod for \$275 plus tax);
- **When** they need the money, using specific dates (e.g., six months from now);
- **Where** they will find the money to save (e.g., by saving \$40 of my lawn mowing money each month);
- **Why** the goal is important to them (e.g., because I will be able to enjoy my music wherever I go).

### Practical Ways to Save Money

#### 1. Say goodbye to debt.

Monthly debt payments are the biggest obstacle to saving money. Debt robs you of your income! So it's about time you get rid of that debt. The fastest way to pay off debt is with the debt snowball method. This is where you pay off your debts in order from smallest to largest. Sounds kind of intense, right? Don't worry, it's more about behavior change than numbers. Once your income is freed up, you can finally use it to make progress toward your savings goals.

#### 3. Cut down on groceries.

Most people after they do a budget are shocked to find out how much they're actually spending at the grocery store each month. And if you're the average American family, you're probably spending around \$647. It's so easy to walk through those aisles, grabbing a bag of Oreos here and a few bags of chips there, and then top it off with the fun goodies at the register. But those little purchases (or budget busters) add up quite a bit and end up blowing the budget every single month.

Save money on groceries by planning out your meals each week and taking a good look at what you already have in your pantry *before* you head to the store. Because why would you want to buy more of what you already have? You might also want to leave the kids at home so you can stick more closely to your list. And if you're *really* trying to find ways to save money, try grocery pickup. Most major grocery stores offer it (sometimes for free).

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This is valuable because picking up your groceries gets rid of any temptation you would've had once you smelled the scent of those freshly baked chocolate chip cookies wafting throughout the store.

### **3. Save money automatically.**

Did you know that you can save money without thinking about it? Yup you can set up your bank account to automatically transfer funds from your checking account into a savings account every month. If that sounds scary to you, you can also set up your direct deposit to automatically transfer 10% of each pay check into your savings account.

### **4. Spend extra or unexpected income wisely.**

When you get a nice work bonus (way to go!), inheritance or tax refund, put it to good use. And when we say "good use," we aren't talking about adding that fancy new stamp to your stamp collection or even just putting it in the bank. If you've still got debt in your life, you'll be better off using those funds to pay off your student loans or the balance on your credit card instead of stashing that money away. If you're debt free, use that extra money to build up your emergency fund you know, for emergencies.

### **5. Reduce energy costs.**

Did you know that you can save money on your electric bill just by making a few tweaks to your home? Start with some simple things like taking shorter showers (nope, we didn't say fewer), fixing leaky pipes, washing your clothes in cold tap water, and installing dimmer switches and LED light bulbs. While new, energy: efficient appliances are a great way to save money on your electric bill, they're expensive! But if you work it into your monthly budget, you can pay cash for those small improvements.

### **6. Unsubscribe from emails.**

Email marketers are really good at what they do. They know the irresistible temptation of a flash sale or exclusive coupon. And talk about those flashy gifs! If you just can't resist shopping when you see a special offer, click the unsubscribe link at the bottom of the email. You'll be less tempted to spend, *and* your inbox will be a lot less cluttered. It's a win win!

To borrow don't buy. Need a tree trimmer for some weekend yard work or a handheld blender to make a batch of soup? Borrow it from a friend or neighbor instead of taking a trip to the store.

### **7. Pack lunch (and eat at home).**

According to the Bureau of Labor Statistics, the average household spends approximately \$3,365 on food *outside* of the home each year. That's \$280 per month! Buying lunch a few times a week may seem harmless in the moment (especially when your favorite restaurant is walking distance from your office), but you can save quite a bit of money just by packing a lunch!

Not only that, you can often purchase a week's worth of groceries for the same price as two dinner meals out. Instead, prepare your food at home and watch your savings pile up, month by month.

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### **8 .Ask about discounts (and pay in cash).**

You never know until you ask: and you should always ask. Next time you're getting tickets at a movie theater, museum or sporting event, check to see if they have any special discounts for seniors, students, teachers, military or AAA members. If not, never underestimate the negotiating power of cash!

### **8. Take advantage of your retirement savings plan.**

If your employer offers a 401(k) match and you aren't taking full advantage of it, you're missing out big time! Talk to your HR department to set up an account.

### **10. Lower your cell phone bill.**

If your monthly cell phone bill competes with your monthly grocery budget, it's time to find ways to cut back. Save money on your cell service by getting rid of extras like costly data plans, phone insurance and unnecessary warranties. And don't be afraid to haggle with or completely switch your provider! It might require a little persistence and research, but the savings are worth it.

### **11.Try a spending freeze.**

Don't buy any nonessential items for a week: or even a month! Think about it as a contentment challenge. While you're at it, take inventory of what you're grateful for each day. This should help kick your "want it is" in the pants!

Make your spending freeze work by prepping meals with the food you already have, avoiding stores where you tend to impulse buy (did someone say Target dollar spot?), and saying no to anything that isn't a basic necessity.

### **12.Skip the coffee shop.**

Ouch. This one is painful, we get it! But instead of spending \$5 on that daily latte, you can save money by just making your coffee at home. Listen, we're not saying you should only drink instant coffee (unless you're into that sort of thing). But even purchasing a bag of local beans from your neighborhood coffee shop and brewing it at home will save you a lot of money in the long run.

### **13.The library is your friend.**

Before you click "add to cart" on that brand: new book, check your local library to see if you can borrow it! Most libraries also have audiobooks and digital copies of your favorite books for rent. It's an easy way to get your reading in without breaking the bank.

### **15. Sell everything (that doesn't bring you joy).**

Marie Kondo has the right idea. Get rid of the things in your home that you don't use, or that you're willing to let go of for the sake of your financial future. That vintage chair your aunt gave you? Sell it. That crystal vase you found at an antique shop? Sell it. You'd be surprised at how much clutter you have in your home (that you don't even use or think about). And the cash you can make on those things can be the difference between living pay check and having a fully funded emergency fund.

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### Topic 4.3.3: Acceptable saving Mechanisms

#### Introduction

Choices by individuals and families about their savings are one set of fundamental determinants of national savings. These decisions: makers divide the current increment to their resources between consumption, the satisfaction of current wants, and savings that in turn will influence their ability to satisfy wants in the future. Any model of rational decision: making by savers must, therefore, focus very explicitly on the tradeoffs between satisfying wants now and later. Within this limitation, however, there is considerable latitude for different specifications of consumers' objectives and the constraints they face in attaining them. I start with a very simple model of inter temporal decision: making about saving, and proceed to discuss various complications in subsequent sections. Empirical findings on these topics are limited, and only sometimes narrow the range of plausible theoretical formulations.

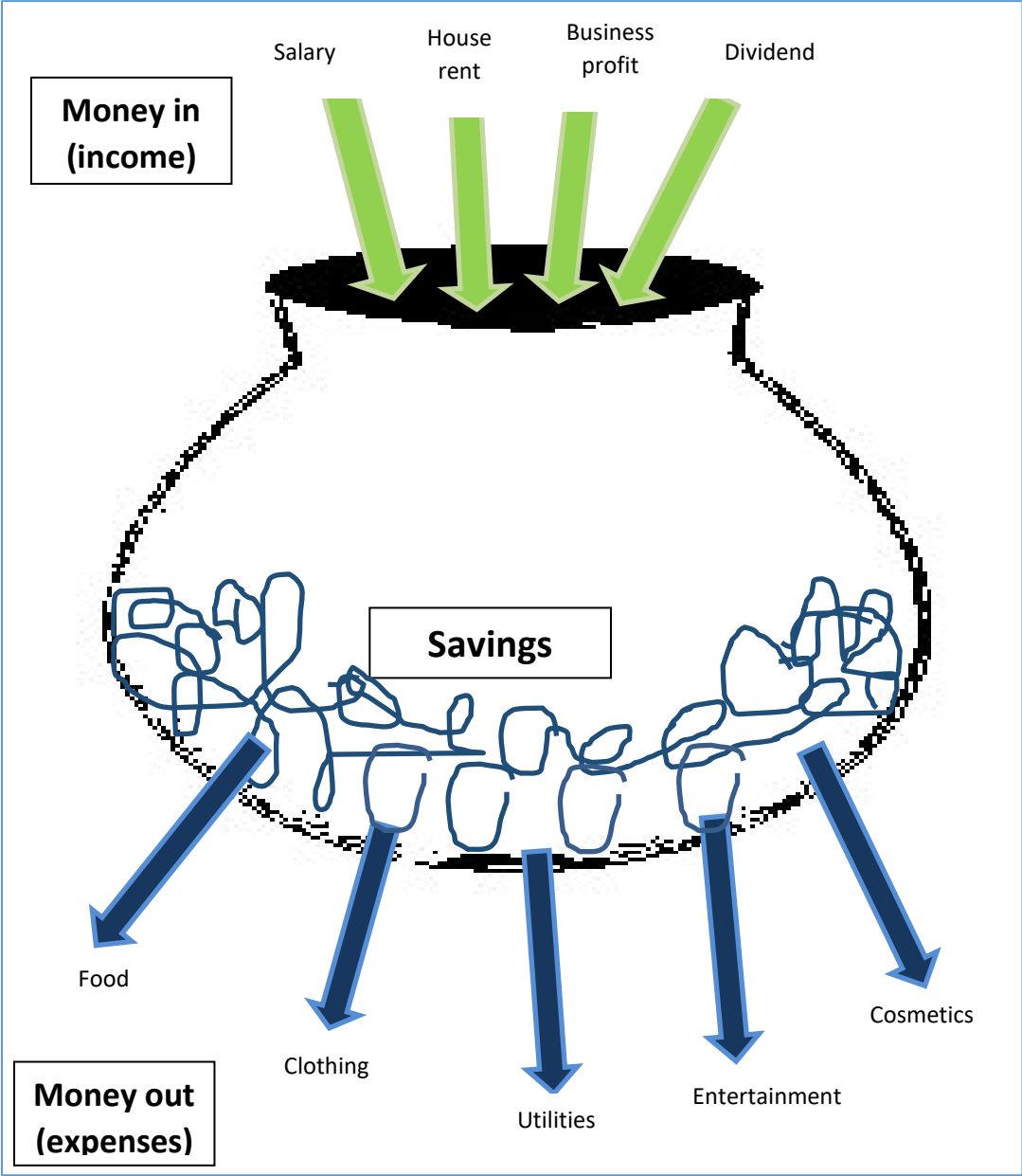
One simple and direct way to examine whether, consistent with the predictions of theoretical models of saving, individuals look ahead and make plans for the future is to study the extent of retirement planning.

#### *The Leaky Pot*

1. Show participants the leaky pot poster (Poster 4.3.1, below).
2. Explain what the arrows and the content of the pot portray. Say:  
*"The arrows coming into the pot indicate money in (personal or household income) while those going out represent money out (personal or household expenses). What remains in the pot is savings.(5 min)*
3. Ask participants to brainstorm how they can apply the poster in their real life. **(5 min)**  
Possible answers may include:
  - For budgeting (for planning their income and expenses).
  - For controlling spending (expenses).
  - For deciding savings amount
4. Next, ask participants to draw their own leaky pot by specifying arrows for their personal or household income and expenses. **(10 min)**
5. After they draw arrows for their income and expenses, let them consider what they should do in order not to deplete what has come in to the pot. Ask for ideas. **(5 min)**
6. Summarize the discussion. Say:  
*"In order not to deplete the pot, you can increase the money coming in to the pot (your income) by investing your savings in income earning ventures such as shares, buying houses for rent and the like. You should also control your expenses by reducing spending on less important things."*

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Poster 4.3.1 The leaky pot



Source: Adapted from WISE, 2014.

## LIFE SKILLS Trainers' Guide

### *Topic 4.4: Separating Business and Personal Expenses*

Training Objectives: by the end of the session participants will have:

- Recognized the importance of keeping business and personal finance separately
- Shared experiences among themselves on separation of business finance from personal finance

#### **Trainer Steps:**

1. Introduce the session and the learning objectives. Explain that this session will focus on finance and participants will learn about business and personal expenses.
2. Tell participants that finance involves financial management: ***“the process of managing your money and resources of the business in an efficient and effective manner”***. (2 min)
3. **Ask** participants why they think finance is important in business. Write answers on flip chart. (10 min)
4. **Tell** participants: ***“No matter how great your product or service is, without proper management of your finances you are likely to go out of business”***.
5. **Personal and Business Finances: Ask** participants if they believe that a business owner should separate his/her personal and business finances? Why or why not?
6. Look for responses related to knowing how much you are spending and how you are earning. Record some of the responses on the flip chart. (10 min)
7. Put up **Flip Chart 4.4.1: Separating Personal and Business Expenses**. Refer participants to **Handout 2:9a: Separating Personal and Business Expenses**.
8. Divide participants into groups of 3:4 and show them the flip chart: Separating Expenses. Invite participants to separate the expenses into business or personal expenses. (10 min)
9. Invite one group to present their answers and then invite the other groups to present only answers they thought were different. (5 min)
10. Wrap up by saying: “As a business owner it’s easy and tempting to reach into money set aside for your business and use it for personal expenses. However, the more you use for personal expenses the harder it is to keep your business in operation and for it to expand. Pay attention to different expenses you might consider personal and business.” (5 min)

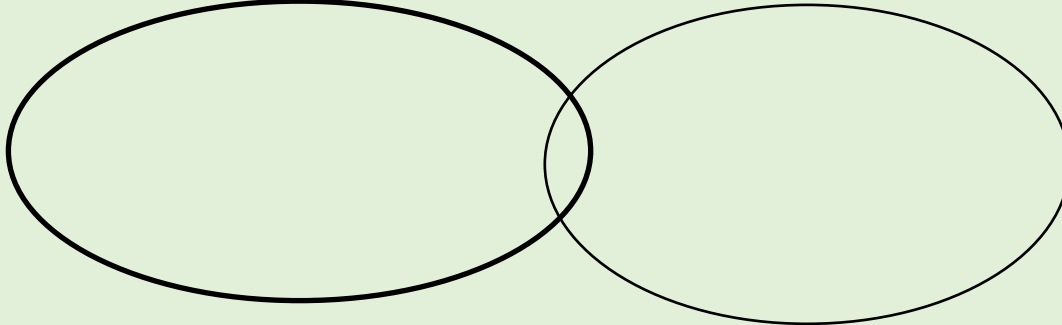
## LIFE SKILLS Trainers' Guide



### Flip Chart 4.4.1 : Separating Personal and Business Expenses

*Business expenses*

*Personal expenses*



Where would you allocate these?

1. Utilities each month at the business site
2. Your own salary
3. Buying a new bed for your home or apartment
4. Salary you pay to your sister who works in the business
5. School fees/materials for your daughter/son
6. Savings for a new house
7. Cash cushion in case the business faces a slow time
8. Sign post [and information] to promote your product
9. Credit for your cell phone
10. Free samples to give customers

## LIFE SKILLS Trainers' Guide

### Session 4.5: Time Management Skills

*"There is no value equal to the value of time. We have enough time, provided we use it properly."*

Johann Wolfgang von Goethe

#### **Time : how to define it?**

For Plato, convinced of the purposefulness of reality, time had a function as a moving reflection of eternity. Several pages of Aristotle's *Physics* are dedicated to time: "...time is the quantity of motion relative to before and after" (...) Thus time is not perceived as motion but as the quantity aspect of motion

Time management involves a wide spectrum of issues. This paper has focused on its most important aspects and those which are of special interest for the author. The principles of effective time management are applicable to all scientific and research organizations. Good time management brings benefits for you as well as for your family and your friends. "Human time is a limited and valuable resource and it is of vital importance to use it in a way that gives pleasure and satisfaction".

It is a well-known truism that people who complain about lack of time the most are also the same people who waste the most time. We should treat our time as well as that of our colleagues and friends as a valuable but limited resource. Successful people have one characteristic in common: the ability to manage their time wisely. They are capable of striking a happy balance between the competing demands put on their time by work, family, friends and personal interests.

You yourself are responsible for learning self-management and time management in particular. These skills will enable you to do more work using less energy, concentrate on matters that are urgent and important rather than just urgent, avoid stressful situations, feel more satisfaction, aid your personal growth and be better equipped to achieve success and win more time for yourself and your family.

By defining your goals, identifying and eliminating time wasters, overcoming procrastination tendencies, using time management techniques and systematic control you will be able to make a better use of your time. Good planning is the basis for rational time management. Use your time in the best possible way. Each person has the capacity to shape their own future. It's up to you what your life is going to look like.

The conception of time, its perception and management, depends on the culture we belong to as masterfully expressed Edward Hall (1959) in his seminal work *The Silent Language*, "Time talks. It speaks more plainly than words. The message it conveys comes through loud and clear. Because it is manipulated less consciously, it is subject to less distortion than the spoken language.

"Time management is about the consistent and goal oriented application in practice of proven work techniques in such a way that managing oneself and one's environment becomes effortless while the time at one's disposal is used up in the most meaningful way possible."

With the fast paced lifestyle of today, hardly ever do we have enough time to do all we have to do. Work, home, cooking, cleaning, the gym, training courses, etc... The numbers of roles we have to fulfill daily makes us juggle dozens of tasks each day. By following a set of simple rules facilitating our work it is possible to change our perspective on the routine procedures and to think outside of the box.

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Good time management can be regarded as a resource of key significance for effective functioning of a research organization. The concept of time management can be applied both to the functioning of an organization, including a research institute, and to our everyday life.



**Training objectives:** By the end of this session participants will have

- 1) Understand meaning of time management
- 2) Effective way of Time:Management Skills
- 3) Principles of effective time management
- 4) Mechanisms of time management
- 5) Techniques for Managing Time
- 6) Time management models and theories



**Time : 9 hours**



**Training methods:**

- ↪ Demonstration
- ↪ Group activity



**Training Aids:** Whiteboard, flip chart, markers, notebook

- ↪ Exercise 1: Description of Techniques for Managing Time
- ↪ Exercise 2: Time management models and theories
- ↪ Flip Chart 1: Pictorial description of Time management models and theories



**Process**

**Trainer Steps:**

**Step 1 Instruct**

Participants to share their experiences of their Managing Time

**Step 2 Model/show**

Pictorial description of time management models and theories

**Step 3 Practices /Action and Reflection**

Let participants compare and contrast their previous experiences in managing time with that of what they learned

**Step 4 Applications /Transformation**

Let participants implement what they learned about time management in their usage of time

# LIFE SKILLS Trainers' Guide

## Topic 4.5.1: Effective way of Time Management Skills

### Introduction

Effective time management is the key to improve the quality of life. Neither time nor lost opportunities can be regained. But we can make a good use of present and future time. This can be achieved by skillful self-management in time, or in other words by creating the possibility to fulfill one's responsibilities better and quicker. Actually, time management isn't the question of choice. All of us manage time, but only sensible people wish to master this skill and use it effectively. Effective time management depends on two factors: planning work and focusing on details.

If we look closely into what we spend our time on, then decide on our priorities and plan the work to do step by step, we are bound to increase our efficiency. Good work organization is of utmost importance as it creates conditions conducive to effective time management. To use time more effectively and more creatively it is necessary to gradually change our habits and set priorities on your activities.

### Self-organization as a method of effective time management

Effective time management requires planning and organizing one's activities so that they lead to the achievement of one's goals in the shortest possible time. Brian Tracy believes that fewer than 3 per cent of people actually set and write down the goals they want to achieve. It is these people who are the most successful in various fields.

Less than 1 per cent systematically review and rewrite their goals. It can be argued that the difference between average and highly effective people comes down to the ability to organize their work well by the latter. A distinctive quality of highly effective and financially successful people is perfect personal and professional organization.

Peter Drucker expressed the opinion that taking action without planning is the cause of every failure. Life biggest achievements : such as starting up own business or completing a profitable project or even going on holiday turn out to be the result of careful planning. If we try to predict the consequences of our actions, we act more effectively. Thinking out and planning your actions are very useful exercises in cultivating self-discipline. How to organize *yourself* better? The following tips are bound to make your work easier and less stressful. The four rules of good self-organization:

#### 1. Develop the habit of keeping things in order

Without order there is no personal efficiency. You can significantly improve your efficiency by simply cleaning and organizing your workplace. Order has a calming effect and helps to control your life and environment. Any time you manage to sort out an issue, whether it's in your work or private life, you are bound to feel pleasure and satisfaction. A clean office and a neat desk make you work better. You feel satisfied after you have made order in your bag, briefcase or house. You feel energized and motivated to work.

#### 2. Try to look at yourself objectively, through the eyes of others

Brian Tracy suggests doing a short exercise: get away from your desk for a moment and ask yourself the question: "What kind of person works here? Does the content of one's bag say anything about its owner?" Look at your car. Look around your house, your backyard, look into your wardrobe and ask yourself the question, "What kind of person lives here? Would you commission this person a job to do?"

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### 3. Don't use excuses

Many people who work in mess use excuses such as "I know where things are". But research into work efficiency has proved such claims false

People who say they know where a given document is actually use up a lot of energy on remembering various details instead of investing it in the work they have to do. When we work in a place which is neat, well-organized and clean our efficiency naturally improves.

### 4. Work at a neat desk

Your desk is a reflection of the state of your mind. If you are disorganized and distracted, your environment will reflect it. Many time management experts believe that every sheet of paper on your desk is a decision that needs to be taken. When you have learned to work at an empty desk, your efficiency will increase. Having more space you are going to feel less anxiety because you don't have to keep your eyes on all this stuff that reminds you of the things that must be dealt with.

More space helps you to concentrate better. So it is important to learn to make quick decisions regarding every new sheet of paper on your desk. By gradually implementing various work techniques we are going to increase our efficiency and work better and with better results. L.I. Seiwert lists ten benefits derived from planning and using up our time well:

- delivering tasks at a smaller amount of energy invested,
- better organization of one's work,
- better work results,
- less chaos and stress,
- more satisfaction from work,
- higher motivation,
- time to engage in tasks of 'higher order',
- less pressure at work and better focus on efficiency, fewer mistakes,
- quicker attainment of work and personal goals.

### Principles of effective time management

The principles below are derived from research on time management, motivation theory and much experience working with university students. Think of time management techniques as tools to help you do what you value the most. Try to keep these principles in mind as you schedule and calendar your time, and when making the moment to-moment decisions that are crucial to effective time management for balance and well-being.

1. **Commitment:** if you can't commit to devoting time to a task, don't put it in your schedule. Only schedule tasks you WILL do. Be brutally realistic, not idealistic when making your schedule. Creating a schedule you can't actually keep is setting yourself up for frustration. If you don't actually stick to your schedule it will soon become useless. This may have happened to you in the past.

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2. **Pursue fun with a vengeance:** Make time for enjoyable, rejuvenating and satisfying activities like organizations, sports, and entertainment. Organize your academic and other obligations AROUND these commitments to fun.

3. **Time vs. task focus:** Think of your day in terms of time, not the tasks you have to do. Devote time to important tasks every day. It's hard to predict how long a task will take, so it's hard to schedule with great precision. But you can reliably schedule regular intervals of time and get into a routine. Make an appointment with yourself for a particular time period, and when playing or working, set your purpose "I'll get the most out of this time."

4. **One thing at a time:** Current research shows us that multi-tasking is a myth. In actuality, we are switching back and forth between tasks. With each switch we pay a cognitive cost and a time cost: It takes time to get mentally back into the task, thus making us less efficient. When switching we lose the depth of our engagement, absorption. This depth is necessary at Princeton where you are expected to gain conceptual mastery, not merely a superficial understanding.

5. **Block out time:** devote, on a regular basis, chunks of time to a specific class. Make it part of your schedule, your routine. Estimate how many hours per week you want to devote to a class. Set aside this many hours for working tasks in the course Slice up your task into pieces and allow specific blocks of time for specific pieces of a big project.

6. **First Things First:** if you can do so, schedule the things that are most important to you first thing in the day, or at the first available time slot. Anything that gets scheduled later in the day has a greater chance of getting interrupted, put off and never gotten to. You won't be thinking or worrying about your work during your leisure time if you get academic tasks done first.

7. **Routine:** It takes 30 days to create a habit, but good habits make your life easier. With good habits in place you don't have to make as many hard decisions, thus you are less likely to make unproductive ones such as talking yourself out of doing what you had planned.

8. **Flexibility:** How do you incorporate flexibility into your schedule? Don't schedule every hour of the day, leave empty time slots, and schedule in recreation time. Create a two hour or three hour block on Friday as a catch all makeup time. When things come up and you are deciding whether to diverge from your established schedule, survey future hours and days to see where you can make up lost time. Switch blocks of time so that your schedule reflects your new commitments.

9. **Respond vs. react:** In the moment of decision-making, when faced with a decision or an impulse to diverge from your schedule, don't just react, RESPOND. Pause, take a moment to think. Remember what's most important to you and do what will help you get it. For example, if exercise is a top priority for you, don't let a sudden fear about a grade prevent you from exercising. Be ready to reduce the amount of time, but don't compromise on your health. Don't let "mindgames" in which you create justifications get in the way or lead you astray.

10. **Organize your environment:** both physical and social for success, for support be creative.

- a. Choose carefully where you study and do other tasks: minimize distraction; maximize focus.
- b. Use physical reminders.

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If you want to work out more, but are getting bogged down in email or Facebook, put your running shoes on top of your laptop. Make it harder to get off track and easier to stick to your plan by changing your environment.

c. Instead of friends being a “distraction”, enlist their support:

- Study buddy/group work on problem sets, readings, etc. in your shared course together.
- Get a study/writing partner same place and time, but not the same course.
- Ask friends NOT to call you at specific times. Ask them to help you stick to your schedule. Say, “tell me to leave your room” or the dining hall after one hour, etc.

### Topic 4.5.2: Mechanisms of Time Management Skills

#### Introduction

Time management is an ability to manage one's personal time along with working time. Time management which involves goal setting, prioritization, planning, hesitation and ways of coping with it, studying and learning strategies, note taking, stress management, affects individuals' ability for better use of time and giving sense of affairs control power to them (Orgenstern, 2000).

It is not time which is managed but we manage ourselves from the point of view of time. To perform this, various mechanisms are used and one of these is **The Four Ds of Effectiveness**.

- The first D is *desire*: You must have an intense, burning desire to get your time under control and to achieve maximum effectiveness.
- The second D is *decisiveness*: You must make a clear decision that you are going to practice good time management techniques until they become a habit.
- The third D stands for *determination*: You must be willing to persist in the face of all temptations to the contrary until you have become an effective time manager. Your desire will reinforce your determination.
- And finally, the most important key to success in life, the fourth D, is *discipline*: You must discipline yourself to make time management a lifelong practice. Effective discipline is the willingness to force yourself to pay the price, and to do what you know you should do, when you should do it, whether you feel like it or not. This is critical for success.

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## Tips and Techniques for Managing Time

- Survey your normal time schedule; analyze it.
- Do one thing at a time; resist detours.
- Plan for the unexpected.
- Learn to say "No!"
- Delegate activities/assignments to fellow student leaders/friends when appropriate.
- Handle each piece of paper as few times as possible. File it away or throw it away.
- Think on terms of effectiveness first, efficiency second.
- A few fat files are better than a lot of thin ones. If in doubt, throw it out.
- The more quickly a minor decision is made, the better.
- Analyze your fears. What is the worst thing that can happen if you do or don't do the task?
- Shake things up once in a while.
- When you delegate, entrust. Educate the people and turn the project over to them.
- Make sure you follow up. Don't let people get away without doing your request.
- To make a decision, gather available facts, make the decision, and put it into effect.
- Keep your work space free from clutter.

## An overview of time management models and theories

### 1. ABC Model of Time Management

ABC model is based on three fundamental ideas which can be broadly explained as under:

a) Awareness Every second and moment can be an opportunity if one is aware of its significance. The activities to be performed in a day can be grouped into four levels/ quadrants as indicated below:

Particulars	Urgent	Not urgent
Important	1 Exam preparation	2 Exercise
Not important	3 Unimportant phone calls	4

**Fig 4.5.1: Four quadrants of ABC Model**

The first tasks that one has to do are the important and urgent one. The second tasks to be done are the important but not urgent. The third tasks to be done are the urgent but not important tasks. The fourth tasks to be done are not important and also not urgent.

### b) Believe

Once a person is aware of time and its value and importance for aim in life, one is half way down the road to success. Focusing and following the four quadrants will create a habit of doing things on time and confidently.

### c) Continuation

Some tools or techniques are required to put awareness and belief into real practice. Continuation of using time management tools and techniques will bring success in personal and professional life (Chowdhury, 2013).

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### 2. Pareto's Principle: The 80: 20 Rule

The Pareto's principle is named after the Italian economist: sociologists Vilfredo Pareto (1848: 1923).

The 80: 20 Rule can be used in many aspects of organization and business management. This theory offers a quick and easy way to understand clearly what are important and what are unnecessary (Reh, 2018). The 80: 20 Principle requires the following steps to be taken:

- 1) Identifying 20% that is considered vital, which would probably enable at least 80% of productivity, performance, effectiveness etc. is required.
- 2) One should retain this 20% and nothing else, unless it serves a crucial point
- 3) It should be then tested for effectiveness and implications of the reduced range/ holding

It must be then referred to aspects of change management and project management as considered appropriate.

In simple way, the 80: 20 principle says that 20%of activities will account to 80% of the results. Each task may take the same amount of time to accomplish, but doing one or two important tasks will contribute five or ten times the value as any one of the others. Productive people always discipline themselves to start on the most important task which is set before them. They force themselves to complete the important one first under any circumstance. Time Effects

20% Primary affairs	Up to 80% Achievement
80% Secondary affairs	Only 20% Achievement

**Fig 4.5.2: Pareto Principle in Time Management**

This principle allows maximum results in minimum time. It offers the opportunity to increase personal effectiveness.

### 1. Covey's Time Management Grid

The Covey Time Management grid is an effective method of organizing priorities. It consists of four quadrants (Covey, 2013).

Particulars	Urgent	Not urgent
Important	Quadrant I Urgent and important activities	Quadrant II Not urgent but important activities
Not important	Quadrant III Urgent and not important	Quadrant IV Not urgent and important

**Fig4. 5.3: Covey's Time Management Grid**

Quadrant I signifies immediate and important deadlines. Quadrant II is to plan long term strategies and development programs. Quadrant III is for time pressured distractions. They are not really important but some people want them immediately.

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Quadrant IV consists of those activities that yield little value. These activities are often used for taking a break from pressured tasks.

Many people find that most of their activities fall under quadrants I and II. Quadrant II is often not used but it is exceptionally important because one needs to work tactically and strategically at the same time. The common outcome of using this grid is to find ways for expanding the activities in quadrant II (Mueller, 2017).

### How to use the grid

The first and most obvious use of the grid is to take the current 'to: do' list and sorting all the activities into the appropriate grid. One has to assess the amount of time required to complete the lists and if necessary, the activities can be reallocated.

The second approach of using the grid is a one week assessment strategy. One has to make six copies of the grid and to use one copy of the grid each day of the week, listing all activities and time spent on the activities. At the end of the week, the five individual day data has to be combined onto one summary grid i.e., grid number 6 and the percentage of time in each grid has to be calculated. Finally evaluation has to be done to find out how well time has been spent on the activities and whether the workloads need to be reorganized or not.

### 4. Eisenhower Matrix

The Eisenhower Matrix is almost similar to the Covey's Time Management Grid. The difference is that according to Eisenhower Matrix quadrant IV has to be deleted as it is considered as a waste of time but Covey has noted that the activities covered here are refreshment or recreational activities, which are sometimes necessary to relieve pressures from hectic duties.

Urgent	Not urgent	
Important	1 Do	2 Decide
Not important	3 Delegate	4 Delete

**Fig 4.5.4: Eisenhower Matrix**

US former president D. Eisenhower in 1954 in a speech classified his activities into two categories: important activities and urgent activities. According to him important activities lead us to achieve goals and urgent activities need immediate attention and are generally associated with someone else's goals.

But people often concentrate on urgent activities because the consequences of not complying with them are immediate (Fowler, 2012). Based on these ideas, Eisenhower matrix has been designed and it consists of four quadrants, which are explained as under:

#### 1) Important and urgent

Planning ahead and avoiding procrastination can help in avoiding last minute rush. If there are many urgent and important activities, one has to make a list of similar activities which can be done in similar ways.

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### **2) Important but not urgent**

These activities can help us achieve professional and personal goals. One should make sure that there is enough time to accomplish such activities.

### **3) Not important but urgent**

Such tasks prevent one from achieving goals. It is generally associated with other people. Saying 'no' politely and explaining why we cannot do it can help us to stop others from bothering us.

### **4) Not important and not urgent**

These activities are distractions, so best way is to avoid them.

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