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**SELF HELP GROUPS:  
GUIDELINES FOR EMPOWERMENT WORKERS**





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Topics and activities provided in these guidelines have been adapted from the following materials:

- *ISHAKA Toolkit: A Guide to Girls' Economic and Social Empowerment through a Solidarity group savings and loan platform.* CARE International and The Girl Effect, 2012
- *A Handbook for Forming Self-Help Groups.* National Bank for Agriculture and Rural Development. Mumbai, India.
- *Capacity Building Toolkit for Enhancing Self Esteem for Female Sex Workers* CARE & SAKSHAM. Mumbai, India. 2009.
- *Pact WORTH Handbook.* PACT, 2013.
- *Being Your Best: Facilitators' Guide.* UNICEF. Zimbabwe
- *Engaging Communities in Youth Reproductive Health and HIV Projects. A Guide to Participatory Assessments.* Family Health International/YouthNet, 2006.
- *Financial Education: Trainer's Manual.* International Labour Organization. Cambodia, 2008.

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## INTRODUCTION

### SISTERS WITH A VOICE PROGRAMME

In 2009, the *Sisters with a Voice* was launched as a health service specifically for sex workers throughout Zimbabwe. Implemented by the Centre for Sexual Health, HIV/AIDS Research (CeSHHAR), *Sisters with a Voice* is now working in 36 sites, offering peer education, outreach, family planning, basic sexual and reproductive health care, and HIV prevention, testing, and support. Over 45,000 sex workers have been reached!

One of the main goals of *Sisters with a Voice* is to involve sex workers in making positive choices, taking control of their lives, and challenging the negative attitudes and stigma experienced by sex workers. *Sisters with a Voice* is driven by the belief that sex workers' rights *are human rights*, and sex workers deserve the same respect, fair treatment, and access to goods and services as anybody else. In fact, in some cases sex workers may need extra assistance and additional support to address the challenges they face, such as vulnerability to sexually transmitted infections (including HIV), violence, and harassment due to their work.

### COMMUNITY MOBILISATION FOR SEX WORKERS

As part of its commitment to improving the health and well-being of sex workers, *Sisters with a Voice* includes community mobilisation activities as an important component of the programme. *Mobilising communities* refers to bringing sex workers together in an organised way so that they can identify the challenges they face, discuss shared concerns, and work together to solve problems. When communities become mobilised, they are empowered as a group, and take actions for mutual benefit.

To promote community mobilisation in Zimbabwe, *Sisters with a Voice* has trained peer educators to facilitate interactive activities that encourage *all* sex workers to participate in discussions about issues important to them. Some peer educators have also been given legal education so they can give advice to sex workers on what rights they have, how to protect these, and where to get help in case of legal problems. Opportunities for sex workers to attend meetings or conferences about health policy also help strengthen the sex worker community, and make sure sex workers' opinions and concerns get heard. This is how *Sisters* get their Voice!

Now there is a plan to take community mobilisation within *Sisters with a Voice* one step further by setting up independent groups run by and for sex workers. The purpose of these groups will be to build solidarity and support among a smaller group of sex workers who already know each other and are willing to work together. These Self Help Groups can work on any issues they want – as long as there is a basic agreement about what the kinds of problems that group members have in common and think they can realistically tackle.

### MOVING TOWARD A SEX WORKER MOVEMENT

Sex workers who come together through community mobilisation are in a stronger position to address local, national, and even international issues that affect them. The Red Umbrella is an international symbol of sex workers' rights, and represents growing sex worker activism around the world. It's a symbol of protection for all sex workers to shelter under.



Sex workers in countries as diverse as India, Cambodia, the UK, South Africa, Germany and Australia have used red umbrella imagery when protesting poor treatment like violence, police harassment, unsafe work conditions and inadequate access to health and social services. Some of their issues are very local, and some may be common across countries and cultures.



India 2012, apnsw.info



South Africa 2016, Robert Hamblin/Sisonke



Cambodia, redumbrellafund.org

This same red umbrella image can be found throughout these guidelines, as a reminder that the *Sisters with a Voice* Self Help Groups are a small part of a larger movement.

## AIM OF THE GUIDELINES

These guidelines have been developed to support the start-up of *Sisters with a Voice* Self Help Groups. They are designed to be used by trained Empowerment Workers who will lead the groups for the first 6-12 months and facilitate activities. They were written following a rapid needs assessment, during which sex workers in Avenues, Mbare, Epworth and Highfields were consulted and interviewed.

Guidelines provide *guidance* – meaning that they include suggestions, examples from other places of what has worked well, and sample activities and resources. Unlike *instructions* or *protocols*, which need to be followed exactly as written, guidelines can be adapted, altered, or even ignored if they do not fit the local context. They are likely to be most useful at the beginning, when there is uncertainty about how best to organise and run Self Help Groups. Once groups are established, however, their members will start to develop have their own ideas about how to structure themselves and conduct activities, and will select topic areas of greatest interest to them.

For this reason, the Guidelines are presented as a collection of stand-alone modules, each one with a specific theme, with 2-3 activities. In the first instance, only 3 Modules are provided on (1) establishing Self Help Groups, (2) working towards building *sisterhood* between members, and (3) addressing money management and savings, which is a key issue for many sex workers. Additional modules will be added over time, when group interests and priorities become clearer. Self Help Groups are always welcome to suggest topics for new Modules or develop some themselves!

As an Empowerment Worker, you can decide how best to use these guidelines – whether you want to follow them as written, or change the order of activities, or develop your own. It is important that you consult the members of the Self Help Group(s) that you lead, and share experiences with other Empowerment Workers and Peer Educators in your area to identify what is working well and what may need to change over time.

Over time, your leadership in a Self Help Group will start to reduce as you build up members' confidence and skills. After 6-12 months, groups should become self-leading and sustainable. Eventually, activities will be added to these Guidelines to help you “hand over” the role of facilitator and show members that they are ready to work as an independent group.



## WHAT ARE SELF HELP GROUPS?

The general term for community-led associations is *Self Help Groups*. As the name suggests, members gather together to help themselves. As people identify common goals or shared challenges, they realise that by finding ways to assist each other and contribute their time and energy to communal activities, they will in fact improve their own lives as individuals.

Different kinds of Self Help Groups already exist. For example, youth groups, women's groups, church associations or cooperatives often take a similar approach. Most workers' unions started off as smaller groups of people facing similar labour-related challenges, but now tend to be large, organised and often political institutions. In some countries such as the Netherlands, New Zealand, Cambodia and India, however, there have been efforts to form employment unions for sex workers (sometimes called Entertainment Workers).

Savings groups, or bulk-purchasing groups ("mukando") sometimes operate as self-help groups, but not always. Projects that support income-generating activities can also be a type of self-help groups, but since these rely on external funding and support, they are often short-term and are not genuinely *self (or group)* focused.

The Self Help Groups that will be supported through *Sisters with a Voice* are not just about bringing people together who share a hobby (like a sports club) or are friends (social groups), nor are they for arranging solely practical tasks (childcare exchange, clean-up campaign) although they can include all those things.

The Self Help Group is more comprehensive, defined as follows:

*A Self Help Group is a formal association between a group of sex workers who voluntarily consent to pool together their strengths, knowledge, time, ideas and efforts to achieve goals they have identified and that each of them cannot achieve alone. Everyone benefits, and together they develop themselves and support each other in the long term by managing their own conduct, organising activities, and resolving internal conflicts.*



## WHY START SELF HELP GROUPS?

Self Help Groups are first and foremost voluntary. No one has to join or maintain their membership, although some time commitment is requested from each new member to ensure the group does not disintegrate, and is able to function effectively.



For Self Help Groups to be successful, members have to believe there are good reasons for participating, and that the benefits will outweigh the time, effort or inconvenience involved. Empowerment Workers also need to feel that the results of facilitating the groups have been worth their effort – otherwise leading Self Help Groups becomes a boring and frustrating task.

But expectations also need to be realistic. It will take time for Self Help Groups to start addressing really difficult issues (such as police harassment, or social stigma against sex workers). At first, the focus will be on bringing sex workers together to meet regularly, talk about their daily lives and issues that are affecting them, and agree on small steps toward change in the local community.

In the early stages, some of the advantages of starting and joining Self Help Groups are as follows:

- Making new friends
- Comforting / advising each other
- Learning from others/ exchanging ideas
- Taking advantage of existing support and mutual help
- Reducing stress
- Socialising
- Sharing practical tips for work or home life
- Breaking down competition
- Dealing with immediate short term issues that may arise e.g. illness, death etc.

Even just getting together for an informal chat can help reduce loneliness or isolation and strengthen existing social networks between sex workers. Using a few structured activities can further help to challenge the group to think about their strengths and weaknesses and new ways of working together. Over time, sex workers' confidence, enthusiasm, and communication skills should increase, and this can lead to more significant benefits.

There are also some risks involved in joining groups. It would be unrealistic to pretend that there are no possible drawbacks to joining a Self Help Group, and some of these could be:

- Interpersonal conflicts
- Gossip/ lack of confidentiality about information shared
- Wasting time if others do not equally contribute to group efforts/ activities
- Group dissolution

These guidelines will try to prepare you for maximising the benefits and minimising the risks within the Self Help Groups that you facilitate. Ultimately, each group is a product of its members, and some group dynamics will be more conducive to successful community mobilisation than others. You can do your best, but ultimately the responsibility for the group lies with its members!

## EMPOWERMENT WORKERS: SKILLS, ATTITUDES, AND RESPONSIBILITIES

You have been selected to be an Empowerment Worker because of your skills and experience. You will also receive training on additional skills that are important to facilitating Self Help Groups, such as good facilitation and group mentoring, how to help solve conflicts, and where to get additional information on topics that come up within Groups.

Empowerment Workers also need to demonstrate the following attitudes and personal qualities:

- Support for sex workers' rights
- Belief in sex workers' ability to improve their lives
- Active interest in building the capacity of others
- Willingness to lead without dominating
- Respect for other people's ideas and beliefs
- Ability to maintain confidentiality
- Confidence in expressing ideas

Empowerment Workers have the following responsibilities:

- Recruiting 10-20 members to a Self Help Group
- Convening meetings and reminding members of the date and time
- Facilitating agreed activities
- Taking minutes for each meeting (or delegate someone and collect the notes at the end)
- Ensuring members follow Group rules
- Avoiding or dealing with conflicts between members
- Checking that members do not develop unrealistic expectations
- Building capacity of Group members to be able to carry on without much involvement of the Empowerment Worker

To fulfil the responsibilities, Empowerment Workers also need to:

- Be punctual for all meetings and stay engaged
- Encourage others to participate
- Remain friendly, but firm (e.g. when enforcing agreed group rules)
- Treat everyone equally and fairly

The Empowerment Worker opens the "red umbrella" for the Self Help Group by offering a safe social space. She helps members to develop their ability to work together constructively.



### 3 STEPS TO SETTING UP A SELF HELP GROUP

Your first role as an Empowerment Worker will be to set up a Self Help Group. This involves finding and enrolling members, setting up group rules and values, and facilitating activities that will build trust between members and help prepare them for working together as a group.

Keep in mind that setting up groups takes time. It can take 5-6 months for a group to feel confident and see the results of shared actions - and it can take over one year for a group to start to tackle more serious and difficult challenges. The *Sisters with a Voice* programme will provide intensive support to Self Help Groups for the first 6 months or so, and then “hand over” to group members. Empowerment workers are therefore expected to set up a *new* Self Help Group every 6 months.

There are 3 basic steps in establishing and supporting a Self Help Group.

#### ***(1) People and Places: Setting up***

Selecting women to join the group can be difficult – it’s hard to turn people away, but you want to make sure members are committed and willing to devote their time to making the group work. The number of members is also important – you want enough women so that the group can still meet and get things done even if some members are travelling or unavailable to attend, but you also need to be careful not to have such a large group that it is difficult for everyone to participate equally, and for you to manage discussions.

Experiences from other self-help groups suggest that between **10-20 members** should work well, ideally **12-15**. After an initial period of maybe 2-3 months, the group can discuss whether they would like to invite others to join them if they feel they are too small or if some members have dropped out. At the beginning, however, the first members should commit to regular meetings and remain “closed” for a while, at least until they become confidently established.

Groups also should be made up of people who know and trust each other. Sex workers in particular can be worried about competition, malicious gossip, and other conflicts among themselves, so they would be unlikely to join a Self Help Group where they don’t know or like anybody. A basic level of *solidarity* should exist from the very start. However, not *all* members need to be close friends. You can bring together several smaller friendship circles, or women who live or work in a specific neighbourhood so are familiar with each other.

If possible, allow “self-forming” groups, where 12 or so sex workers choose themselves. If you already know 3-4 sex workers who are friends and would like to be part of a Self Help Group, you can ask them to take responsibility for finding remaining members.

Next, decide *how often* and *where* you can meet. Someone’s room or compound, a local community centre, a quiet outdoor space, or even a bar/guesthouse where some women work could be appropriate meeting places. The place needs to have privacy (so other community members can’t overhear what is going on), shelter from direct sunlight or rain, place to sit and discuss (and where everyone can see the flipchart during participatory activities), and be easy to get to for all the members.

At the beginning, it is recommended that Self Help Groups meet every-other-week (2 times per month). This allows for the group to get to know each other and built up group momentum, without too much time commitment. Over time, groups may change their minds and choose to meet weekly (if they are very enthusiastic) or monthly (if they have competing responsibilities/ are busy).

## ***(2) Participation & Process: Facilitating groups***

Setting some formal principles and rules can help encourage sex workers to come to the Self Help Group meetings regularly and punctually. In Module 2, you will facilitate an activity to help group members develop their Self Help Group “constitution,” during which they decide on the group’s governing regulations as a group and become accountable to each other.

However, at the very start of the Self Help Group, you can encourage members to list rules that will help manage meetings and group dynamics. Some examples of group rules include:

- Frequency of meetings and how long they should be (on average)
- Turning off phones (or setting them to “vibrate”) during meetings
- Coming on time and giving notice for planned non-attendance (e.g. if a member knows she will be busy and can’t come)
- Not drinking alcohol before or during meetings
- Keeping all information shared at meetings confidential
- Listening to each other and not interrupting
- Respecting differences of opinion

Make a note of these initial rules on the first page of the Self Help Group minutes book, and refer to them as required (for example, if someone arrives very late in future, or you need to remind members not to interrupt each other). Members can also refer back to the group rules in order to encourage self-management (and also to make sure you follow them too!)

One of the main responsibilities of Empowerment Workers is to facilitate structured activities with group members to help guide useful discussion and ensure inclusion of possible actions or solutions. Sometimes when people who face very challenging situations (such as many sex workers) get together to share experiences, they end up focusing on negative events, and all the seemingly insurmountable problems in their lives. This can lead group members to bring each other down, and creates a sad and powerless atmosphere.

By leading the group through participatory activities that have been used with other groups to think about solutions to their problems and how they can take small, positive steps forward, you can change the group’s mood from hopelessness to optimism. Because there are many programmes around the world that work on sex workers’ community empowerment, you will be using activities and methods that are known to be successful in building group confidence and skills.

Your facilitation style is therefore very important. Empowerment Workers are there to *empower*, and you can do this by:

- **Active listening** – *making eye contact with participants, showing that you are paying close attention to their ideas, summarising what the group members have said.*

- **Reading body-language** – checking to see that everyone is engaged and seems satisfied, looking for signs of boredom (falling asleep/becoming distracted), or emerging conflict (arms crossed, frowning, rolling eyes)
- **Encouraging shy participants to share their thoughts** – asking questions to quiet members, like “do you have something different to add?” or “can you share a similar experience?”
- **Brainstorming** – encouraging the group to spontaneously list all their ideas about a topic or issue, without worrying about what it sounds like/ how realistic or clever it is.

At the beginning of the process, you may find you have to provide more *guidance* to group members, leading them through set activities. After some time, the group should start to feel comfortable setting their own agenda, picking topics for discussion, organising themselves and taking responsibility for choosing and implementing actions.

This is why these Guidelines provide just 3 modules with which to start Self Help Groups. The next step will be for Group members to identify topics for which they would like support to address, and modules on these topics will be developed and added. After that, groups will be self-governing and will need to work together to design their own activities or find ways to obtain resources or information on new topics.

### ***(3) Partnership & Power: Acting together***

The goal of Self Help Groups is to bring sex workers together to address their own problems. Working toward shared solutions and trying out different actions will help the group to build their solidarity and strength.

Talking about shared concerns won't lead to change unless group members are able to come up with ideas for how they might try to bring about change, or take action to try to improve their work or life conditions. Some examples of actions taken by sex worker groups in other countries include:

- Organising shared child care arrangements
- Setting up an “alert” system to help each other in case of violence or other emergency
- Fundraising for sex workers who have become sick and can't work
- Confronting unlawful arrests or police harassment
- Outreach to new sex workers in the local area to help them get access to condoms and other health care, and check they are not being abused or exploited

Each Self Help Group should try to move towards taking action as soon as possible. At the beginning, actions can build on the kinds of support that members are already providing to each other – such as walking to/from work together for protection, keeping an eye out for others at the bars/truck stops where they work, holding on to sex workers' earnings for safe keeping while she goes with a client. These types of assistance can become more formalised, e.g. the group members can pair up to work as “buddies” who protect each other, or they can take turns staying home with all the other group members' children, or they can set up a “phone tree” where if a sex worker is having trouble with a client, she can quickly alert several of her group members at once.

It is important for the first actions that a group takes are *realistic* and *easy* to organise and implement. This will build the group's confidence that they are able to make changes.



## MANAGING MEETINGS

Most Self Help Group meetings will last between 1-2 hours, although when members get very excited or involved in a discussion, they may take much longer! The groups may also become a good opportunity for sex workers to visit and socialise together, and this should be encouraged as an important step toward building trust, friendship and solidarity between the members. However, it is also important that the meetings have some purpose and structure.

Empowerment workers should lead the group through the following steps. Some tasks can be shared across the group, such as summarising the discussion from the last meeting and reporting back on action points.

- **Opening** – *Welcome everyone and thank them for coming. Try to start the meeting close to the scheduled time so members don't feel they are wasting their time waiting for everyone to arrive.*
- **Attendance** – *Make a note of who is present at the meeting. Try to call or find out what is happening with any member who is not present and has not sent apologies in advance.*
- **Action points from last meeting's minutes** – *Remind the group about the action points that were agreed at the last meeting (which should be clearly noted at the end of the minutes). Go through each and check on progress.*
- **Structured Activity** – *This is the main focus of the meeting, where you help lead the group through a set activity on a specific topic.*
- **Discussion** – *Following the structured part of the meeting, there should be enough time for everyone to voice their thoughts and ideas and share opinions. You should step back during the discussion but help to encourage shy members to participate, and prevent people from interrupting each other or showing disrespect for contributions from others.*
- **Action Plan: What When and Who?** – *Decide how the group wants to move forward on the issues that have been raised. Identify next steps, such as obtaining more information, holding further discussion, or asking someone from outside the group to come and speak. No meeting should end without identifying next steps, even if these are very small. If possible, assign a person to each action point and set a deadline (such as by the next meeting).*
- **Any Other Business** – *The group may have additional questions or issues that they want to discuss. This is also a good time to ask about any new topics the group would like to cover at future meetings. Also, if any members have concerns about how the group is running, they should raise these. Members can also make personal announcement e.g. births, deaths, illnesses this will help build solidarity and togetherness.*
- **Scheduling Next Meeting** – *Set the time, date and place for the next Self Help Group meeting.*
- **Checking Minutes and Signing the Group Notebook** – *Whoever took the minutes from the meeting should pass around the notebook to show what has been written down, to ensure everyone agrees. Members should sign their name to show agreement that the minutes accurately represent what was discussed during the meeting.*
- **Closing** – *Thank members for their time and input.*

After the closing, members can leave the group or stay on to chat as they wish. You do not need to take further minutes or participate unless you'd like to.

## MONITORING PROGRESS

Empowerment Workers will be provided with a notebook for each Self Help Group they facilitate. You should take down minutes and note other relevant information about the group in this notebook, such as who has joined and the group's agreed rules. The notebooks will serve as a record of the group's activities, and what they have discussed and agreed.

It can be used as a reference to check on attendance rates, agreed action points, allocation of responsibilities to group members. Empowerment Workers keep the notebook, but need to make it available to all group members on request.

### **Taking Good Minutes**

Empowerment Workers should either take meeting minutes themselves or ask one of the members to do so. If all group members have good literacy, the role of taking down meeting minutes can rotate among members.

The minutes serve as a record of what was discussed, so as many details as possible should be included in the notes. Minutes should note what time the meeting started, where it was held, and whether there were any unexpected events/ interruptions that prevented the group from speaking freely.

Any debates or disagreements should be noted, including how differences between members were resolved. The notetaker should briefly summarise the structured activity/ discussion topic introduced, and then take notes on the discussion following it, detailing who said what.

At the end of the meeting, action points should be listed and all members should sign the page to indicate the minutes are an accurate record of what took place, and they agree to any action points or assigned follow-up activities listed.

### **Compiling Attendance**

When sex workers join a Self Help Group, they should pledge to attend meetings as regularly as possible. When a member will not be able to come to a scheduled meeting, she should send apologies in advance. Eventually, a Group Constitution will be drawn up, which will detail how often members will be allowed to miss meetings, and whether a penalty should be incurred if a member misses more than the agreed acceptable number. In other self help group programmes, members agree to pay a small fine if they miss meetings, or become ineligible for certain activities if they are not seen to be participating at an equal level to others.

Therefore, it is important that you record who is present at each meeting so that there is a record of group attendance. You should list all attending members at the top page of the minutes, indicating if any members come late or leave early, and whether those who are not present sent their excuses in advance.



## MODULES

### MODULE 1: BUILDING AN EFFECTIVE GROUP

The first module focuses on building trust between group members so that they can have an effective working relationship. Even if the members of the group already know each other well, or are friends, it can be useful to explicitly discuss relationship dynamics and start to cooperate on set tasks. Activities 1-3 focus on building “team spirit” to set a positive tone for working together in the longer term.

#### **Activity 1: Setting up**

- **Materials needed:** Flipchart paper, coloured pens, 1 copy of the Self Help Group monitoring assessment for each group member, red umbrella picture.

Since this is the very first meeting, you can thank all the group members for attending, and welcome them to their Self Help Group. Give a brief overview of what the Self Help Group is, and what they can expect. Remind the group that while CeSHHAR will help facilitate and support the group, it will not be providing additional resources, jobs, credit, etc. This is an opportunity for sex workers to come together to help themselves.

Show the picture of the **RED UMBRELLA** (on page 36) and explain that it is an international symbol of sex workers’ activism, solidarity and rights. This group can serve as an umbrella for its members, offering shelter and a safe space for the members to come together to talk, support one another, exchange ideas, and take action to improve their lives.

#### **Part I: Introductions & Motivations (about 15 minutes)**

Even if the group members know each other, go around the group and ask everyone to say the following:

“My name is \_\_\_\_\_ and I am joining this Group because \_\_\_\_\_.”

When everyone has had a chance to share their reason(s) for joining the group, address any expectations that you don’t think are realistic. Highlight the *motivations* that are the same across more than one group member, pointing out that the group is likely to share *many* of the same interests, experiences, and concerns that can be addressed better together than as individuals. The fact that group members want to join the group is a good sign of how they can work together over time.

Ask the group if they would like to choose a **name** for their Self Help Group, and if so, let the members suggest names and then discuss/vote on the best one.

#### **Part II: Self Help Group Rules & Objectives (15 minutes)**

Ask all the members to think of 2 rules they would like the group to follow, one that is a *positive* rule (“We will ....”) and one that is a *negative* rule (“We will NOT....”). Give the group 2-3 to think of some rules by themselves.

Divide the flipchart into 2 columns, and put “We will...” on one half and “We will not....” on the other. Go around the group and write down everyone’s ideas on each half of the page. Do not discuss

whether other members agree with each other until *all* the suggestions have been written down. After you have written down these rules, ask the group if there are any other rules they should be added.

If these have not already been mentioned, write down the following on the flipchart:

- **We will come to meetings on time**
- **We will turn off our phones (or switch to “silent”) during meetings**
- **We will listen when others are speaking without interrupting**
- **We will support each other**
- **We will tell the group in advance if we cannot attend a meeting**
  
- **We will not miss meetings unless we are ill or away**
- **We will not come to sessions drunk**
- **We will not tell anyone’s secrets outside this group**
- **We will not speak badly of one another**
- **We will not be disruptive during activities**

Once you have a long list in each column, go through them systematically and ask “Is this realistic? Do we think we can all follow this?” Cross out any rules that are unsustainable or that the group does not agree to. Explain that once the final set of rules is selected, the group will be expected to follow them, so it is important that everyone accepts the rules.

If there are differences of opinion, you may want to ask the group to *vote* on each rule and only those rules that the majority of the group agree with will remain.

When you have agreed on the final list of rules, ask someone to copy down the list on a clean piece of flipchart paper that can be displayed at each meeting; post somewhere visible. If you feel a participant is breaking one of the rules, point it out and ask her to adhere to the agreed code of conduct. Other participants can also highlight if a rule is being broken, but ensure they do so in a polite and non-confrontational way. You should also record the group rules in your Self Help Group Notebook.

Now ask the group to brainstorm *Self Help Group Objectives*. An *objective* is something that gives the group a purpose or a focus. The group members have already shared why they are motivated to join the group, so their objectives could be a selection of a combination of their motivations. Examples of objectives are as follows:

- To build support and reduce competition among local sex workers.
- To strengthen our skills in solving problems
- To help each other during difficult times

Objectives can change over time, and help guide the group but are not “rules” that need to be followed. The group should identify up to 5 objectives that they all agree are good reasons for creating a Self Help Group. These should also be written down on a clean piece of flipchart paper for future reference, and also in the group notebook.

### **Part III: Group Logistics (10 minutes)**

Lead a discussion to decide (1) how often the group will meet (2) when the group should meet (3) where the group should meet and (4) how long (on average) meetings should be.

The members need to think about their other responsibilities, time commitments, and frequency of being away from the community. They need to think *realistically* about how often they will really be able to meet, and set a “time limit” so that they know they will not be asked to stay longer than is reasonable.

**Part IV: Monitoring Assessment Form (10 minutes)**

Explain that as part of CeSHHAR’s support for establishing Self Help Groups, they would like to assess group members’ needs and how these change over time. This will help determine what kinds of activities are useful, and what kinds should be changed.

Hand out the Monitoring Assessment Form and explain that they will be asked these same questions every few months, and that their answers are completely anonymous. Individual names will not be recorded, and even which Self Help Group the forms come from will not be known to the CeSHHAR staff. Every group member will fill it out anonymously, and the form will be put immediately into an envelope where no one can see which form was filled out by whom.

Give the group time to read the form and ask questions if they don’t understand any part.

Step aside from the group so that they have privacy while they fill out the assessment, and then pass around an envelope for each member to put her form into. Seal the envelope.

The formal activities are now complete. Be sure to choose a day and time for the next meeting. The group can now discuss other issues, share news and personal information, and just socialise together, or members can leave if they wish.

## **Activity 2: Similarities and Differences**

This is a brief “energizing” activity that leads into an open discussion of what group members have in common, and their differences. Groups bring individuals together who may share some experiences and characteristics, but not all.

Ask all the women to stand up and line up in front of you. Call out each of the following statements in turn. Participants should move to the left or right side of the meeting area depending on their experience:

- If you have lived around here for more than 1 year, move to the LEFT
- Everyone who likes hot, spicy food go RIGHT, and everyone who prefers mild food go LEFT
- If you have children, go to the RIGHT
- 30 years or younger to the LEFT, older than 30 to the RIGHT
- If you have ever worked on a farm, go to the RIGHT
- If you have ever been to another country besides Zimbabwe go to the LEFT
- Those who know how to drive, go LEFT
- If you have been selling sex more than 5 years go RIGHT
- Are you an outgoing person who likes to be around others? Go LEFT. If you prefer spending time by yourself, go RIGHT.
- Short people to the LEFT! Tall people to the RIGHT!
- [Add some of your own statements! Ask others to call out some ideas]

After everyone has had a bit of exercise moving between the left and the right of the room, ask the group to reflect on the following:

1. Were there any statements for which *everyone* went in the same direction? What other kinds of things does the whole group have in common?
2. Were there some statements where the group seemed to be split down the middle (approximately)? What are the biggest types of differences among this group?
3. What kinds of similarities between the group members are helpful and will strengthen our ability to work together?
4. What kinds of differences in the group are useful, and will bring different perspectives and ideas? How can we learn from each other?
5. Are there any kinds of differences that might lead to disagreements or conflict in the group? How can we avoid these?

Groups are made up of individuals, who have their own experiences, personality traits, interests and skills. When they come together, they create *group dynamics*. Group dynamics can be constructive and productive when people accept each other’s differences and focus on their shared interests and experiences. Group dynamics can be difficult and lead to the group falling apart if the members emphasise their differences and struggle to identify what they have in common.

As part of the Self Help Group, will you commit to working together and prioritizing your similarities? This does not mean you will always agree, but that you will always try to learn from your differences instead of being divided by them.

### **Activity 3: Identifying Individual & Group Strengths and Weaknesses**

Sex workers and other people who are discriminated against often have poor self-confidence and low self-esteem, meaning they focus on their weaknesses, don't value themselves and discount their skills, talents, and achievements. Self Help groups provide an opportunity for members to start to appreciate themselves and each other, and realise that they are as worthy of support as any other person.

In this session, the aim is to identify the unique skills and personal assets of each group member. This is to develop friendship and support between the group, but also to analyse how each individual can contribute to the group's overall strength. By being able to pool everyone's talents together, members will have access to greater personal resources as a group than they do as individuals.

It is also important, however, for groups to be aware of what they lack, and what other resources or skills they may need to seek outside of the group from time to time. No one group will have ALL the information, contacts or know-how to achieve all their aims.

- **Materials needed:** Coloured paper, marker pens, scissors, Bluetack or tape, flipchart.

#### **Part I: Petals & Thorns (30 minutes)**

As the group to work individually first. For about 5 minutes, ask each member to think of the following.

- 3 things I am good at
- 3 things I would like to improve about myself

They should keep these ideas to themselves for the time being. Allow the group to come up with their own ideas, but if they ask you for examples, you can explain that "good at" can mean something practical or personal e.g. cooking, singing, being kind to others, working hard, being a good neighbor, etc. Similarly, "improvement" can relate to knowledge, skills or personality traits e.g. sewing clothes, being patient, doing exercise, etc.

On the flipchart, draw a large stem and leaf (as the beginning of a flower). Then hand out the coloured paper and scissors and ask the group to cut out petal shapes. Each woman should have 3 petals, and she should write one of the 3 things she is good at on each. (If there is not enough space or the women cannot easily write, they can draw a picture or symbol or just write down 1 key word).

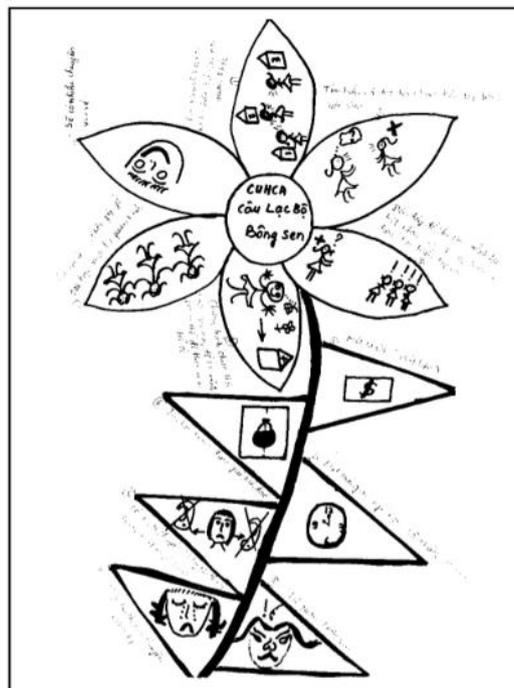
When the group has finished this, ask each woman to come up to the flipchart one by one. She should read out her personal skills/assets and stick her petals on the top of the flower stem. Slowly, the group creates a large flower, full of petals representing their combined individual strengths. If group members have written down the same skill, they can stick these on top of, or near to, the other petal with a similar idea on it. But all the petals should be glued onto the flower, making a full bloom.

Now ask the group to cut out sharp thorn shapes. Each woman should have 3 thorns on which she writes down one of the areas where she would like to improve (or just a key word). Again, in turn, ask the women to take turns coming up and reading out their areas for improvement. This time, ask the group whether the thorns are related to any of the petals (strengths). For example, if one person's skill is speaking out in public and another woman's area for improvement is being less shy, then the group has the capacity to overcome the thorn, and it should not be attached to the flower on the

flipchart. But if the “thorn” is something for which no one has mentioned a related skill/strength, then the thorn should be put onto the flower.

At the end of the exercise, there should be a picture of a flower with many petals representing *group strengths and skills* and thorns highlighting *areas where the group may require external access to knowledge and resources*. Hopefully there are more petals than there are thorns!

Here is an example from a group of Vietnamese sex workers in Cambodia:



Lead a discussion around the importance of appreciating that *all* individuals have some kind of skill, asset or information to contribute. And *all* people have some attributes that they would like to improve. As a Self Help Group, it will be easy to rely on each other for those skills that are available in the group. For example, members can share their knowledge and expertise with each other, either within the group setting or one-to-one. They can exchange ideas and help each other learn new things. But also, when the group starts to work together on solving problems they have in common, or taking local action, they will be able to draw on the strengths of the group as a whole.

**Part II: Personal achievements (15 minutes)**

Ask each member to briefly share a *recent achievement*, no matter how small. An achievement is something that the woman has accomplished that makes her feel proud of herself. It can be overcoming a challenge, or meeting a goal, or simply doing something well. Everyone can be proud of something they have done, even if it's just taking the time to visit a sick friend, or saving a bit of extra money for the week, or remembering to visit the clinic. Each woman should describe what happened, why it made her proud or pleased with herself, and how this story demonstrates one of her skills (or adds a new one!).

Give a round of applause for everyone's achievements at the end.

The Self Help Group is an opportunity to receive recognition for small or big achievements. Working with other women in a supportive way means appreciating each other. It also means sharing challenges, difficulties and personal failures in order to get comfort and support, and there will be chances to focus on these in future. But every once in a while, it is important to applaud and appreciate each other as individuals and ourselves as a group!





## MODULE 2: STRENGTHENING SISTERHOOD

Now that the group members have gone through the first step of agreeing to be members of a Self Help Group, it is important that they start to break down barriers between them and strengthen internal levels of trust, solidarity and community. It is likely to be difficult for women to trust each other given that they have all sorts of complex interactions and social relationships outside of Self Help Group, including competition over clients, boyfriends, and local opportunities.

It would be unrealistic to expect sex workers to become personally close with *all* their peers, or to be able to remove competition and tensions between them. However, experience from a many other countries has shown that sex workers can and do work together for mutual gain.

You should be open with participants about what are realistic aims for Self Help Groups. Throughout meetings, you should emphasise the advantages of putting aside differences to promote shared interests. Conflicts and internal disputes will invariably arise, and one of the activities in this module will address ways to try to resolve or at least reduce conflicts as they emerge.

An important principle to note is that while the sex workers may experience disagreements and arguments as a healthy part of working together, rude, disrespectful or bullying behaviour will not be tolerated within Self Help Groups or during meetings.

### **Activity 4: What is Sisterhood?**

- **Materials:** Flipchart paper, coloured pens.

#### **Part I: Friendship networks (10 minutes)**

Read out the following list of situations, and ask the group to think silently to themselves about the kinds of people in their lives to whom they would turn for each one (can be more than one person for each situation!).

#### **To whom would you go when ....**

- *you have just heard some good news that you want to share*
- *you've run out of money and need to borrow a small amount*
- *you've cooked extra food and would like to eat together with someone*
- *it's your birthday!*
- *a client is threatening you*
- *you want to sit and chat about your day*
- *your child or someone you care about is ill*
- *you had a disagreement with a partner*
- *you are going to travel away for a few weeks and want someone to keep an eye on your things*

Now ask the women to share some of the people they thought of for the different situations (friend, family member, neighbour, etc). Why did they pick these particular types of people? Would they go to the same people in *all* the scenarios, or does it depend on the situation? Why?

How many in the group would go to another sex worker in at least one of the situations? In what kinds of situations would the group look towards other sex workers, and when might they *not* go to another sex workers? Why?

**Part II: Brainstorming about Sisterhood (5 minutes)**

Ask someone to take a pen and a piece of flipchart paper. Now ask everyone in the group to call out answers to the question “What is *sisterhood*?” and the woman with the pen should write down everything the group says on the flipchart. Don’t stop to discuss – just write down all the ideas that the group generates in 2-3 minutes.

In the final few minutes, look at all the ideas about sisterhood. Discuss what it means to be a *sister* to another sex worker. Is it about friendship? Is it about trust and/or support? Is it possible to be a good *sister* to someone even if she is not a close friend?

What does *sisterhood* mean for the Self Help Group?

**Part III: Horse & Cart activity (30 minutes)**

The aim of this activity is to analyse the facilitators and barriers to sisterhood between sex workers.

On a clean piece of flipchart paper, ask group members to draw a cart/wagon on the left side of the paper. What drives a cart? Decide on what the “power” that pulls the cart forward should be (horses, donkeys, motorcycles, people ... etc!).

The cart represents *sex workers’ sisterhood*. Ask the participants to think about enabling factors that bring sex workers together as a community. What are the ways in which (some) sex workers help and support each other to improve their work and life? What can “pull” sisterhood forward so that we can advance as a group?

Ask the women to think about the facilitators of sisterhood and for each one, to draw a horse/ bike (whatever the cart is attached to) in front of the cart. If it is a very important and common facilitator, they can draw a large horse etc. and if it less common or less strong, they can draw a small horse.

When the group has finished listing all the facilitators to sex workers’ sisterhood, ask them to think about existing barriers that hold back sex workers’ cooperation. What are the heavy burdens in the cart that hold it back?

For each barrier, ask participants to talk about it, and to decide if it is a small or large barrier (e.g. a serious threat to empowering sex workers or just a small nuisance). They should draw in a large or small rock/boulder (or any other heavy object) in the back of the cart, to demonstrate the “heavy load” that it will add.

When the women have finished their horse and cart diagram, briefly discuss the issues that have been raised. What are we saying about sisterhood among sex workers? Are there more factors pulling it forward, or more barriers holding progress back? How can we remove some of the barriers or lighten their load?

Within the Self Help Group, what is the best way to build sisterhood so the cart can move forward?

### Activity 5: Identifying group priorities

- **Materials:** Flipchart paper, coloured pens.

Today, the group will start to think about issues about which they would like to take action. Self Help Groups are useful to the exchange of ideas and sharing experiences, but ultimately, the purpose of the groups is to bring sex workers together so they can start to change their lives for the better. We need to agree on our priorities, and which are the most feasible. Agreeing on shared challenges helps to strengthen sisterhood between group members.

#### Part I: Free Listing (10 minutes)

Ask the women to think about everything they have discussed in the first few meetings. Thinking about their strengths and weaknesses, the group objectives, and the barriers and facilitators that were previously identified, the group should now list some local problems that they face in common.

Write all the problems or issues down a side of flipchart paper. Across the top, each group should write “short term,” “long term”, and “how easy?”. Horizontal and vertical lines can be drawn to create a table, or “scoring matrix” e.g.

SHARED PROBLEMS	HOW POSSIBLE TO SOLVE SHORT TERM?	HOW POSSIBLE TO SOLVE LONG TERM?	HOW IMPORTANT?
Problem 1			
Problem 2			
Problem 3 etc.			

#### Part II: Scoring (about 20 minutes)

The group should now think about the feasibility of tackling each of the problems they have identified, and whether it will be possible to solve these sooner or later? Each group can *decide for itself* what “short term” or “long term” means and how long it might take. Next, the group should think about how important the problem is in terms of its potential impact on their lives. Some problems may be easy to tackle, but not very important while really big problems may be extremely difficult to work on.

The purpose of this activity is to prioritise the key problems. Scoring is one way to do this. Participants can work through the matrix and for each problem answer the questions “how realistic is it that this goal can be achieved in the short term?”, “how realistic is it that this goal can be achieved in the long term?” and “how important is it to address this issue?”.

Scoring can be done in any way agreed by group members. They can decide to give a specified number of points, e.g 1 = low, 2 = medium and 3 = high or they can just give any number of points for each category. When the entire chart has been completed, calculate which is the *most important problem*. Does the group agree with this? How does this problem compare to others in terms of how easy it will be to solve in the short or the long term? Are some problems clearly easier to address than others? Is it obvious which problems should be addressed by the group first?

Ask the group how they would like to proceed – it is usually a good idea to start with an easy and short-term problem (even if it is not the most important) because it helps to build group confidence. At the next meeting, the Group should develop an Action Plan for working on one of their problems.

**Activity 6: Making an Action Plan**

- **Materials:** Flipchart paper, coloured pens.

After identifying some priority problems within the group, it is important to start thinking about ways to try to tackle these. One main aim of the Self Help Group is to *help bring about positive change*.

In the last activity, the group listed shared problems and then scored these according to the feasibility of addressing them in the short and long term, and their relative importance. Review the list of problems and their scores with the group members – either by bringing out the flipchart from the previous meeting, or by checking the minutes in the group notebook.

**Part I: Possible ways forward (30-40 minutes)**

Choose one problem (or at most 2) that the women feel they might realistically be able to work on in the coming weeks. Using the following table as a guide, write down ideas from the women – in the first stage, they can brainstorm suggestions, and there is no commitment yet to implementing these:

<b>What activities might help solve this problem?</b>	
<b>Who could do each activity?</b>	
<b>Does anyone from outside the group need to be involved?</b>	
<b>What information or materials will we need?</b>	
<b>When should we do the activities?</b>	
<b>How will we be able to tell if our actions are working?</b>	

**Part II: Committing to Action (20-30 minutes)**

After filling out the table (on a flipchart), discuss each activity and its requirements in detail. Which really are realistic? How soon can they be put into action? Does the group have the skills, resources and time to start to take responsibility for the identified activities? If some external support is required, how can this be arranged?

ALLOCATE agreed tasks, ASSIGN timelines and ARRANGE a meeting for follow-up/ reporting back.

There is no “minimum” or “maximum” number of actions, but each action should be clearly targeted to contribute to affecting the problem. More than one person can be assigned to each activity, but it should be clear how they can work together to bring about change. A deadline should be set by which each activity should be completed – the deadline can be the same time for all the tasks, or can be sequential, e.g. Task 1 has to be completed first so that it is possible to start Task 2.

<b>LIST OF ACTIVITIES</b>	<b>WHO IS RESPONSIBLE</b>	<b>BY WHEN?</b>
Task 1		
Task 2		
Task 3, etc		

One example of the kind of problem that a group might decide to work on is that of the same clients abusing or stealing from sex workers. A “warning system” (sometimes called an “Ugly Mugs” system) could be informally established, even among the group itself. Every time a woman has a bad experience, she could fill out a form that lists what happened, and what the client looked like, and any details that might help another sex worker recognize him. All these reports could be kept in one place, and members of the group could come to look through the reports at any time – especially if it was kept by one of the group or the Empowerment Worker. For this kind of activity, the tasks might be: (1) collect a small amount of money from group member to buy a file and some paper and pens (2) Buy the stationary materials (3) Design a template for reporting bad events (4) Train all group members in how to fill out forms (5) Arrange for a central location or key person to keep the file and make it available on request.

Other ideas for activities include:

- Starting up a phone-based emergency response system so sex workers who are in danger can quickly alert their peers
- Arranging babysitting for women who need care for their children while they work. This can involve taking turns looking after each other’s children or agreeing to pool fund to pay someone to look after all the young children together.
- Working together in a workplace to diffuse any conflicts between sex workers, between clients and sex workers, or between bar/guesthouse managers and sex workers to create a more peaceful and safe work environment.

Once the group has agreed on the tasks and who will perform them and when, write down the Action Plan in the group notebook and ask all the women who have been allocated a task to sign their name to confirm that they agree to undertake the assignment and will report back at the scheduled time. Explain that no one will be penalized for not completing a task, they are simply committing to doing their best.

There is no specified group activity in these guidelines for following up on the allocated tasks – when the deadline comes around, you should facilitate feedback on progress and a discussion on whether the activities appear to be working as intended. You can do this at any suitable time, and postpone the next structured activity in these guidelines. Remember to be flexible, and to work with the Self Help Group at their own pace, and following their own interests.

### Activity 7: Dealing with conflict

- **Materials:** Flipchart paper, coloured pens.

In any kind of group environment, there will sometimes be differences of opinion. This strengthens the group because each member can bring new ideas, suggest an alternative way of doing things, or offer a surprising insight. But differences also risk creating conflict, and conflict can harm a group's solidarity and constructive working relationships.

#### Part I: Brainstorming (5 minutes)

Give a pen and flipchart paper to someone who has not yet had a chance to record group ideas. On one side of the paper, ask the group to record "**What is conflict?**" and on the other side, "**What causes conflict?**". List all the ideas. If they are not already mentioned, you can add:

What is conflict?	What causes conflict?
Disagreement Arguments Fights Violence	Lack of understanding Competition Jealousy/ Envy Fear Distrust

Lead a discussion on **which kinds** of conflict are most commonly experienced by the members of the group, **with whom** they have conflicts and what usually happens (e.g. how do they resolve or handle these conflicts?)

#### Part II: Dealing with conflict (20 minutes)

Conflict is a part of all our lives, and cannot be completely avoided. However, there are different ways to **prevent**, **manage** and **resolve** conflicts that can help reduce the harm caused by conflict. These are useful in all sorts of conflict situations.

##### Strategies for conflict **PREVENTION**:

- Ask the group for ideas on how they try to *prevent a conflict from even happening*. If the women are comfortable sharing examples/ stories from their experience, encourage this.
- Here are some suggestions. Read each out and ask the group if they think it is useful, and in what kinds of situations these strategies might work. Ask for examples from their own lives:
  - Avoid a "trigger" situation (e.g. if you know that you will fight with your boyfriend if he has been drinking, try to avoid seeing him after he's been to the bar)
  - Don't let yourself respond to a provocative situation (e.g. if another woman is teasing you about clients, just ignore her instead of answering back)
  - Change the situation (e.g. walk away from someone trying to pick a fight or join a group of friends and change the subject)
  - Try to find an alternative way of dealing with the tension (e.g. if another woman is always trying to steal your clients, start a conversation with her about how you can both work together and take turns with the men who come in or try working in a new location)

##### Strategies for conflict **MANAGEMENT**:

- Like before, first ask the group for their ideas on how they *manage a conflict that has already started*.
- Here are some suggestions. Read each out and ask the group if they think it is useful, and in what kinds of situations these strategies might work. Ask for examples from their own lives:
  - o Calm down and try to respond logically (e.g. instead of getting upset, start to think about what is actually causing the conflict and address those underlying issues)
  - o Take some time out (e.g. if you are in a long-term conflict, try to avoid the person or situation and think through how to respond)
  - o Acknowledge the other person's feelings as well as your own (e.g. saying "I understand that you are angry and this is how I feel ..." can help diffuse the situation)
  - o Listen to their point of view (e.g. many conflicts come from differing points of view, or 2 people wanting the same thing. If you can understand where the other person is "coming from" you may be able to think of a compromise)

Strategies for conflict **RESOLUTION**:

- Like before, first ask the group for their ideas on how they *resolve or finish conflicts*.
- Here are some suggestions. Read each out and ask the group if they think it is useful, and in what kinds of situations these strategies might work. Ask for examples from their own lives:
  - o Try to find a "win-win" options where you can both get what you want. You may need to both give something up (compromise).
  - o Ask for someone to help out. Another person's fresh perspective on the situation can sometimes help find a way forward that the people who are emotionally involved in the conflict cannot see.
  - o Agree to disagree (admit that you and the other person may not be able to come to a compromise, and will just need to "drop it" and maybe avoid each other).

Ask the group to discuss conflict *prevention, management and resolution*. When is this easier or more difficult? How do they feel about the role of conflict in their lives.

**Part III:** Dealing with conflict within the Self Help Group

It is inevitable that conflicts will arise within the group – either because of disagreements about what the group should be doing and how it should function, or because of situations that occur outside of the group setting in daily life. Group members need to commit to try to prevent, manage and resolve conflicts so that the group as a whole does not fall apart due to internal conflicts.

Role Play: Ask 2 participants to act out the following scenario. Each woman should play the parts described below, and should be given 2 minutes (*in turn*) to express how they feel and why they are angry. They should then get 2 more minutes to talk to together and try to handle their conflict. During this time, the others should observe, but after 5-6 minutes, other group members should intervene. Their aim is to help the 2 women experiencing the conflict to manage it productively, and come to a compromise and agree on how to avoid conflict in future.

**Woman #1** is rearing chickens in her garden. She has a few hens and chicks and they run around behind her stand. When she is at home, she keeps an eye on them and scatters grain

for them near the house, but when she is not around, she knows the chickens run into the next door garden through a hole in the fence of the neighbor.

**Woman #2** is the neighbor. She is not very well and has been weak, so she has not been able to repair her side of the garden fence. She has been trying to grow some vegetables to supplement her diet and also to sell in the market. But the chickens from next door come in and eat the seeds or scratch up the plants.

Woman #1 is annoyed that she is getting yelled at even though it is not her fence that has holes in it.

Woman #2 is angry that her neighbor will not keep control of her chickens in an enclosure.

They agree to meet up one afternoon to discuss the situation.

After the role play, ask the group:

- Is this a realistic scenario?
- What other kinds of conflicts might there be between women who are basically friends?
- These women have a lot in common – they are both poor, and trying to supplement their income from sex work. How can they find a way to help each other in a way that is beneficial to both of them?
- How can we prevent these kinds of conflicts and others among our group members?
- If these or other kinds of conflicts emerge in our group, how will we handle them?
- How do you feel about being able to work as a group to resolve our own or others' conflicts?



## MODULE 3: PERSONAL FINANCIAL MANAGEMENT

Dealing with money can be difficult. We all do it every day, but don't think about it very much. Most people manage their money *by habit* – meaning they keep doing whatever they have been doing for quite some time. But *good money management* can be learned like any other skills. The next 3 group activities will address our use of money – how we get it, what we do with it, how we save it – and how we can improve our ability to do all these things.

### **Activity 8: Earning & Spending**

- **Materials needed:** Flipchart, marker pens, and coloured post-it notes (OR coloured paper, scissors, Bluetack or tape).

#### **Part I: How money comes in and goes out (30 minutes)**

Ask the women to divide into pairs or small groups of 3-4 for the first part of the activity. Give each pair a flipchart paper, pens, and post-it notes in 2 different colours (or 2 colours of paper, scissors and tape).

Ask each group to draw a “typical” local sex worker in the middle of their flipchart. They can give her a name and age and think about where she lives and works.

Next, they should draw (or write down) the different *sources of money* that this sex worker might have in a 1-month period. They should choose 1 colour of paper/post-its to represent *in-coming money*. On each post-it or coloured card, only 1 type of income should be drawn (e.g. a picture of a client, a picture of a vegetable or other item that the sex worker might sell, a picture of a relative who loans the sex worker money, etc). They can stick/paste these on the left side of the sex worker picture.

After identifying all potential sources of money, the group should use the other colour of post-it note/paper to draw (or write) the different *ways money is spent* by this sex worker over 1 month. These should be attached on the right side of the flipchart.

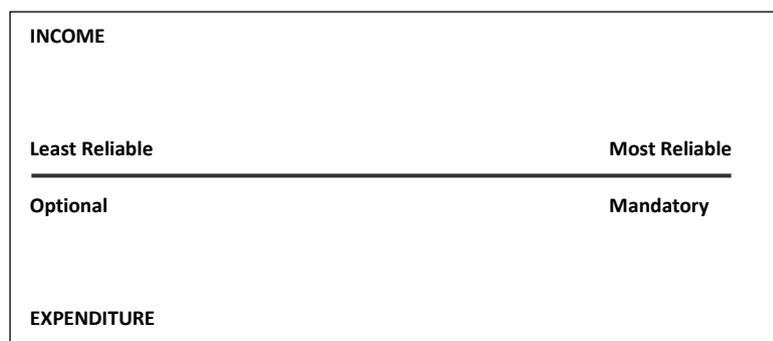
As the groups are finishing their drawings, encourage them to try to think of *all* sources of income and typical expenses that the sex workers may have. These might relate to work, family, emergencies, debts, leisure time, travel etc.

Share the pictures with everyone. Ask each pair or small group to present their sex workers and narrate her financial life – how does she obtain money and how is it spent. When all the groups have presented, ask the following questions. Groups can add to their picture if they would like:

- Do most sex workers seem to have the same types of in-coming and out-going money? What are the differences?
- Do the sex workers seem to have more income or more expenditure? In one month, how do these even out?
- Which sources of income provide the *most money* and which expenses *cost the most*?
- Do sex workers have *responsibility for others*, such as children or other relatives?
- Did any group include *savings* or *paying off debts*?
- Did groups mention receiving money from external sources of support, e.g. friends, relatives or even government benefits?

## Part II: Ranking income and expenses (15 minutes)

Put a piece of flipchart paper where everyone can see it. Draw a line from left to right across the long side of the paper like this, so that it is divided into 2 main sections, and then a “continuum” from left to right:



Now ask each of the pairs/groups to start to remove their post-it notes/ coloured paper one by one and stick them onto the flipchart. For every post-it about *sources of money*, they should decide *how reliable* this kind of income is for a “typical” sex worker. If it is not very reliable (only is received occasionally/ cannot be depended on), then it would go far to the left on the top half of the flipchart. This might include something like a tip from a wealthy client or some money from a relative who was visiting. Money that is regular and can be relied on (perhaps pay from selling eggs each week) should go to the right. The sources of income can also go anywhere in between, but the group should discuss the *order of each type of income* so that at the end, the flipchart shows a “ranking” from the least to the most reliable sources of income.

All the participants should discuss as a group where to place each post-it note. Continue until all the ideas about income have been shared and added to the ranking (this will go quickly, as groups are likely to have some of the same suggestions for sources of money e.g. payment from clients, and you only need to put those up on the flipchart once).

You can then do the same activity for all the monthly expenses, sticking them in order from those that can sometimes be avoided (e.g. going to a hair salon) to those that will have to be paid each month (perhaps food or rent).

### Discussion points:

- Do sex workers have more reliable or unreliable income?
- Does the amount of reliable income roughly match the amount of mandatory monthly expenditures?
- Which monthly expenses are the easiest to skip in a month where there has been less income?
- Are there any ways to try to increase the sources of reliable income?
- Are there some monthly expenses that could be reduced?
- How can we use the “ranking” to help budget? For example, does it help to plan to use the reliable sources of money for necessities, but wait until some less reliable or unexpected money is received to spend on “treats” or more optional expenses?

### **Activity 9: Thinking about Personal Emergencies**

- **Materials:** paper and pens for each member

The aim of this activity is to think about the kinds of unplanned situations that come up and will require access to money. Emergencies can be very serious (like the illness of a loved one) but can also simply be sudden financial demands like having to buy a new school uniform for a child who has suddenly grown very tall and no longer fits into her old one!

#### **Part I: Individual exercise (10 minutes)**

Give each woman a piece of paper and a pen. Ask everyone to write down all the emergency expenses they had to pay in the *past year*. Assure the group that they will not have to share any personal experiences unless they want to – this is an individual, private exercise. Ask them to write down roughly how much they had to spend on each emergency situation.

#### **Part II: How do we pay for emergency expenses? (10 minutes)**

Now go around the group and ask women to give examples of different ways sex workers can pay for emergencies. If they want to share any of their own experiences, they can, but if not, they can just give “typical” examples of how a woman might try to get the cash together to pay for different kinds of emergencies. Ask:

- How easy is it to get money for an emergency? Does it depend on the amount?
- How do sex workers obtain a large amount of money quickly when they need it? Does this depend on the type of emergency?
- Who can sex workers rely on in an emergency? Can sex workers rely on each other?

#### **Part III: Preparing for emergencies (20 minutes)**

Ask the group for ideas about how individuals can be better prepared for unexpected costs. After the group has run out of ideas, you can suggest the following (if they have not already been mentioned):

- Keeping a small amount of cash in a jar or box hidden in the house that can be used **ONLY** in an emergency.
- Giving money regularly to a trusted friend or relative to keep
- Agreeing with others to lend each other money quickly but only for specific emergency situations that have been agreed as a group.
- Opening a bank account

What are the benefits and risks of the strategies that have been mentioned? How can sex workers improve their ability to plan for emergencies, and what kinds of situations should be considered “real” emergencies rather than avoidable or due to bad financial planning?

### **Activity 10: Saving**

In the last session, we talked about emergencies that might suddenly make financial demands on us. One way to be prepared for emergencies is to set aside some money on a regular basis. But there are other reasons to consider saving money on a regular basis.

#### **Part I: Brainstorming (20 minutes)**

- **Materials:** Flipchart paper, marker pen.

#### **What is the point of saving money?**

Ask the group to list every reason for why someone should save money. At the end, if these have not been included, you could add:

- To purchase expensive goods such as a radio or new mobile phone
- To ensure money is available for ongoing costs such as rent or school fees
- To have enough money to cover daily expenses during a week where no money is earned (because you are sick, or cannot find clients)
- To pay off debts
- To be able to travel to visit family or friends
- To fund future long-term plans such as building a house, going back to school, starting a business

In the discussion, ask the group members for which reasons sex workers usually save. Are there strong motivations for saving money or are most women just accustomed to living day-to-day without thinking about the money they may need later?

#### **What are the risks of NOT saving money?**

If there is no saving at all, what might happen? Add the following ideas if they are not mentioned by the group:

- Struggling during weeks when it's hard to find customers
- Not being able to buy new household goods
- Feeling "trapped" – not being able to take time off or travel someplace
- Giving up on longer term plans
- Ending up in debt

#### **Part II: TRUE or FALSE statements (10 minute)**

Read out the following 5 statements and facilitate a brief discussion after each one about why the group think it is true or false. Some suggested answers are provided after each statement, but in fact, there are no "right" answers about financial management – just different experiences and approaches that might work for some people better than others.

(1) If you can only put aside a tiny amount of money, it is useless to try to save

[FALSE: very small amounts add up, and also help to establish “good habits” in terms of setting aside a little bit each week or month. No amount is too small to start saving!]

(2) We all waste money sometimes, and this provides an opportunity to find ways to save

[TRUE: from time to time, everybody sometimes splurges on something they don’t need or spends more than they needed to. Thinking about how you have spent your money in the last month can help you see situations when you had some extra money that you could have saved. You can then be more prepared next time.]

(3) You have to be good at math to be able to budget for the future.

[FALSE: Calculating the money you might need for future expenses is usually very basic and even if it’s difficult for you, other can help. The hardest part is taking the time to think about your earnings and your plans, instead of just living day-to-day.]

(4) Regularly saving money works out to be cheaper than borrowing some money when you actually need it.

[TRUE: When you borrow money, you usually will need to pay back some interest, and this can add a lot to the initial amount. Even if a friend or relative lends you money without interest, you will need to give it back at a promised time or a little bit each week. You can’t be sure you will have the money at those times, and so might get into more debt. If you save whenever you can, you can just pay for your expenses when they come up.]

(5) If you save some money, friends and relatives will start asking you for it.

[TRUE and FALSE: It is possible that if people in your life know that you have some money saved up, they will start to expect you to help them out. But if you are clear about why you are saving, and how you have set your own rules about what the money can be used for, you can firmly refuse requests that are not real emergencies. And if a loved one has an emergency, you will have the peace of mind that you are prepared.]

**Part III: Where can we save? (30 minute)**

Ask the group to list all the different places that they know about where it is possible to save money. List these in a table like the one below, and then go through each one to discuss the advantages and disadvantages of each (a few examples are provided).

Savings Option	Advantages	Disadvantages
In a jar/ box at home	<ul style="list-style-type: none"> <li>• Easy</li> <li>• You control it</li> <li>• Can be used whenever necessary</li> </ul>	<ul style="list-style-type: none"> <li>• Can be stolen</li> <li>• Easy to use for a different purpose than originally intended</li> </ul>
With a friend/relative	<ul style="list-style-type: none"> <li>• Easy</li> <li>• You get support from someone to save</li> <li>• Might be safer than your own home</li> </ul>	<ul style="list-style-type: none"> <li>• Can be stolen</li> <li>• Relies on your friend being around when you need the money</li> </ul>
In a bank	<ul style="list-style-type: none"> <li>• Safer from theft</li> <li>• Harder to access unless you really need it, making it more likely you will keep it longer</li> <li>• Might earn interest</li> </ul>	<ul style="list-style-type: none"> <li>• You need to open an account</li> <li>• You need to know how to pay in and withdraw</li> <li>• Banking opening hours will determine your access</li> </ul>
m-banking account	<ul style="list-style-type: none"> <li>• Safer from theft</li> <li>• Easy to pay in and withdraw</li> </ul>	<ul style="list-style-type: none"> <li>• Need a reliable phone</li> <li>•</li> </ul>

At the end, facilitate a discussion about better and worse ways of saving, and what the lessons the group members learned when thinking through the options.

Does the group want to discuss more financial management issues in future? Which ones?





