

Financial Skills.

A training to encourage sex workers to make informed decisions about their financial situation, their career and their health

Trainers Manual



This training manual is part of a series



Outreach



Counselling



Leadership Skills



Material Development



Financial Skills

 **Aids Fonds**

DAY 1 Output

- Introduction to the training**
 - ✓ Learning expectations
 - ✓ Rules
- The meaning of money**
 - ✓ Dreams
 - ✓ Financial goals
- Financial relationships**
 - ✓ Map of financial relationships
- Dealing with expectations and pressure**
 - ✓ Strategies to deal with expectations and pressure

DAY 2 Output

- Income and expenses**
 - ✓ Sources of income and expenses
- Weekly income and expenses**
 - ✓ Income and expenses
- Seasonality**
 - ✓ Income level assigned to each working day
- Personal emergency fund**
 - ✓ Emergency situations and expenses

DAY 3 Output

- Preparing a budget**
 - ✓ Personal budget
- Saving**
 - ✓ Savings plan
- Borrowing and lending**
 - ✓ Borrowing and lending rules
- Negotiating**
 - ✓ Negotiating strategies
- Personal development plan and training evaluation**
 - ✓ Personal development plan

DAY 1

	Time	Methods
Welcome coffee	08:30 AM - 09:00 AM	
- Getting to know each other	09:00 AM - 10:30 AM	Group work
- Agreeing on basic training rules		Plenary discussion
- Introducing the training topics		
Break	10:30 AM - 10:45 AM	
The meaning of money	10:45 AM - 01:00 PM	Discussion
- Make a family budget		Game
- Explore your beliefs about money		
- Decide on different financial needs		
- Set financial goals		
- Play the Spending game		
Lunch	01:00 PM - 02:00 PM	
Financial relationships	02:00 PM - 03:00 PM	Mapping
- Map your financial relationships		Guided discussion
Dealing with expectations and pressure	03:00 PM - 04:00 PM	Modeling
- Roleplay a meeting with friends		Role-play
- Write a scenario		
- Deal with relatives		
- Be aware of over-compensating		
Closing of the day	04:00 PM - 04:15 PM	

DAY 2

	Time	Methods
Welcome coffee	08:30 AM - 09:00 AM	
Recap of day 1	09:00 AM - 09:15 AM	
Income and expenses	09:15 AM - 10:30 AM	Guided discussion
- List sex workers' sources of income and expenses		Categorising and prioritising
Break	10:30 AM - 10:45 AM	
Weekly income and expenses	10:45 AM - 01:00 PM	Verbal explanation
- Calculate your weekly income and expenses		Guided discussion
Lunch	01:00 PM - 02:00 PM	
Seasonality	02:00 PM - 03:00 PM	Verbal explanation
- List your weekly highs and lows		Guided discussion
- Explore coping strategies		
Personal emergency fund	03:00 PM - 04:00 PM	Guided discussion
- Explore emergency situations		Guided practice
- Estimate emergency expenses		
- Design a savings plan for emergencies		
Closing of the day	04:00 PM - 04:15 PM	

DAY 3

	Time	Methods
Welcome coffee	08:30 AM - 09:00 AM	
Recap of day 2	09:00 AM - 09:15 AM	
Preparing a budget	09:15 AM - 10:30 AM	Guided practice
- Create a wedding budget		
- Create your own budget		
Break	10:30 AM - 10:45 AM	
Saving	10:45 AM - 12:00 AM	Guided practice
- Create a savings plan		Case studies
- Choose a place to save		Statements
- Develop ideas on saving		
Borrowing and lending	12:00 AM - 01:00 PM	Quiz
- Play the quiz		Guided practice
- Explore reasons for taking a loan		Case studies
- Explore amounts and sources of borrowing		
- Decide on sensible borrowing and lending rules		
Lunch	01:00 PM - 02:00 PM	
Negotiating	02:00 PM - 03:00 PM	Game
- Convince somebody		Guided practice
- List your negotiation skills		Case studies
- Role-play negotiation		
- Use the condom negotiation strategy		
Personal development plan		Individual assignment
- Make a personal development plan		Group discussion
Evaluation of the training	03:00 PM - 04:00 PM	
- Training summary		
- Evaluation		
- Certificates		

Introduction

How to use this manual



Outreach



Counselling



Leadership Skills



Material Development



Financial Skills

**Aids Fonds
wishes you
an inspiring
and joyful
training.**

Economic empowerment is an important mechanism to improve sex workers' living and working conditions. Sex workers can achieve greater financial security, for example by increasing their capacity to save money and plan for the future. Financial skills development will support them to make important life decisions. Moreover, control over their financial situation will make it easier for sex workers to stand up against violent clients, refuse requests for unprotected sex and improve their negotiating position.

Training programme

This manual supports trainers to adequately facilitate the three-day training course 'Financial Skills'. Potential participants for this training programme are sex workers. Improved financial skills encourage sex workers to make more informed decisions about their financial situation, their career and their health. Only basic calculations skills are required for participating in this programme.

The training is interactive and participatory by design, using innovative methods that draw on the knowledge and experience of the group rather than class-style teaching and lectures. The training requires three days and is best followed over a short period of time in the order the manual suggests. The focus shifts from factors that influence the financial situation of sex workers on day one, to gaining insight into income and expenses on day two, and concludes by exploring budgeting, saving, borrowing and lending issues, and negotiation skills on day three.

Preparation in advance by the trainer

The trainer needs to familiarise herself or himself with the exercises in the manual before the programme begins. The exercises require facilitation skills from the trainer to extract the knowledge and experience that is already present in the group. Each topic is addressed at different didactic levels. The exercises touch upon attitudes, knowledge and skills regarding the topic. The learning objectives are listed to enable the trainer to measure the knowledge and skills participants should have gained after completing each exercise. The training schedule gives the approximate time it will take to do each exercise. Users of this training manual can follow the progress of the training in the timeline at the top of the pages. Each exercise is accompanied by a section called 'Notes for the trainer', which provides additional information.

Materials needed

It is recommended to prepare materials for the participants containing the learning objectives and the hand-outs. In case participants do not read English, it is advisable to translate the hand-outs in the appropriate language beforehand. Some hand-outs can be translated on the spot by the trainer or an interpreter. PowerPoint and projection equipment are not required to perform this training.

Development of the training and the manual

This manual has been developed by the Sex Work Programme and Aids Fonds. The financial skills training emanates from published literature and qualitative research among international sex worker organisations. The theoretical framework is based on the Intervention Mapping methodology, which is a protocol for developing effective behaviour change interventions.

This manual is one of five training manuals that have been developed in collaboration with the international sex worker community. The other manuals deal with peer-based outreach, counselling skills, leadership and material development.

Contents

Introduction

DAY 1

1. Introduction to the training	6
Getting to know each other.....	6
Agreeing on basic training rules.....	6
Introducing the training topic: Financial Skills.....	7
2. The meaning of money	8
3. Financial relationships.....	11
4. Dealing with expectations and pressure	12
Annex 1: Introduction exercises.....	16
Hand-out 1: Training topics.....	17
Hand-out 2: Case studies: Financial needs.....	18
Hand-out 3: Spending game.....	19

DAY 2

5. Income and expenses	22
6. Weekly income and expenses.....	23
7. Seasonality.....	25
8. Personal emergency fund.....	26
Hand-out 4: Calculate your weekly income	30
Hand-out 5: Calculate your weekly expenses.....	31
Hand-out 6: Weekly income highs and lows.....	32
Hand-out 7: Personal emergency fund.....	33

DAY 3

9. Preparing a budget	36
10. Saving.....	38
11. Borrowing and lending	40
12. Negotiating	41
13. Personal development plan and training evaluation	44
Hand-out 8: Budget worksheet.....	48
Hand-out 9: Saving cases.....	49
Hand-out 10: Savings plan.....	50
Hand-out 11: Borrowing and lending cases.....	51
Hand-out 12: Negotiation checklist.....	52
Hand-out 13: Personal development plan.....	53

DAY 1

DAY 2

DAY 3

Day 1.

1. Introduction to the training

This chapter provides exercises to lay a solid basis for effective collaboration and to promote a thorough understanding of the training programme.



Indicated time:
• 30-60 minutes



Objective:
• Trainers and participants get to know each other



Output:
• List of learning expectations for the training



Materials:
• A4 white paper
• Markers
• Tape



Method:
• Group work

Page **16** →
Annex 1

Getting to know each other

Exercise

The trainers welcome the participants and introduce themselves. The participants get to know each other by doing one or more of the introduction exercises (see annex 1).



Indicated time:
• 20 minutes



Objective:
• Participants agree on roles and responsibilities during the training



Output:
• List of rules to be followed during the training
• List of participants and their specific tasks during the training



Materials:
• Flip chart sheets
• Markers



Method:
• Group discussion

Agreeing on basic training rules

Exercises

Set the training rules

A safe and positive learning space is crucial for a successful training experience. The trainer explains the importance of a joint set of agreements, emphasising the participants' rights and responsibilities throughout the training. The trainer asks each participant to discuss essential rules on confidentiality, punctuality, telephone use, praying, and so on. The trainer asks if all participants agree, and discusses with the group what to do when agreements are broken. Rules can be added at the end of the day, anonymously on sticky notes if appropriate. The trainer writes the input from the group on a flipchart sheet and puts it on the wall, visible in the room.

Divide roles and responsibilities

During the training days some participants will take on specific responsibilities to benefit the group process. Invite participants to take the following roles:

- Time keeper;
- Person responsible for the energiser;
- Someone responsible for recap and summary;
- Participant who can speak on behalf of the group.

The participants assign the roles among themselves and the trainer writes them down on a flip chart sheet, visible to everyone in the room. The roles rotate during the training days.

**Indicated time:**

- 20 minutes

**Objective:**

- Participants have insight into the different parts of this training programme

**Output:**

- Overview of expectations of the training

**Materials:**

- Annex 1
- Hand-out 1
- Flipchart sheets
- Markers and tape

**Method:**

- Presentation

Page **17** →

Hand-out 1

Introducing the training topic: Financial Skills

About the training

The trainer introduces the training in the following way:

- The trainer explains that during the training the participants will focus on different topics (hand-out 1). Each topic is accompanied by several exercises that introduce the topic, explain the theories behind it and support participants to integrate new knowledge into their daily practice.
- The participants will work in small groups of different composition. During the training they learn with and from each other.
- During the training the participants and the trainer regularly reflect on the exercises and their experiences. These can be individual exercises and group exercises. The participants make notes on what they observe.

Exercise

Share your expectations

The trainer asks participants to discuss the following with their neighbour:

- Why did you come to this training about financial skills?
- What are your expectations of the training programme?

Couples report back to the group, while the trainer takes notes on a flipchart sheet.

2. The meaning of money

This chapter provides exercises to make participants aware of the value of money and how their financial choices might influence their health and well-being.



Indicated time:

- 120 minutes



Objectives:

- Participants can list categories of expenses
- Participants can assess the consequences of their spending behaviour
- Participants recognise different beliefs about money
- Participants are able to identify their financial goals



Output:

- Dreams and financial goals



Materials:

- Hand-outs 2 and 3
- Foreign currency (ten coins for each group)
- Flipchart sheet
- Dried beans (20 pieces for each participant)
- Posters with 'Agree' and 'Disagree'



Methods:

- Discussion
- Game

Page 18 →

Hand-outs 2 and 3

Exercises

Make a family budget

The trainer explains that the participants will work in teams. The trainer distributes ten coins to each team. The teams are asked to find out as quickly as possible which country the coins are from. The team that finds out first is the winner.

The trainer then explains that the teams are families, and they have one month to use the money they have. They have to decide as a team and they can spend it however they wish. Each coin represents the money they need for a category of expenses. For example one coin is for house rent, one coin for food, and so on. The teams decide how to use the coins. After this, each team presents its decisions and the group is invited to give comments.

Explore your beliefs about money

The trainer explains to the participants that beliefs about money are largely based on what we have experienced in the past. We build our behaviours on these beliefs. However, some common beliefs about money are not accurate and hold us back unnecessarily. For example, many people believe that they cannot manage money well because they are not good at maths.

The trainer labels two corners in the training room: one is the corner 'Agree', the other is the corner 'Disagree'. The trainer explains that the participants have to choose one of the corners each time she or he reads aloud a statement about money, thereby agreeing or disagreeing with the statement. The statements can also be presented on a flipchart sheet or on PowerPoint. Participants will justify their choices. When others are convinced by the arguments, they can move to another corner.

The trainer can use the following statements:

- Managing money is complicated
- My friends would leave me if I earn more money than they do
- A person needs to be good at maths to be good with money
- It takes a lot of money to start my own business
- Sex workers show their success by spending money
- I trust my husband to make good choices for me
- Poor people cannot save money
- Money can make you happy
- When you are poor it is useless to make a budget
- My peers put pressure on me if I earn more than they do
- Rich people are smart because they were able to find ways to get rich
- People who are rich should share their money with poor people
- It is not possible to make a budget when your income is irregular
- Money changes people
- I want to have just enough money to satisfy my basic needs
- I am afraid of having too little money
- Using extra money for leisure activities is important
- Money can do good and bad

Decide on different financial needs

The trainer explains that as people go through different stages of life their financial needs often change. The participants then read the case studies in hand-out 2 and discuss what the financial needs are for each person featured in the case studies.

Set financial goals

The trainer tells the group that all people have dreams for the future. These dreams might contribute to our living a happy life if we listen to them and help us make plans to turn our dreams into a reality. The trainer or one of the participants reads the following story aloud:

Kati is a 25-year old woman. She lives in a small town. Since her husband died three years ago, she has been taking care of her two small children by herself. She is doing ok financially. Although Kati is trained as a seamstress, she has a small business selling cigarettes and mobile phone airtime from her home. When money gets tight or when she has additional expenses, she earns money as a sex worker. One night, when the children are asleep, Kati sits with her best friend Susan drinking tea and dreaming about the future. They promise each other they will live their dreams as much as possible. The children are only four and five years old but Kati dreams about her children's schooling and letting them study up to college level. She dreams about building a house big enough to live in with her children. She also dreams about setting up a small sewing business with Susan. She keeps on dreaming about how to make more each year from the small business she runs from her house. She wants to invest in a second-hand sewing machine so she can do small repairs for costumers coming to her house. She develops an action plan, including the following six successive steps in the following schedule:

1. Investing in needles, scissors, thread; in six weeks
2. Investing in a second-hand sewing machine; in six months
3. Sending her children to school; in one to four years
4. Starting a sewing business with Susan; in five years
5. Building a house; in seven years
6. Sending her children to college; in 13 to 15 years

The trainer asks the group what they notice in the story of Kati. A striking aspect is that Kati has many different dreams and that she plans for the short, middle and long-term. In pairs the participants discuss their dreams for the future, that is their long-term (more than five years), medium-term (two to five years) and short-term (less than one year) dreams. After five to ten minutes, the trainer asks the participants to write down their personal goals in their notebooks. Participants are also invited to share their dreams with the group.

The trainer discusses with the group how participants experienced this exercise, by asking questions such as: Have you ever spent time dreaming of the future? Did you ever write your dreams on a piece of paper? Why did you do this? Or why not? Is it helpful to record dreams on a piece of paper? The trainer summarises by stating that planning is a very important starting point for turning your dreams into reality, that not every dream can be realised in the short-term, and that some dreams can only be realised in the medium-term or long-term.

Play the Spending game¹

First round

The trainer distributes hand-out 2 and 20 beans to each participant. The trainer explains that the hand-out lists categories they can spend their income on. Each category contains different items, and the number of X's next to them indicate how much each item costs. In this exercise the 'X's (and beans) are used as counting objects that represent amounts of money. More 'X's means higher costs, while no 'X' means no cost. The participants can choose one item for each category. Finally, they add up all the 'X's spent. The trainer instructs the participants to complete the hand-out in five to ten minutes, and walks around the room to make sure everyone understands the exercise. When the participants are finished, the trainer asks:

- What was difficult about this exercise?
- What choices did you have to make?

Second round

The trainer asks the participants to put a mark besides the items they have chosen. The participants now have to imagine that their income has been cut back and they can only select items that represent no more than thirteen counting objects ('X's or beans) in total. Their task is to work out how to spend their 'X's now that they have fewer of them. They can spend five minutes for this second round exercise.

The trainer discusses the following questions with the group:

- What was the first item that you gave up? Why?
- What was the last item that you were willing to give up? Why?
- Who included savings in their spending plan? How could that have supported you in the second round?

The trainer asks the participants to compare their spending plans with those of their neighbours and to answer the following questions:

- What are the differences in your spending plans?
- In what way will your choices influence your health and well-being?
- In what way does your financial situation influence your work as a sex worker?

¹ This exercise is an adapted exercise from 'the spending game' from the Aflateen Manual www.aflatoun.org

3. Financial relationships

The exercises in this chapter encourage participants to gain insight into pressure from relatives, friends and others, and the consequences for their financial situation.



Indicated time:

- 60 minutes



Objectives:

- Participants recognise the financial demands in their social relationships
- Participants can identify expectations and pressure arising from their social relationships
- Participants can explain the influence of these expectations and pressure on their financial situation



Output:

- Map of financial relationships



Materials:

- Flipchart sheets
- Sticky notes
- Markers



Methods:

- Mapping
- Guided discussion

Exercise

Map your financial relationships

The trainer asks the participants to work in groups and identify the people they interact with in their everyday lives. They write a description of each person on a separate sticky note. The trainer encourages the participants to be specific in their descriptions, depicting both the person and the context or environment in which the relationship with the person takes place. Examples are: family members, clients, taxi drivers and police officers.

The participants then discuss within their group if there is money involved in each relationship and to what extent this affects their personal financial situation. All participants place the sticky notes on a flipchart sheet which is divided into two types of relationships:

Type 1: A good financial relationship, for example with a client who pays for sexual services and with a person who pays your food.

Type 2: A harmful financial relationship, for example with police officers you need to bribe and with colleagues who put pressure on you to give them money.

It is possible that certain financial relationships can be considered both good and harmful, for example in the case of a police officer who is a law enforcer and a client as well. The trainer encourages the participants to be specific to the extent that all relationships can be placed in one or both categories. When all sticky notes are divided, the trainer discusses with the group if and in what way the relationships influence their financial well-being and control over their life and if the financial relationships have an effect on their health and safety.

The trainer makes notes on the flipchart sheet next to the sticky notes and then summarises the group discussion. The five most harmful financial relationships are used in the next exercise.

Notes for the trainer

Every sex worker is part of a network. On a daily basis sex workers interact with different people, including clients, family members, hotel owners, health workers and taxi drivers. These people might influence the health and well-being of sex workers as well as their financial independence and control over their financial situation. Exploring and mapping this network can provide insights into income and expenses, social norms and rules, and pressure and dependency. Examples of people with whom one can have a good financial relationship are helpful friends, clients who pay a good price, policemen as clients and helpful neighbours. Examples of people with whom one can have a harmful financial relationship are friends and relatives who press you to give them money, neighbours who gossip, police officers who demand bribes, and taxi drivers who blackmail.

4. Dealing with expectations and pressure

The exercises in this chapter focus on developing skills to deal with pressures that influence the financial situation of the participants. Different strategies to handle demands and expectations are explored.



Indicated time:

- 60 minutes



Objectives:

- Participants recognise and can reflect on different strategies to deal with financial expectations and pressure from clients, peers, relatives, pimps and brothel owners
- Participants are able to construct new strategies to deal with expectations and pressure
- Participants are ready to use new strategies in daily life



Output:

- List of strategies to deal with expectations and pressure



Materials:

- Flipchart sheets



Methods:

- Modelling
- Role-playing

Exercises

Role-play a meeting with friends

The trainer explains that they will role-play the following situation:

Trainer 1 is a sex worker who has earned a lot of money this evening. She enters the bar where she and her colleagues will have a drink together. The glasses of her friends are empty and they do not look happy at all. Trainer 2 plays the role of one of the colleagues. Trainer 1 sits down and puts her belongings on the table – her purse, cigarettes and cell phone. 'How was your night?', trainer 2 asks. 'Very well, I hit the jackpot. I went with this guy and he paid me \$100.' Trainer 2 looks very surprised. '\$100?!', she exclaims. 'Wow, could you give me some? I need to pay the rent tomorrow and I had no clients at all today. And you can buy us all a beer to celebrate!'

One of the trainers asks the group what might happen next. A volunteer can take over or instruct trainer 1 and/or 2 on what to say next. The trainer discusses the ways in which the relationship with colleagues influences financial control. What strategy would participants recommend to embrace to deal with pressure from colleagues? The trainer makes notes on a flipchart sheet.

Write a scenario

The trainer divides the top five harmful financial relationships (decided upon in the previous chapter) among different groups. Each group has to think of a situation in which their assigned type of relationship is common. The trainer asks the participants to write a scenario like the role-play in the bar. They are also encouraged to come up with a strategy to deal with the pressure and expectations they experience.

Each group then role-plays their scenario. The trainer facilitates the discussion after each role-play by asking the following questions: What does the group think of the strategy that was shown? Do the participants have any additional ideas or different approaches to the situation? The trainer makes notes about the different strategies on a flipchart sheet.

Deal with relatives

The trainer points out that there is one type of relationship participants need to pay special attention to – their relationship with relatives. Very often relatives depend on your income and you want the best for them. But you also need to take care of yourself if you want to be able to serve them in the long term. So the question is: How can you balance the expectations of your relatives and your own needs to live a good life?

The participants work in pairs and exchange ideas and experiences about dealing with supporting relatives. They discuss the following questions:

- In what way are you supporting relatives?
- What is most difficult for you in meeting the expectations of relatives regarding your ability to provide financial support?
- How can you cope with these expectations?

The participants are invited to share their thoughts and ideas on dealing with these expectations in the whole group and to design an approach to manage the expectations of relatives.

Be aware of over-compensating

The trainer asks the group if they recognise the following situation:

You have been working hard during the past weeks with little success. But last night was finally a good night for you and you earned a lot of money. First you bought a new, very expensive dress to treat yourself and to show the world that you are a successful woman. That evening you went into town and spent a large part of that money on partying and buying beers for your friends. You took a taxi home instead of the bus. The next morning you have a headache and you are broke. The rest of the week will be very difficult for you.

The trainer asks the participants if they recognise what is happening in this situation by asking the following questions: Who recognises the need to compensate? What are the underlying beliefs behind this need? What are the consequences of this compensating behaviour? In what ways is it financially harmful? The trainer invites participants to come up with ideas.

The participants then work in pairs. They imagine that they are peer educators and have to write an advice column in the 'questions and answers' part of their magazine for sex workers. The advice focuses on over-compensating behaviour and the harmful financial results for young sex workers who have just started in the business.

Hand-outs

Day 1.

Annex 1

Introduction exercises

Play the ball game

The trainer explains to the group that they will play a ball game to help get to know each other. The trainer invites the participants to stand in a circle and starts the game by saying her or his name and thoughts about money (to demonstrate the exercise). The trainer then throws the ball to another person, who introduces herself or himself by answering these questions:

- What is your name?
- What would you do with one million dollars?

This person then throws the ball to another person, who will also answer the two questions. When everybody has introduced herself or himself, the ball returns to the trainer.

Meet your neighbour

Each participant shakes hands with her or his neighbour and explains why she or he is participating in the training. The participant then does the same with the other neighbour. All participants walk around the room and, at a signal from the trainer, shake hands with their neighbour.

Join your team

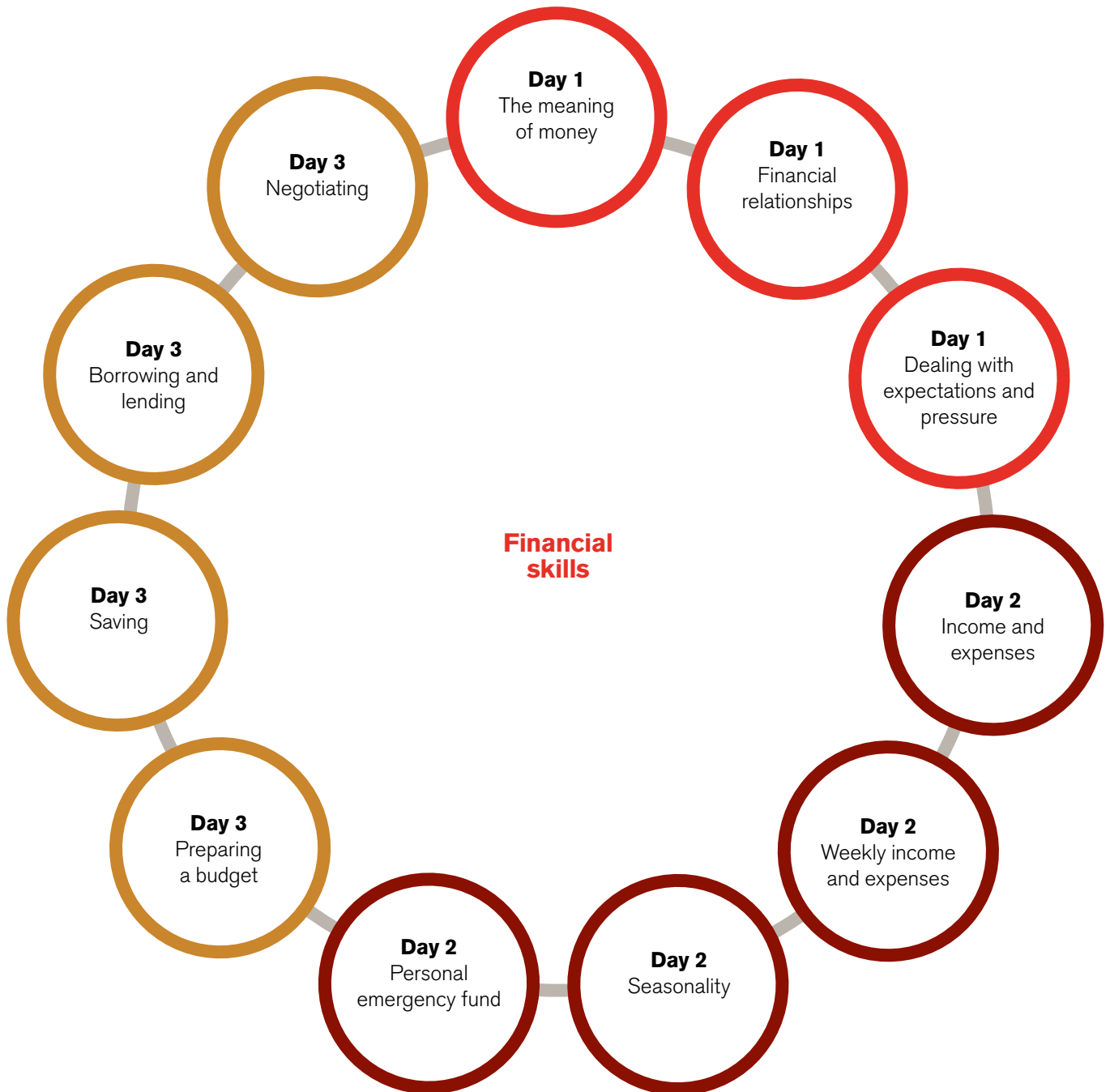
The trainer writes different categories (for example age groups, years with the organisation, outreach activities, colours) on four separate sheets of A4-sized paper and puts the sheets up in four corners of the room. The trainer poses questions or issues raised and asks the participants to go and stand in the corner of the most relevant category. This exercise provides insight into the composition of the group and makes participants feel more at ease in the training room.

Create a self-portrait

The trainer asks participants to draw a self-portrait on a piece of paper. They can choose any style they like (realistic, cartoon, abstract). The trainer asks them to write their name on the portrait and to write down three 'stepping stones' (important events) that led them to this training. When everyone is finished, the trainer asks the participants to show their self-portraits and to present themselves through the drawing, including a short explanation of their stepping stones.

Hand-out 1

Training topics



Hand-out 2

Case studies: Financial needs



Case 1: Steve

Steve is 13 years old and lives with his parents. He gets a weekly allowance for helping his father in the shop. He likes going out with his friends and spending money, but he also wants to save up to buy a bicycle to ride to school.



Case 2: Jane

Jane is 16 years old and is busy studying for exams, so she does not have much time to do a part-time job. And, anyway, she has just found a new boyfriend. When she is not studying, she wants to be with him.



Case 3: Maria

Maria is a 23-year-old single mother of two young children. She lives in a house paid for by the government and she receives social benefit. She is unable to work because looking after the children takes up all her time.



Case 4: Elaine

Elaine is 33 years old and works as a lawyer for a large firm. She has her own flat, drives a sports car and often goes on holidays with her friends. She works long hours and likes to go out to parties during the weekends. She has no children.



Case 5: Akash

Akash is 40 years old and works full-time. He and his wife have three children who go to school, and they own their house. As his wife also works full-time, they pay the neighbour to collect the children from school.



Case 6: Cos

Cos is 68 years old and has been retired for three years. He has a limited amount of savings and receives a state pension. He recently moved into a rented flat to be near his daughter and her family.

Hand-out 3

Spending game

Clothing			
Dress for work	X	X	X
Shoes	X	X	
Top / T-shirt	X		

Phone			
Monthly plan	X	X	X
Buy airtime	X	X	
Borrow phone	X		

Food			
Lunch and diner out	X	X	X
Tea and snacks out	X	X	
Always eat at home	X		

Transportation			
Taxi	X	X	X
Bus	X	X	
Take lift with friend	X		

Sex work related costs			
Bribing police	X	X	X
Condoms and lubricants	X	X	
Make-up	X		

Emergencies			
Health insurance	X	X	X
Funeral fund	X	X	
Personal emergency fund	X		

Housing			
Rent your own house	X	X	X
Share house with friend	X	X	
Share room with friend	X		

Personal care			
Hairdresser	X	X	X
Make-up	X	X	
Soap	X		

Entertainment			
Concerts / sports games	X	X	X
Movies	X	X	
Visit friends	X		

Savings			
Weekly fixed amount	X	X	X
Joining saving group	X	X	
When money left over	X		

Paying off debts			
Weekly fixed amount	X	X	X
When extra income	X	X	
When money left over	X		

Medical expenses			
STI testing	X	X	X
Pharmacy	X	X	
Traditional healer	X		

Day 2.

5. Income and Expenses

The exercises in this chapter aim to make participants aware of all their sources of income and expenses.



Indicated time:

- 45 minutes



Objective:

- Participants can define different sources of income and expenses, including hidden and informal sources



Output:

- List of sources of income and expenses



Materials:

- Sticky notes in two different colours
- Flipchart sheets
- Markers in various colours
- Tape



Methods:

- Guided discussion
- Categorising and prioritising

Exercise

List sex workers' sources of income and expenses

The participants work in teams. The trainer distributes to each group a flipchart sheet, sticky notes in two different colours and markers in various colours.

The trainer asks the participants to draw a picture of a sex worker, to give him or her a name, age and some physical characteristics, and briefly describe her personality, interests and passions.

The participants have to identify potential sources of income for their imaginary sex worker, including anything they feel is appropriate. They use sticky notes in one colour for income, write one source of income per sticky note, and place the notes on the left hand side of the drawing.

When they are finished with writing down sources of income, each group decides what expenses are typical for this sex worker, writes them on separate sticky notes of another colour and places them on the right hand side of the drawing.

When finished, the groups present their imaginary person to all participants, mentioning the name, age, interests and sources of income and expenses. The trainer stimulates a group discussion by asking the following questions:

- Does your sex worker have regular sources of income?
- What other sources of income do sex workers have that are not directly related to work? Examples can include money from a boyfriend or a relative abroad, a stipend and social benefits.
- Do people have different ideas about what can be classified as income?
- Does your sex worker have enough money to cover all of her or his expenses?
- What is her or his favourite way to spend money?
- What other common expenses have been left out?

Notes for the trainer

Examples of sources of income:

Tips for a waitress, business (sex work), remittances, additional work, people giving donations out of kindness, family support, support from a boyfriend or husband, per diem or transportation money, work for a sex worker organisation, investment and repayments from people who owe them money. If participants mention 'borrowing' as a source of income, explain that for a short period of time it increases the level of money you have at your disposal, but you have to give back the total amount and often you need to pay extra (interest). So it comes both as income and expense.

Examples of sources of expenses:

Rent, food, clothes, shoes, bags, hairdresser, cosmetics, school fees and other expenses for children, medical costs, transportation, telephone, mobile card, interest rate, funeral fund, gang expenses, quat, alcohol, cigarettes, shisha, coffee, beer, soft drinks, coffee for landlord, payments to pimps and landlords (for example bribe to open the door after 10 PM), transportation to fish out clients, hotel room, sanitation and condoms.

6. Weekly income and expenses

The exercises in this chapter present participants with suitable calculation methods. By using them, they gain insight into finding a good balance between their sources of income and expenses.



Indicated time:

- 160 minutes



Objective:

- Participants can make a financial budget and make use of basic calculating skills such as adding up, subtracting and transferring amounts to daily, weekly and monthly calculations



Output:

- List of income and expenses



Materials:

- Hand-outs 4 and 5
- Calculators



Methods:

- Verbal explanation
- Guided discussion

Page **30** →

Hand-outs 4 and 5

Exercise

Calculate your weekly income and expenses

The trainer asks the participants to calculate their sources of income and expenses, large and small amounts, on a weekly basis with the help of hand-outs 4 and 5.

Weekly income

The trainer asks participants to work individually, filling out hand-out 4 in the following steps:

Step 1:

Colour the wallets for all your sources of income in the first column. For example: you earn \$50 with sex work and \$10 from doing hairdressing. The sex work wallet will be coloured in full, the additional job wallet only coloured in part.

Step 2:

List your source of income in the second column. For example: in the sex work column you can list clients, organising clients and dancing.

Step 3:

Fill in the amount you earn per week, month or year. This is filled in per category. For example: you can earn \$10 per week doing sex work and \$15 per month selling phone cards.

Step 4-6:

Add up and divide to come to a weekly average income

Weekly expenses

The trainer asks participants to work individually, filling out hand-out 5 in the following steps:

Step 1:

Colour the wallets for all your sources of expenses in the first column. For example: you spend \$50 rent and \$10 transport. The basic living wallet will be coloured in full, the work related wallet only coloured in part.

Step 2:

List your source of expenses in the second column. For example: in the basic living column you can list rent and paying the water bill.

Step 3:

Fill in the amount you spend per week, month or year. This is filled in per category. For example: you can spend \$10 per week for rent and \$15 per month for the water bill.

Step 4-6:

Add up and divide to come to weekly average expenses.

After the participants have completed hand-outs 4 and 5, the trainer discusses the results with the group, asking the following questions:

- Are your expenses and income in balance?
- What was surprising for you in this exercise?
- Did you expect to have these different sources of income?
- What did you learn from listing them?
- What was difficult?
- What was easy?

7. Seasonality

The seasonality exercises in this chapter stimulate participants to be prepared for periods of time with reduced income.



Indicated time:

- 90 minutes



Objectives:

- Participants can account for seasonality in their overview of income and expenses
- Participants can list and apply best practices for addressing their weekly seasonality of income and expenses



Output:

- Overview of income level assigned to each working day



Materials:

- Hand-out 6
- Flipchart sheets



Methods:

- Verbal explanation
- Guided discussion

Page **32** →

Hand-out 6

Exercises

List your weekly highs and lows

The trainer explains to the participants that they have so far discussed income from the average perspective. The next step is to address weekly changes in income. The trainer distributes hand-out 6 and asks the participants to colour the wallets in such a way that the levels of colouring indicate the levels of income during one week: the fuller the wallet, the higher the income. Each wallet represents one day of the week.

When the participants are finished, the trainer stimulates the participants to analyse the results by asking the following questions:

- What day is the best day in your work financially (full wallet)? How much do you earn on that day?
- What day is the worst day in your work financially (partly filled wallet)? How much do you earn that day?
- On what day you earn nothing (empty wallet)?

Explore coping strategies

The trainer invites participants to brainstorm to explore what they do differently during days when their income is low or completely absent. How does having no income influence their expenses and choices? Does this affect their health and well-being? How do they cope with low-income days and no-income days? The trainer writes down the input on a flipchart sheet.

8. Personal emergency fund

The exercises in this chapter encourage participants to think about the necessity of a personal emergency fund and the amount of money they might need to set aside for unexpected emergencies.



Indicated time:

- 60 minutes



Objectives:

- Participants can explain the purpose of a personal emergency fund
- Participants can identify emergency situations and expenses
- Participants demonstrate the ability to calculate the amount of money they need to save for emergencies



Output:

- List of emergency situations and expenses



Materials:

- Hand-out 7
- Flipchart sheets



Methods:

- Guided discussion
- Guided practice

Page **33** →

Hand-out 7

Exercises

Explore emergency situations

The trainer asks the group to brainstorm for a few minutes to identify what they consider to be emergency situations. The trainer writes down the input on a flipchart sheet and analyses the input by asking the group:

- What are the characteristics of these situations? What do they have in common? Answers might be: They are usually unexpected and they demand immediate action; they cost a lot of money; they are very serious; they are caused by a combination of factors.
- How do we usually react to emergency situations? How does this affect our financial situation?

Estimate emergency expenses

The trainer asks the group to examine hand-out 7. The participants will calculate how much money they need to set aside each working day to build an emergency fund that can cover unexpected emergency expenses. The trainer takes the participants through the exercise step-by-step by issuing the following instructions:

- List all the emergency expenses you faced over the past twelve months. Take your time and consult your neighbours for ideas.
- Estimate the amount of money you spent on each emergency situation.
- Calculate the annual amount you spent on emergencies.
- Calculate totals for a month, a week and a working day.

The final amount per working day is an estimation of the amount of money participants should have set aside every working day to have secured money for their emergency expenses over the past year. This gives an indication of the amount to be set aside for emergencies in future. The trainer explains that we use estimations because emergencies and their costs are always unforeseen.

Design a savings plan for emergencies

The trainer asks the participants to decide how much money they want to set aside each working day to build their personal emergency fund. The trainer also asks them to design a plan for safely keeping this money. The trainer invites the group to discuss the ways in which one can ensure that the emergency money is only spent on its specific purpose, by asking the following questions:

- Where do you keep the money for emergencies? Examples can include a jar, box, money box and trusted person.
- What are the rules for taking money from the personal emergency fund? Money is only spent on an emergency, for example.

Seasonality

Personal
emergency
fund

DAY 3

Preparing a
budget

Saving

Borrowing and
lending

Negotiating

Personal
development
plan and
training
evaluation

DAY 2

Hand-outs Day 2.

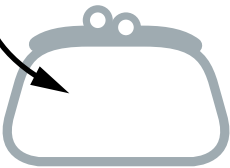







Hand-out 4

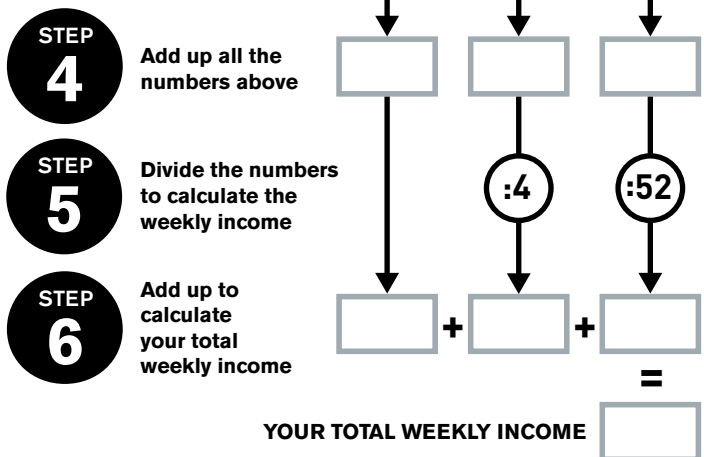
Calculate your weekly income

STEP 1 Colour the wallets:
 - full wallet for biggest source of income
 - empty wallet (no colour) for no income
 - part of wallet according to the level of income

STEP 2 Fill in sources of income

STEP 3 Fill in the amount you earn per week, per month or per year. Choose only one of the three options!

		WEEK	MONTH	YEAR
	SEX WORK EXAMPLES Paying clients Organising clients			
	ADDITIONAL JOB  EXAMPLES Selling Hairdressing Sewing ...			
	SOCIAL BENEFITS  EXAMPLES NGO support GVT support DSA stipend ...			
	GIFTS  EXAMPLES From (boy)friends Sent from abroad ...			
	OTHER INCOME			



Hand-out 5

Calculate your weekly expenses


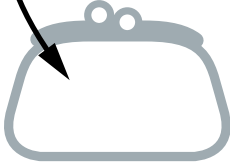






STEP 1

Colour the wallets:

- **full wallet** for biggest expenses
- **empty wallet** (no colour) for no expenses
- **part of wallet** according to the level of expense

STEP 3

Fill in the amount you spend per week, per month or per year. Choose only one of the three options!

BASIC LIVING 		WEEK	MONTH	YEAR
 <p>STEP 2 Fill in your sources of income</p> <p>EXAMPLES Food Rent ...</p>				
WORK RELATED 				
 <p>EXAMPLES Transport Clothing Condoms Phone ...</p>				
INSTALMENTS 				
 <p>EXAMPLES Dept repayment Insurance ...</p>				
EMERGENCIES AND OTHER EXPENSES 				
 <p>EXAMPLES Medical Funeral ...</p>				

STEP 4

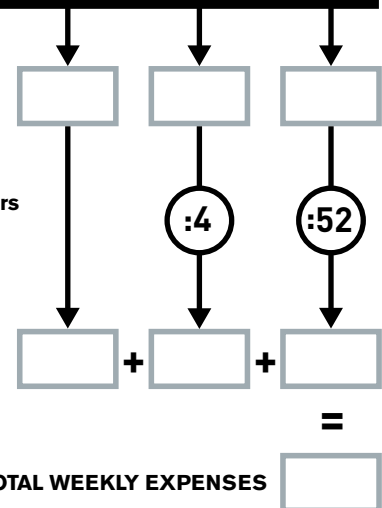
Add up all the numbers above

STEP 5

Divide the numbers to calculate the weekly expenses

STEP 6

Add up to calculate your total weekly expenses



Hand-out 6








Weekly income highs and lows

STEP 1

- Colour the wallets:
- full wallet for biggest income day(s)
 - empty wallet (no colour) for no income
 - part of wallet according to the level of income

STEP 2

Fill in the amount of money you earn per day

		INCOME PER DAY
MONDAY		
TUESDAY		
WEDNESDAY		
THURSDAY		
FRIDAY		
SATURDAY		
SUNDAY		

STEP 3

Add up all the numbers above to calculate your weekly income

STEP 4

Fill in your income on your best day and your worst day

BEST DAY

WORST DAY

Day 3.

9. Preparing a budget

The participants gain insight into the advantages of budgeting and are able to create a budget themselves after completing the exercises in this chapter.



Indicated time:

- 60 minutes



Objectives:

- Participants have identified the importance of a budget
- Participants know the steps to take to create a budget
- Participants express motivation to use budgeting techniques



Output:

- Personal budget



Materials:

- Hand-out 8
- Flipchart sheets



Method:

- Guided practice

Page **48** →

Hand-out 8

Exercises

Create a wedding budget

The trainer explains to the group that a budget is a plan that outlines what you will do with your money and assists you in paying for what you need and want in life.

The trainers asks if anyone present has ever prepared a budget and invites participants to share their personal budget. One or two participants will then write their budget on a flipchart sheet and give an explanation. The trainer explains that a budget consists of different sources of income and expenses and is aimed at the future.

In teams the participants will make a budget, imagining that their daughter is getting married in six months and that they need to develop a plan for her wedding. Each team needs to create a budget. The trainer first brainstorms with the group about the information they need to develop this budget. Each team then creates a budget and presents it to the group.

The trainer encourages the participants to take a closer look at their budget, by asking the following questions:

- Does the budget include all sources of income?
- Does the budget include all expenses?
- Are the estimated expenses realistic? Do you plan to use all income on the wedding or do you also include money for your daily living in the budget?
- What choices had to be made? Can you pay for all wedding expenses or do you ask for support from relatives or take a loan, for example?
- If you were asked to do this again, what would you do differently?

The trainer summarises by explaining that it takes six steps to create a budget. The trainer writes the steps on a flipchart sheet for reference later in the day.

The six steps to create a budget are:

1. Decide on your financial goals
2. Estimate the amount of income from different sources
3. List all items of expenditure and amounts needed to pay for them
4. Make sure your expenses do not exceed your income
5. Decide how much money you will save and in what way
6. Review the first five steps and make adjustments where needed

Create your own budget

The trainer explains that the participants will practice making a six-month budget for themselves or their family. The participants can work in pairs or individually. Hand-out 8 will assist them in creating a budget. The trainer then takes them through the different steps on hand-out 8 before they complete the budget worksheet.

Income

Step 1:

The participants use the calculations on hand-outs 4 and 5. They estimate the expected income by month from each source and write it in the appropriate box

on the worksheet. Some of the income sources may provide income every month and some may provide income only during certain periods of the year.

Step 2:

The participants calculate the total income per month by adding up all the amounts.

Expenses

Step 3:

The participants use the calculations on hand-outs 4 and 5. They estimate the expected expenses by month from each source and write them in the appropriate box on the worksheet. Some of the expenses may occur every month and some only during certain periods of the year.

Step 4:

The participants calculate the total expenses per month by adding up all the amounts.

Steps 5-7:

Calculate the remaining budget by subtracting the expenses from the income.

The trainer walks around the room to assist participants in making the calculations and makes sure that all income and expenses are included. It is possible that too much money is left over after separating expenses from income. The trainer then asks participants to review their expenses again.

The trainer encourages group discussion and participation by posing the following questions:

- Do you notice months when you have little money left over?
How do you cope then?
- Do you notice months when you have a large amount of money left over?
What do you use this money for?
- How did you feel when preparing this budget?
- What are the advantages of creating a budget?

The trainer explains that some of the income may come infrequently in larger sums. To calculate the amount of money that comes in irregularly on a monthly basis, participants should determine the annual amount and divide it by twelve. These amounts can be transferred to the months on the budget worksheet. If participants have infrequent expenses, it can be useful to spread them across the months in the budget.

Notes for the trainer

Creating a budget is beneficial because a budget:

- eases decision-making about spending and saving;
- encourages cautious spending;
- encourages disciplined saving;
- if followed, assists people to attain financial goals;
- supports people to take control over their money.

10. Savings

The exercises in this chapter support participants to create a personal savings plan and to choose a place to safely keep their savings.



Indicated time:

- 45 minutes



Objectives:

- Participants know the different steps to create a savings plan
- Participants are able to create a personal savings plan



Output:

- Savings plan



Materials:

- Hand-outs 9 and 10
- Sticky notes
- Posters with 'Agree' and 'Disagree'



Methods:

- Guided practice
- Case studies
- Statements

Page 49 →

Hand-outs 9 and 10

Exercises

Create a savings plan

Step-by-step the participants will develop a savings plan. The trainer first asks them to come up with some savings goals – i.e. things they will need or would like to buy over the next few years. The trainer encourages the participants to select realistic goals and to categorise the desired purchases in the following way:

- Short-term purchases, which are inexpensive things that they could buy almost without saving for
- Medium-term purchases, which are things that they might need to save for
- Long-term purchases, which are things that will take a long time to save for

The trainer chooses one of the medium-term or long-term purchases mentioned in the group and estimates the cost. The participants will develop a plan to save money to buy this item. They will use hand-out 9, which contains the steps to create a savings plan. The trainer will give the example of the savings plan for a train ticket.

Choose a savings case

The participants work in pairs and each pair chooses a savings case from hand-out 10. The pairs will make financial decisions and develop a savings plan. If time permits, pairs can do more than one case. The trainer walks around to monitor progress. After completion of the exercise, the trainer asks volunteers to share their savings plan and discuss it in the group. The trainer asks the following questions:

- What was the goal and the reason to save?
- Who saved more than necessary?
- Can you formulate tips for saving?

Choose a place to save

The trainer gives every participant four sticky notes, each representing a fixed amount of money. The trainer then draws a cross on a flipchart sheet, in this way creating four boxes which represent four places where people keep their savings: at home, at the bank, with a saving group and another option. The participants place their sticky notes in the boxes that match their preferred savings method. The trainer and the participants together identify the method that received the largest number of sticky notes. The trainer discusses with the group the choices they made and their motivation as well as the advantages and disadvantages of each option.

Notes for the trainer

Questions to ask when deciding where to keep savings:

- Is your money safe?
- Can you take your money back before the agreed period of time for saving?
- How much money do you need to start saving in that particular place?
- What is the minimum amount of money you need to keep in the account or in that place?
- How much will they pay you for keeping your money? Or what is the interest rate for saving?

Develop ideas on saving

The trainer labels two corners in the training room: one is the corner 'Agree', the other is the corner 'Disagree'. The trainer explains that the participants have to choose one of the corners each time she or he reads aloud a statement about saving methods, in this way agreeing or disagreeing with the statement. The statements can also be presented on a flipchart sheet or on PowerPoint. Participants will justify their choices. When other participants are convinced by the arguments, they can move to another corner.

The statements are:

- You must be rich to use a bank for saving money
- Save money and the money will save you
- Banks are safe places to keep your money
- Going to the bank to deposit or withdraw money takes a lot of time
- Banks lend you money. If you fail to pay back, they can take your TV set
- Never spend your money before you have it
- If a bank is robbed, you will lose your money
- If your income is irregular, you cannot save money
- Money looks better in the bank than on your feet

The trainer asks the group to think about the following: If there are so many good reasons for saving, why don't all people save money? The trainer asks the group what one should do to be able to save, then writes down the ideas of the participants and classifies them under the following recommendations:

- Save whenever you receive income (daily, weekly or monthly)
- Spend less than your income
- Save something every day or week
- Always save. No amount is too small to be saved.

11. Borrowing and lending

Borrowing and lending money needs to be done in a sensible way. The exercises in this chapter make the participants aware of rules that are supportive in making decisions about receiving and giving a loan.



Indicated time:

- 60 minutes



Objectives:

- Participants can construct a list of sensible borrowing and lending rules
- Participants are able to apply the sensible borrowing and lending rules in case studies



Output:

- Borrowing and lending rules



Materials:

- Hand-out 11
- Four balloons per team
- Flipchart sheets



Methods:

- Quiz
- Guided practice
- Case studies

Page 51 →

Hand-out 11

Exercises

Play the quiz

To play this quiz, the trainer divides the group into two teams. Each team receives four balloons. The trainer will ask questions and when the teams know the answer, they have to burst the balloon with their hands (no pens allowed). Each correct answer is one point. The trainer reads the questions aloud:

- What is a loan?
- Why does a lender charge interest?
- What are two reasons for people in your community to take loans?
- What two questions does one need to ask before taking a loan?

Explore reasons for taking a loan

The trainer divides the group into teams and asks them to compile a list of reasons people have to take loans and to write them on sticky notes. The trainer writes categories on a flipchart sheet: emergency situations, regular expenses, education, business investments, and so on. The participants can place their sticky notes in the appropriate categories. The trainer summarises and invites participants to add additional reasons, and also asks each group to think about what might happen when loaning money for the reasons outlined in each category – What are good results? What are negative side effects? How will this affect the financial situation and daily life of the participants?

Explore amounts and sources of borrowing

The trainer discusses the following questions with the participants:

- What are the formal and informal sources of borrowing? What sources can participants access, for instance a financial institution, peer-to-peer lending, a shop owner, or a bar owner?
- How large is the loan that participants can afford? The trainer collects different answers and asks the group how they estimate the amount their loan would cost. The answer is: income – expenses = left over to repay potential loan.

Decide on sensible borrowing and lending rules

The trainer divides the case studies in hand-out 11 among the teams and asks them to formulate advice. The teams report back. Then the trainer discusses with the group if it is possible to make rules for borrowing and lending. The following rules might be the result of the discussion:

- You have to know how much you need to borrow. Borrow just what you need, not all that you want.
- You need to know when you are finished paying back the loan. Together with the lender decide on a date.
- It is best to pay in small amounts on a regular basis. Pay each week or each month. Decide if you are able to set aside that amount after paying for your living needs.
- You must know how much the small amounts are. It is preferable to decide on the precise amounts and the dates of paying these amounts.
- It is usually not wise to pay back the whole amount in one lump sum. Pay small amounts regularly and make the payments planned expenses in your budget.

12. Negotiating

The exercises in this chapter will encourage participants to use effective negotiating techniques.



Indicated time:

- 45 minutes



Objectives:

- Participants recognise a negotiation context
- Participants can practice and reflect on skills to negotiate a win-win situation



Materials:

- Hand-out 12
- Flipchart sheets



Methods:

- Game
- Guided practice
- Case studies

Page **52** →

Hand-out 12

Exercises

Convince somebody

The trainer asks participants to stand in two rows facing each other, places a rope (or a taped line) on the floor between the two rows, and tells the participants they will earn a prize if they can convince the person facing them to cross the line. They have one minute to achieve this. The trainer blows a whistle when the exercise starts and when the time is up.

Because of time pressure most participants choose to convince the other or try to make a compromise. Almost nobody will come up with the plan to switch places, so both will win the prize – the win-win option. After one minute, the trainer discusses with the group what strategies were used:

- Lose-lose (keep talking; no movement)
- Compromise (split the prize)
- Win-lose (use force)
- Win-win (cooperate)

The trainers then demonstrate the 'win-win' strategy. Two trainers stand opposite each other with the rope (or taped line) on the floor in between them. One trainer asks what the other trainer wants. This trainer replies: 'For you to come to this side of the line. What is it that you want?' The other replies: 'For you to come to the other side of the line. So let's change places.' The trainers switch places and cross the line.

List your negotiation skills

The trainer asks the groups to discuss the following questions:

- When, where, about what and with whom do you negotiate in your daily life or work situation?
- What goes well in your negotiations and what do you want to do better?
- Who have you seen use influencing and negotiation skills most effectively? What did she or he do?

Each group presents their three most effective negotiation skills. The trainer writes them down on a flipchart sheet.

Role-play negotiation

The trainer asks participants to choose a concrete and realistic objective they want to achieve. They can select a negotiation strategy they recently used or one discussed in the 'Convince somebody' exercise. The trainer selects one example and demonstrates the negotiation checklist (hand-out 12) before participants fill out their own checklist. The trainer invites participants to role-play their negotiation in front of the group. The participants discuss what negotiation skills were effective. The trainer adds them to the flipchart sheet.

Use the condom negotiation strategy

The trainer divides the group in smaller groups and asks the participants to come up with as many reasons they know of why clients refuse to use a condom. Then the first group presents its reasons and the trainer writes them on a flipchart sheet. The other groups add new reasons to the list.

The trainer discusses the list of reasons with the group and together they choose a number of reasons that participants are likely to encounter. They then collectively prioritise and make a list of the most difficult and most common reasons clients come up with.

The trainer distributes the reasons on the list among the groups. Each group has to define a negotiation strategy for condom use when a client gives a particular reason. The groups can use hand-out 12. The participants share their strategies with the group or role-play the situation. The group and the trainer provide feedback, using the following questions:

- What kind of strategy do you use? Is this an individual, group or community strategy?
- What kind of skills do sex workers need for using this strategy?

Notes for the trainer

Sex workers have identified several possible responses to clients who demand unprotected sex, such as:

1. Embrace solidarity

In most places the success of any strategy is influenced by a client's opportunity to obtain unsafe services elsewhere. It is important that whole sections of the sex industry are mobilised, so that clients cannot bargain with sex workers for unsafe services and bring prices down. Empower the community, creating a community norm to refuse unprotected sex.

2. Refuse the client

Although refusing eliminates risk, it leaves the sex worker with no money, or even in debt if expenses have been paid. So it is obviously not a preferred option. Furthermore, refusal may result in an unpleasant scene with the client or possible difficulties with managers or others who influence the situation. If all else fails, and if it is reasonably safe and feasible to do so, refuse the client if he will not wear a condom.

3. Cite the 'house rules'

Sex workers can tell the client this is the rule, if sex workers operate in a place where condom use is compulsory. It can be useful when intermediaries, such as taxi drivers, touts and receptionists, inform customers they will be expected to use a condom before they meet the sex worker. It is essential that clients, and not just sex workers, are educated about sexual health. Sex workers have sometimes felt that safe sex messages have been directed at them and not at those demanding unprotected services. The sex worker can take the client to a known sex work venue where the rules of the venue require use of a condom.

4. Discuss the matter

Persuasion can be successful, but only if the sex worker has the opportunity to negotiate, speaks the same language as the client and has good communication skills, confidence and information. The client must be reasonable and sober.

5. Offer alternative services

Offering an alternative service, which does not require a condom, can work. Again, for this to be successful, the sex worker must have adequate knowledge about safe sex and good communication skills.

6. Use 'tricks of the trade'

Some health workers suggest that sex workers develop some skills or 'tricks of the trade' when a client demands unprotected sex. This includes putting a condom on without the client noticing (perhaps with the mouth) and rubbing the penis between the thighs or with moistened hands to simulate vaginal intercourse or oral sex. While this avoids the need for negotiation, it can lead to problems for the sex worker if a client feels he has been deceived. Take the client's money prior to the sexual encounter so that the client cannot refuse to pay if a condom is used.

Adapted from www.nswp.org

13. Personal development plan and training evaluation

This chapter deals with the design of a personal development plan and how to commit to the plan. On this last day of the course, the training programme will be evaluated.



Indicated time:

- 30 minutes



Objectives:

- **Participants are able to develop a personal development plan**
- **Participants are able to commit to the personal development plan**



Output:

- **Personal development plan**



Materials:

- **Hand-out 13**



Methods:

- **Individual assignment**
- **Group discussion**

Exercise

Make a personal development plan

The trainer explains to the participants that this training has provided them with the skills and knowledge to have better control over their financial situation, but true learning takes place on the job. The trainer asks the participants to list three goals that she or he can reach within the coming six months and explain in what way these objectives can be reached. The trainer asks the participants to fill out the personal development plan (hand-out 13).

Evaluation of the training

The trainer evaluates the training by asking the following questions: What have you learned and what will you implement in practice? What did you like and what needs more attention during the training? The trainer states that she or he appreciates the participants' input, as this will help to improve future training programmes. The trainer thanks the participants for working together during the training.

Seasonality

Personal
emergency
fund

DAY 3

Preparing a
budget

Saving

Borrowing and
lending

Negotiating

Personal
development
plan and
training
evaluation

DAY 3

Hand-outs Day 3.

Hand-out 8

Budget worksheet

STEP 1 Fill in your monthly income for the next six months

	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
INCOME						
SEX WORK						
ADDITIONAL JOBS						
SOCIAL BENEFITS						
GIFTS, PRESENTS						
OTHER INCOME						
TOTAL INCOME						

STEP 2 Calculate your total income per month by adding up all numbers per column

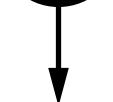
STEP 3 Fill in your monthly expenses for the next six months

	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
EXPENSES						
BASIC LIVING						
WORK-RELATED						
INSTALMENTS						
EMERGENCY						
OTHER EXPENSES						
TOTAL EXPENSES						

STEP 4 Calculate your total expenses per month by adding up all numbers per column

Fill in your total income

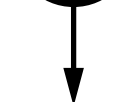
STEP 5



TOTAL INCOME

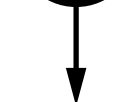
Fill in your total expenses

STEP 6



TOTAL EXPENSES

STEP 7



REMAINING BUDGET

Subtract your total expenses from your total income to calculate your remaining budget for each month

$$\boxed{} - \boxed{} = \boxed{}$$

Hand-out 9

Savings plan

EXAMPLE

What do you want to save for?

Train ticket for family visit

How much do you need to save for this?

\$20

How much are you able to save per week?

\$5



4

WEEKS TO REACH YOUR GOAL

STEP 1

What do you want to save for?

STEP 2

How much do you need to save for this?

STEP 3

How much are you able to save per week?

STEP 4

Divide Step 2 by Step 3 to calculate how many weeks you need to reach your goal.



WEEKS TO REACH YOUR GOAL

What do you want to save for?

How much do you need to save for this?

How much are you able to save per week?



Divide Step 2 by Step 3 to calculate how many weeks you need to reach your goal.

WEEKS TO REACH YOUR GOAL

Hand-out 10

Savings cases

Case 1: Visiting friends in town

You will visit your friends four weeks from now. They live in the next town and the transportation costs amount to \$2. You are planning to bring them some presents that cost about \$10. You have an income of \$10 per week, which allows you to cover your basic needs and leaves \$4 for additional expenses. What would your savings plan look like?

Case 2: Job opportunity

A big newspaper is planning to recruit personnel to sell magazines. The deadline to apply is in three weeks. You want to apply for this job. However, you need \$10 to travel to the city for the job interview. You do not have this money right now. You are currently helping some traders in the market and in this way you earn \$10 per week. This income allows you to cover your basic needs and leaves you \$2 for additional expenses. What would your savings plan look like?

Case 3: Why save?

You are lucky – your fruit business is going well. Every week, after paying for your needs (house rent, food, bills, and so on), you still have \$3 to spend on extra items. Should you save? If so, what will your savings plan look like?

Case 4: Hospital

Two weeks ago you had to take your child to see the doctor in hospital. In the near future the child will need surgery. The nurse told you that this will cost you \$20. You do not have the money at the moment. Your income varies between a minimum of \$5 and a maximum of \$10 a week. You need \$5 a week to cover your living costs. So some weeks you have no money left for saving. What would your savings plan look like?

Case 5: Emergencies

Last year you had to replace the roof of your house. During the rainy season it started leaking very badly and you had to replace it immediately. After this happened you thought it could be useful to have some money at hand for emergencies like this. You earn \$10 a week during the holiday season but the rest of the year business is pretty low and unpredictable. You need at least \$5 a week to cover your expenses. What would your savings plan for emergencies look like?

Hand-out 11

Borrowing and lending case studies

Case 1: Your husband borrowed cash

You had a very bad week. Your husband got fired from his job as a watchman because he fell asleep during the daytime. Now he is meeting a friend in a bar who may be able to help him to get a new job. When he returns home you find out that your husband borrowed some extra cash to buy cigarettes and beer for this friend. He sees no harm in that because he is pretty sure he will get a new job soon. You worry because you are already late paying the house rent for this week. How would you discuss this topic with your husband?

Case 2: Your friend needs money for the hospital

You sell fruit from your garden at the market. You also pick up clients during the weekend at night in town. In this way you earn some extra cash to pay for your children's school fees. Over the last year you have also been able to save some money for unexpected emergency situations. One day your friend Suzy comes to visit you. She needs a loan to pay off a hospital bill. You know Suzy will have a hard time repaying you the money. In what way could you help your friend?

Case 3: Your friend is late repaying you

You own a small shop. Sarah is your regular customer. She has been borrowing money from you quite a lot. Initially she always paid on time, but the last two months she was seriously delayed. Then she was angry about the \$20 you charged her for being late with the payment of \$100. You no longer trust her, especially when she said she had no money while you saw her buying expensive food and partying with her friends. What conditions would you attach to the next loan to her?

Case 4: Your lender charges you extra money for delays

You urgently need \$100 because you have a funeral in the family. You want to borrow the money from a small shop owner you are a regular customer of. You usually borrow from him, but the last few times he has charged you \$20 every time you were late with the payment. But you badly need this money, and there is no one else to lend you some, because you already owe more than \$300 to everybody around you. What is your best option?

Case 5: Your friend needs your advice

You are meeting your friend for coffee. She is very angry because her landlord charged her \$25 for being late with her rent payment. She had to pay \$125 in total for last month's rent and \$100 for this month's rent. Moreover, your friend has the feeling the landlord cheated her, because she thinks she paid him \$50 in advance for the last month, but she does not remember. Your friend is seeking your advice in terms of how she should manage her money.

Case 6: Your friend wants to borrow money from you

You are meeting your friend for coffee. She is very angry because she was charged \$25 extra by her landlord because she was late paying this month's rent. You yourself are quite satisfied, because you just made a good deal – you borrowed \$20 from a shop owner. You used the money for transportation to another city and back, where you made an extra \$100 due to the local holiday. Although you need to repay \$30, you still have \$70 for yourself. Your friend is asking for your help. What is your reply?

Hand-out 12

Negotiation checklist

Name of my negotiation partner:	
My objectives are:	I have to offer:
I think the objectives of the other person are:	The other person possibly has to offer me:

Hand-out 13

Personal development plan

Name:				
Profession:				
Site/location:				
Date:				
Curent situation	Goals	Action	Challenges	Coaching and mentoring needs

About this publication

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