

Women Empowerment Training Materials

Project: Women's Economic Empowerment in Crisis Areas (WEE-CA)

Document Type: Training Materials Pack (Facilitator + Participant)

Version: v1.0 (Demo)

Audience: Women (18+) affected by crisis/displacement; adaptable for mixed literacy levels

Training Format: 8 sessions (2–3 hours each) + optional coaching clinics

Delivery Mode: In-person group training (10–25 participants) with safe-space approach

Language: Plain language + visuals; translation as needed

1) Facilitator Guide (How to Use This Pack)

1.1 Facilitation Principles

- **Safety first:** confirm safe venue, clear safeguarding referral info, confidentiality norms.
- **Participatory:** group discussion, role-plays, peer learning, practical exercises.
- **Trauma-informed:** predictable agenda, no forced sharing, opt-out always allowed.
- **Do-no-harm:** avoid encouraging activities that increase risk (e.g., unsafe travel, public debt pressure).
- **Inclusion:** adapt for disability, low literacy, childcare needs, and language differences.

1.2 Materials Checklist

- Flip chart paper + markers
- Sticky notes or index cards
- Calculator(s) (or phone calculator)
- Sample products for pricing exercise (soap, snacks, crafts)
- Printed worksheets (included below)
- Attendance sheet (non-sensitive) + consent form if needed
- Referral directory poster (GBV/Protection/PSS) and complaint mechanism info

1.3 Group Norms Script (5 minutes)

“Welcome. This is a learning space. You choose what you share. We will respect privacy, listen without judgment, and keep each other safe. If any topic feels difficult, you can step out or speak to me privately.”

2) Training Agenda Overview (8 Sessions)

- 1. Orientation & Goal-Setting**
- 2. Confidence, Rights, and Decision-Making**
- 3. Identifying Income Opportunities in Crisis Settings**
- 4. Budgeting & Household Financial Planning**
- 5. Saving, Loans, and Managing Debt Safely**
- 6. Basic Business Skills: Pricing, Costs, and Profit**
- 7. Marketing, Customer Care, and Negotiation**
- 8. Action Plans, Risk/Safety Planning, and Next Steps**

Optional add-ons:

- Digital money basics (mobile wallets)
- Cooperative/group business models
- Mentoring clinic (1:1 support)

3) Session Plans (Facilitator Notes + Activities)

Session 1: Orientation & Goal-Setting (2–2.5 hrs)

Objectives

- Build trust and group norms
- Define personal and economic goals

- Introduce the training pathway

Activities

1. **Welcome circle + norms** (10 min)
2. **“Strengths Map”** (20 min): participants write/draw 3 skills they have (e.g., cooking, sewing, organizing).
3. **Goal ladder** (30 min): choose one goal (e.g., “increase weekly income”) and break into steps.
4. **Barriers and supports** (30 min): group brainstorm; classify into “can influence / cannot influence.”
5. **Training overview** (10 min)

Key messages

- Goals are realistic, step-by-step
 - Skills already exist; we build from them
 - Safety and dignity come first
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Session 2: Confidence, Rights, and Decision-Making (2–3 hrs)

Objectives

- Strengthen confidence and communication
- Understand decision-making in household/business contexts
- Recognize basic rights and support services (context-appropriate)

Activities

1. **Power and choice** (20 min): discuss where decisions happen (spending, work, movement).
2. **Role-play: “Saying no / asking for support”** (30 min)
3. **Problem-solving steps** (20 min): define problem → options → risks → choose → review
4. **Support map** (20 min): trusted people/services list (no personal details shared publicly)

Key messages

- You are allowed to set boundaries
 - Seek support if you feel unsafe
 - Good decisions consider risk and well-being, not only income
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Session 3: Identifying Income Opportunities in Crisis Settings (2–3 hrs)

Objectives

- Identify safe, realistic income options
- Analyze local demand and constraints
- Match opportunities to skills and time

Activities

1. **Market needs brainstorm** (20 min): “What do people buy weekly?”
2. **Opportunity filter** (40 min): evaluate ideas using 5 questions:
 - Is there demand?
 - Can I access supplies?
 - Is it safe to do?
 - Do I have time/childcare?
 - Can I start small?
3. **Mini market survey plan** (20 min): 3 questions to ask 5 people before next session.

Key messages

- Start small and test before investing
- Safety and stability matter

- Choose low-risk, quick-feedback options first
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Session 4: Budgeting & Household Financial Planning (2–3 hrs)

Objectives

- Track income and expenses
- Build a simple household budget
- Separate business and household money (even if small)

Activities

1. **Money-in / Money-out** (30 min): list typical weekly expenses.
2. **Needs vs wants** (20 min): group sorting activity.
3. **Budget worksheet practice** (30 min)
4. **Simple savings target** (15 min): choose a weekly amount (even small).

Key messages

- A budget is a plan, not a punishment
 - Small savings add up
 - Separate funds helps avoid confusion and loss
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Session 5: Saving, Loans, and Managing Debt Safely (2–3 hrs)

Objectives

- Understand saving options
- Understand loans and debt risks
- Learn “safe borrowing rules”

Activities

1. **Savings options** (20 min): cash box, group savings, mobile wallet, trusted institution.
2. **Debt scenario game** (40 min): compare outcomes with/without borrowing.
3. **Safe borrowing checklist** (20 min):
 - Borrow only for income activity with clear plan
 - Know total repayment amount and dates
 - Avoid high-pressure lenders
 - Never risk essential household needs

Key messages

- Borrowing can help, but can also harm
 - Don't borrow to repay another loan (debt cycle)
 - Start with savings and small tests when possible
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Session 6: Basic Business Skills — Pricing, Costs, Profit (2–3 hrs)

Objectives

- Understand costs (fixed vs variable)
- Calculate profit
- Set prices that cover costs

Activities

1. **Cost breakdown** (30 min): ingredients/supplies, transport, packaging, time.
2. **Pricing formula** (20 min):
 - **Profit = Price – Total Cost per item**

- **Price must cover costs + small profit**
- 3. **Group exercise:** price a simple product (e.g., snacks or soap) (30–40 min)
- 4. **Record-keeping basics** (15 min): daily sales log

Key messages

- If you don't calculate costs, you may lose money
 - Time has value
 - Keep records simple and consistent
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Session 7: Marketing, Customer Care, Negotiation (2–3 hrs)

Objectives

- Attract and keep customers
- Practice negotiation and communication
- Build trust-based customer relationships

Activities

1. **Customer persona** (20 min): who buys, when, why?
2. **Marketing mix (simple):** product, price, place, promotion (30 min)
3. **Role-play negotiation** (30 min): discount request, bulk sale, late payment.
4. **Customer care commitments** (15 min): quality, consistency, honesty.

Key messages

- Trust is a business asset
 - Don't promise what you can't deliver
 - Negotiate calmly and confidently
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Session 8: Action Plans, Risk/Safety Planning, Next Steps (2–3 hrs)

Objectives

- Build personal action plan (30 days)
- Identify risks and mitigation strategies
- Link to follow-up support (mentoring, cash grants, referrals)

Activities

1. **Business/action plan canvas** (45 min): product/service, customers, costs, pricing, next 3 steps.
2. **Risk & safety plan** (30 min): travel safety, handling money, harassment response, trusted contacts.
3. **Commitment circle** (10 min): each person shares one next step (optional).
4. **Training evaluation** (10 min): quick feedback.

Key messages

- Progress is step-by-step
 - Safety planning is part of economic empowerment
 - Ask for help early if stuck
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4) Participant Handouts (Print-Friendly)

Handout 1: My Goal Ladder

My goal: _____

Why this matters to me: _____

Step 1 (this week): _____

Step 2 (next week): _____

Step 3 (this month): _____

Support I need: _____

Handout 2: Weekly Household Budget (Simple)

Week of: _____

| Money In | Amount |
|----------|--------|
|----------|--------|

| | |
|---------------|--|
| Income source | |
|---------------|--|

| | |
|---|--|
| 1 | |
|---|--|

| | |
|---------------|--|
| Income source | |
|---------------|--|

| | |
|---|--|
| 2 | |
|---|--|

| | |
|-------|--|
| Other | |
|-------|--|

| | |
|-----------------|--|
| Total In | |
|-----------------|--|

| Money Out (Needs) | Amount |
|-------------------|--------|
|-------------------|--------|

| | |
|------|--|
| Food | |
|------|--|

| | |
|-----------|--|
| Transport | |
|-----------|--|

| | |
|--------------|--|
| Rent/shelter | |
|--------------|--|

| | |
|--------|--|
| Health | |
|--------|--|

| | |
|--------------------|--|
| School/child items | |
|--------------------|--|

| | |
|------------|--|
| Phone/data | |
|------------|--|

| | |
|--------------------|--|
| Total Needs | |
|--------------------|--|

| Money Out (Other) | Amount |
|-------------------|--------|
|-------------------|--------|

| | |
|----------------|--|
| Debt repayment | |
|----------------|--|

| | |
|----------------|--|
| Social/support | |
|----------------|--|

| | |
|-------|--|
| Other | |
|-------|--|

| | |
|--------------------|--|
| Total Other | |
|--------------------|--|

Savings goal (this week): _____

Balance (In – Out): _____

Handout 3: Business Costs & Pricing

Product/Service: _____

Variable costs (per item/service)

- Materials/ingredients: _____
 - Packaging: _____
 - Transport (per item): _____
 - Other: _____
- Total variable cost:** _____

Fixed costs (per week/month)

- Rent/space: _____
 - Tools/equipment: _____
 - Phone/marketing: _____
- Total fixed costs:** _____

Price planning

- My selling price per item: _____
- Total cost per item (estimate): _____
- **Profit per item = price – cost:** _____

Handout 4: Simple Sales Record

| Date | Item/Service | Qty | Price each | Total sales | Cost s | Profit |
|------|--------------|-----|---------------|----------------|-----------|--------|
|------|--------------|-----|---------------|----------------|-----------|--------|

Handout 5: Safe Borrowing Checklist

Before borrowing money, I will confirm:

- I know the **total repayment** and the **due dates**

- The loan is for an income activity with a clear plan
- Repayment won't reduce essential needs (food, rent, health)
- I'm not borrowing to repay another loan
- I have a backup plan if sales are low
- I feel safe and not pressured

Handout 6: 30-Day Action Plan

My idea: _____
 Who will buy it: _____
 Where will I sell: _____
 What I need to start: _____
 Start-up cost estimate: _____

Week 1: _____
 Week 2: _____
 Week 3: _____
 Week 4: _____

Risks (safety, supplies, time): _____
 How I will reduce risks: _____

5) Facilitator Tools

5.1 Attendance Sheet (Non-sensitive)

Session #: ____ Date: ____ Location: ____

| Participant code | Present (Y/N) | Notes (optional) |
|---------------------|---------------|---------------------|
| P-001 | | |
| P-002 | | |

5.2 Quick Evaluation (End of Training)

Circle one:

- I feel more confident managing money: 1 2 3 4 5
- I understand how to price products: 1 2 3 4 5
- I know where to seek support if unsafe: 1 2 3 4 5

One thing I liked: _____

One thing to improve: _____

6) Optional Module: Digital Finance Basics (Mobile Money)

Topics

- Keeping PIN safe
- Avoiding scams
- Sending/receiving money
- Transaction record screenshot/log
- Fees awareness

Activity: “Spot the scam” (messages/calls examples)

7) Safeguarding & Referral Note (Template Text)

“If you feel unsafe or pressured, you can speak to the facilitator privately. You can also use the project’s confidential complaint channel. Support services are available, and you can choose what help you want.”