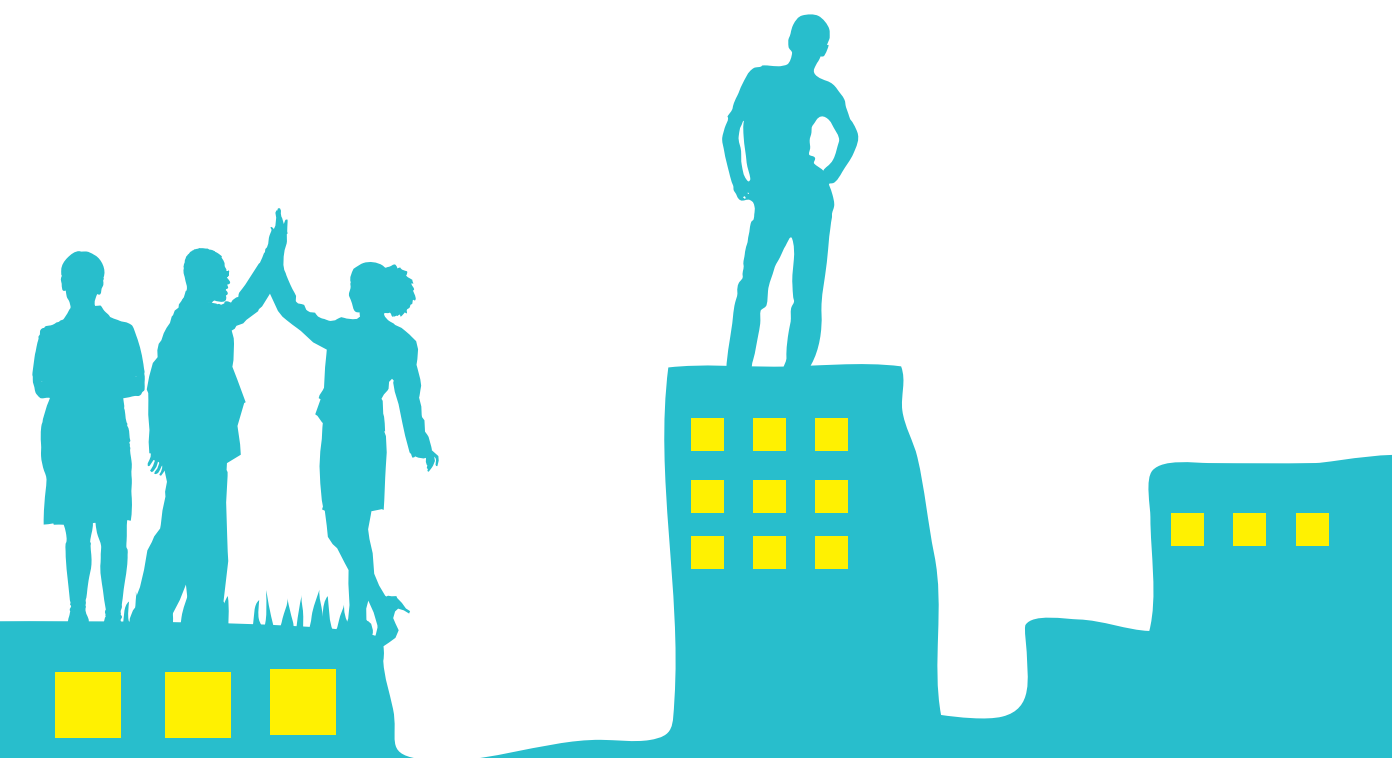


Creating Futures

Supporting young people
in building their livelihoods



A MANUAL FOR FACILITATING LIVELIHOODS

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About this Manual

Introduction

Creating Futures is a programme designed to enhance the ability of young people to think more critically in appraising opportunities and challenges related to their lives and livelihoods. It was developed for implementation among young people (18-24 years) living in urban informal settlements in South Africa. Creating Futures is designed to be facilitated by trained peer facilitators in a participatory style, encouraging participants to seek and develop relevant livelihoods for themselves through their own learning.

Creating Futures was explicitly developed for implementation together with the South Africa Stepping Stones intervention, a rigorously tested HIV prevention intervention aimed at improving sexual health through building stronger, communicative and more gender equitable relationships.

Creating Futures was developed through a 12 month process by the three organisations. This included developing sessions and pre-testing some of these sessions with small groups of young people. An initial version of Creating Futures was piloted in Durban, South Africa with 233 young men and women (110 men, 123 women), who first received Stepping Stones (South Africa Edition) and then Creating Futures. After we reviewed data from the facilitators and participants we finalised the manual that is set out below.

Key contextual issues to note before implementing Creating Futures

Creating Futures is intended to be used with as much awareness as possible of the context in which the participants are situated. The intervention was developed for implementation among young men and women living in urban informal settlements in South Africa. It should be adapted appropriately in consultation with the publishers if it is to be implemented in an alternative context.

One of the areas not specifically addressed in this manual is that of health and nutrition. However, facilitators may need to be sensitive to challenges such as illness as well as those related to the use of alcohol and drugs and, where possible, encourage participants to explore possible routes to ameliorating their impacts.

A key aim of the Stepping Stones and Creating Futures intervention is to address gender inequality and livelihood insecurity as a foundation for reducing HIV related risks. The differences between men and women in the opportunities afforded to them, their levels of health and wellbeing, and family and societal expectations, not only affect gender equality but have a great impact on the responses of men and women to the intervention. It is important that facilitators carry this awareness with them while running the intervention.

The Creating Futures manual is not tailored for male and female groups, yet there are often gender differences in the priorities of women and men in their decision making, in the opportunities afforded to them as well as education and work and therefore how they will respond to the manual during sessions. For example, historically it has been difficult for women to lead independent lives and gain access to education, work or self-reliance, and this still applies in some contexts. Moreover, societal expectations and assumptions related to women getting married and depending on their husbands for material and physical wellbeing remain. Men are often expected to be providers despite facing socio-economic and political challenges. These expectations shape not only young peoples' opportunities, but also their own aspirations and choices. Encouraging young people to think critically about these should be facilitated where appropriate throughout Creating Futures.

Other points to note prior to implementing Creating Futures

- **Run Stepping Stones first:** Creating Futures is designed to be run after young people have gone through Stepping Stones. Stepping Stones builds group cohesion, sets ground rules and encourages open discussion. Without running Stepping Stones first these key issues will not be adequately dealt with in Creating Futures.
- **Additional support to participants:** Supporting people to think more critically is the core aim of the intervention, and therefore an understanding of contextual challenges facing participants is of great value for facilitators. Further, where possible and/or when funding permits, it would be ideal for facilitators to provide additional communication and support outside the sessions and after the end of the intervention. This could be in the form of, for example, telephone calls or one-on-one discussions. This is of course more easily accomplished in situations where facilitators live in the same community as participants.
- **Facilitator training:** Facilitators require training to implement this manual. In addition to facilitators experiencing the intervention as a participant and training in facilitation techniques, facilitators should receive information on sexual diversity, alcohol and drugs, privacy and confidentiality, respect and sensitivity for individual learning preferences and levels of literacy (including the use of the journals), and techniques for on-going follow up and support. Support for training of facilitators can be sought from the partner organisations.
- **Facilitator support:** Ideally facilitators should receive support sessions once a week to allow for challenges to be shared, materials refreshed and debriefing where necessary. In addition, a debriefing session for facilitators should follow the peer group session.
- **Facilitator preparation:** It will be necessary for facilitators to read and familiarise themselves with each session before running it as the notes are quite detailed and are intended to cover a specific set of topics.
- **Length of sessions:** The time guidelines for each session are important to note and should be kept to as closely as possible.
- **Stories:** Ahead of Session One it is necessary to read the story lines and select one story, learn it, identify the key elements, and decide how you will depict these. These stories are relevant to the South African informal settlement context, and if the intervention is to be adapted to another context this should include identifying and presenting stories relevant to that context. The stories have also previously evoked emotional responses from some participants which facilitators need to be prepared for.
- **Secret friend:** The 'secret friend' referred to in Session One of Creating Futures manual may have been introduced during Stepping Stones. If this is the case then the secret friend can be continued into Creating Futures. If not, the introduction of a secret friend should take place at the start of Creating Futures.
- **Groups:** The same groupings of participants in Stepping Stones should be continued into Creating Futures. There are approximately 20 people per group and each group is single sex.
- **Additional Materials:**
 - **Snakes and Ladders Game:** In Session Three of Creating Futures - Resources Needed to Sustain Livelihoods and Reach Goals - there is a game to enhance participants' understanding of capitals (see back pages of this manual for a picture of this). This is available free from the publishers

and can be printed out. There should be one game, comprising a board a set of cards and dice per approximately five participants.

- **Journal:** A printed companion journal for participants is available in electronic form from the publishers. However, if it is too expensive to print a journal for each participant then participants should be provided with notebooks and pencils for use during the workshops.
- **Information sheets and guides:** There is a set of information sheets and guides, such as the CV guide, which should be printed and handed out separately to all participants, irrespective of whether journals are available or not as participants do not always bring their journals with them. These are also available at the back of this manual. Note that Guides 11 to 14 are not referred to directly in the sessions but provide useful extra information.
- **Take home activity worksheets:** Each session has some take home activities for participants to work through at their own pace. These worksheets must be printed and handed out at each session. These take home activities are listed in a box at the end of each session.

A work in progress

While Creating Futures has been tested and piloted, human situations are never static. They bring with them an endless variety of contexts, experiences and characters. It is likely that this manual will go through further revisions as new insights bring changes to its contents. Feedback is therefore always welcome.

Story One: NKOSI

Character	Nkosi: Male.
Birth/migration	Born in KZN, in Malukazi.
Goals noted	His goal is to work hard to ensure that over the next five years, his entertainment company is successful and provides opportunities to talented youth. He would also like to start a small community based organisation to help AIDS orphans. He has a hair salon which he would like to continue to build. He would like to be rich and believes he will get there. He wants to uplift his community by building a crèche, an old age home and an orphanage.
Family and other social capital	His mother was 18 when he was born. He did not live with or really know his father. His father engaged in criminal activity and died in 2004. Before his father died, he tried to make contact with Nkosi and bought him gifts. Nkosi however wanted more than just financial support. His mother had three children from his father, and three from another man. His mother died when he was 25 years old. She was his role model and she did all she could to love and support her children. She taught him to be a go getter. He now lives with his girlfriend with whom he has a child. She is dependent on him and he finds her demanding. He has an extended family of 14 to look after including his cousins because their mother helped take care of his family when his mother was unemployed. He is hopeful he will get a breakthrough in his life which will make him achieve all the things he has ever hoped to do. He depends on prayer.
Wider political/ social/economic context	Political violence during the 1980s in Malukazi saw the collapse of the family tuckshop. There was also a lot of crime, alcohol and drugs among the young boys in the area.
Financial capital	Both grandparents worked and took care of the financial needs of the family until his grandfather was retrenched and his grandmother died. His grandfather carried on running his grandmother's tuckshop. When political violence hit the area the family moved to his aunt's home in Folweni and his mother got some piece work to sustain them. They moved back home after the violence ceased.
Education	Matriculated. Studied at an FET but did not finish.
Employment and/or skills learned or shown	Did piece jobs, like gardening, worked at a hardware store and at a take away for three years as a server, and in construction. He wanted to save but all his money went to help his family. He also worked in the performing arts, then quit. Worked at a chain store, then quit because of a bad relationship with the manager. Worked at a construction site to get money for his baby and girlfriend. He quit this and started a hair salon which worked well. He now has an entertainment company.

No bad health mentioned.

Health

Pregnant girlfriend who cannot sustain herself and was an orphan.

Life crises
and challenges

His mother was an inspiration and he would like to help his family the way she did. His association with a youth development NGO has also played a key role in helping him set his goals and work hard. Aspired to get a university qualification but failed and so will now work hard to make sure his children get what he did not. Aspires to 'soul richness' by being able to provide for his family. This will help him to be at peace with himself.

'Lessons' the
character has
shared

See also **Session One** for an illustrated life line/continuum of this character's story

NKOSI NXELE

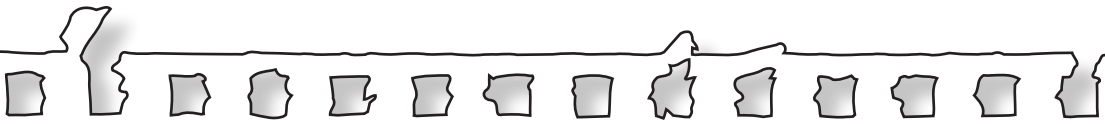
I was born in KZN, in Malukazi. I think my family arrived in KZN in the early 60s. My grandfather was from Swaziland. He first stayed in Dumba where he met my grandmother. They got married and they came to stay in Malukazi where my grandmother was from.

Growing up in shack settlement was challenging. Life was not good. We were a family of fourteen including the extended family. My grandparents took care of all the financial needs in the family. My grandfather was employed. He worked at the harbour while my grandmother ran a tuckshop. She sold alcohol and soft drinks. The tuckshop was very busy. My mother was still young - an 18 year old teenager - when she gave birth to me. My father was unemployed and did not live with us. He stayed in the same area as my family but I hardly saw him and he never supported us. In fact, I did not know my father.

I had questions that I needed to ask my father but he was never there. I made contact with my father when I was 18. I then discovered that he did not lead a good life. He was a thug, he stole cars, money, and he was in and out of jail. He died in 2004. Before he died, he tried to support me but we never had a father and son relationship. He would sometimes buy me Christmas stuff but I did not consider that support.

As a man, we needed him to be there for us, to support me and my siblings in ways other than financial. My mother was unemployed and struggling so his presence would have been much appreciated. My mother had three children from my father and another three from another man.

My grandfather was retrenched in the early 80s. Life became tough because the income from the tuckshop was not enough for the family. We were a big family. I stayed with my mom's sisters, uncles, cousins and grandparents. My grandmother eventually got sick and died. My grandfather continued running the tuckshop and also received his old age grant. In the midst of the family struggle, the political war hit Malukazi and the tuckshop business collapsed. We moved to stay with my mother's sister and her husband in Folweni. They supported us. During our stay in Folweni my mother managed to get piece jobs and helped her sister sustain the family. My grandfather was a brave man. During the war, he refused to leave Malukazi. He remained in Malukazi until the war was over and surprisingly, he survived on his grant money. It still surprises me that he did not get killed or injured during the war. We moved back to Malukazi after the war.



My grandfather and my mother helped each other take care of the family needs. My mother managed to find a job and worked full time.

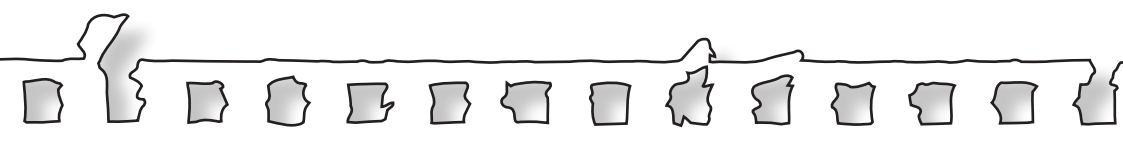
I also felt that I had to play the provider role. I was grown up and I felt I had a responsibility to help my mother since my father was not there. I did piece jobs like gardening and raised money to help my family. I also worked at a shop. I earned a reasonable income and I managed to help at home. After I matriculated, I worked as a server at a take-away for three years. I wanted to save money but I could not because I had to use every cent on my family. I got a scholarship to study at an FET college.

The scholarship was very helpful because it included a transport allowance which was higher than my transport costs. I used the remaining money to sustain myself.

I then got involved in arts and drama at an NGO but it did not work out the way I had hoped it would. The money I earned was far less than what I had been promised so I joined a professional arts company. I continued with the performing arts and made R600 for rehearsals per month and got R2000 per month for stage performances. I moved to another performing arts company where the payment was better. I was paid R500 per performance. Then I discovered that I had been exploited. I came across a contract stating that each person was supposed to earn R1500 per performance. I decided to quit the arts industry because I felt we were exploited.

I went to work at a chain store and I earned R550 per week and worked four days a week. It was much better because the working hours were flexible. But I did not stay long because I did not have a good working relationship with the store manager. He had no respect for his employees and did not appreciate the work we did. I knew I was doing a good job, the customers gave me compliments but he always discouraged me so I gave up.

I stayed at home only to discover that my girlfriend was pregnant. I started looking for a job again because she is an orphan. She had no one to support her. I got a job at a road construction site. I earned R900 per fortnight. It was hard work and I could not cope. I lost weight and had excruciating back pains. I decided that I had to quit but I luckily had bought everything that a baby would need and saved money to sustain the baby. Sitting at home, I thought about starting my own small business and opened a hair salon. I hired someone to work at the salon because all I could do was to shave people. It took off very well. It was not hard to start as I already had a container at home. The community supported me and I made sufficient income.



In 2010, a friend hooked me up with a woman from Cape Town. She was looking for dancers. I showed her what I was capable of and she hired me to do Diski dance. I travelled the country dancing. I earned R400 per performance. It was awesome. I performed in many places around the country and earned a total of R12 000. That was the most money I have ever had in my life. I decided to upgrade my salon. I paid damages for my child at her home and I spoilt myself and my girlfriend with the remainder.

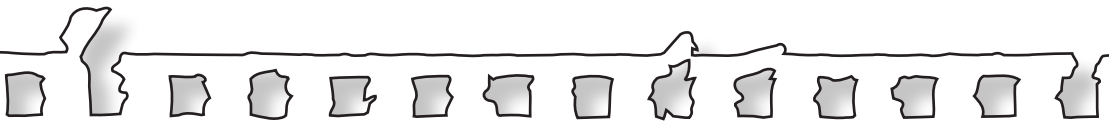
Being in a relationship with an unemployed person has had a negative impact on my finances. Whenever I budget, I include her in my budget because she is an orphan. She has no one supporting her. Since I made her pregnant, her aunts handed her over to me. She has been my responsibility since then. Most of the times, my plans are disrupted because I always need to cater for her and the child. The other depressing thing is that she does not seem to have a direction in life. She has no vision, no goal and no aspirations. I have tried persuading her to do something progressive in life. She has no idea what she wants. My girlfriend is insecure and I am not certain that she appreciates the sacrifices I make for her. I do not feel supported by her.

I am now a manager of a small business in the entertainment industry. I have just registered the company and this is now my focus. I want to work hard to ensure that in the next five years the business grows well. I want to provide work opportunities for unfortunate and talented youth. I want to help develop talent in disadvantaged communities like mine so that the company produces successful and competitive people who will be ready to compete and entertain throughout the world.

My other dream is to start a small community-based organisation that will work towards supporting AIDS orphans and poor children in my community. I also want to improve the salon. I want my clients to receive more than hair treatment when they come to my salon. I am training the salon attendants to be friendly, warm, entertaining and talk to people about anything and everything. I want them to make clients laugh so that they forget about their hardships and are happy when they are in the salon. I currently work with two people. I am hoping to hire at least three people by the festive season.

My mother is my role model. She was only 18 when she gave birth to me. She had five other children to raise. She did everything she could to raise us well in a shack settlement. She was brave. She taught me to be a go-getter.

She had no support from her boyfriends but she did not show any bitterness towards them. She did all she could for the happiness of her children and family. She died when I was 25. I then realised that it was on my shoulders to sustain the family. I feel I am obligated to support my cousins as well because their mom took very good care of us when my mother was unemployed.



Growing up in Malukazi was hard. Young boys were exposed to many things. Most dropped out of school and started working at an early age, but the majority drank a lot and were thugs. I had to make a smart decision about how I was going to lead my life. I wanted to be like my grandfather, not my father. I chose the group that I hung out with very carefully. It was a group of progressive boys. They had goals and aspirations. After school, we did extra mural activities. I did poetry, soccer, singing, acting and much more. I never had time to hang out with the wrong group. I think the way I was raised was also different. My mother hated drugs and alcohol, so I never wanted to disappoint her. All that was in my mind was to grow up and support my mother. I wanted to give back what my father failed to give to my family - support and security.

At the moment, I am not completely happy with how things are. I believe I was born to be rich and I will be rich. I am working hard to ensure that my children have what I did not have as a child. I will be rich if my child is able to get a university qualification. I had aspired to one but I failed. That is the kind of richness I am referring too, soul richness. I will be at peace and I will be even happier if I manage that for my siblings too. My main aim is to uplift the Malukazi community in any way possible. I am hoping to build a crèche, an old age home and an orphanage.

Life is tough and most people are really struggling in my community. Some of my neighbours live in rough and tough situations. They sleep without food and I know how it feels as I grew up under the same circumstances. It breaks my heart. It is for this reason I want to make a difference in people's lives. I want to motivate and give people hope because once that is lost a person does not have the courage to live on. What has kept me going is waiting for my perfect moment to do things, and praying.

Story Two: NOMANDLA

Character

Nomandla: female.

Birth/migration

Place of birth unknown, arrived in Amaoti when she was four.

Goals noted

A happy house and home for herself and her children.

Family and other social capital

Her mother was the fourth wife of her stepfather. The stepfather was a responsible and loving man. Her mother used to run a very successful tuckshop business and all their needs were taken care of. Life got harder after her mother threw her stepfather out; she describes her mother as violent and noisy. Nomandla had a brother who was disabled and received a support grant. He died when she was in Std 9. She never met her biological father. The father of her children was kicked out by her family as they believed he didn't give enough financial support. He failed to pay damages. Her mother chased her out of the home when she dropped out of college, even though her mother was the one who had misused her tuition fees. Her grandmother interceded and persuaded her to come back home but things were very bad. Her mother verbally and emotionally abused her and told her that she was a disgrace because she failed to attract wealthy men. Nomandla had multiple partners to provide for her needs. She started dealing drugs and got addicted to the 'fantasy pill'. She managed to quit when she realised that she would not be able to provide a future for her children. Her relationship with the father of her children was complicated and did not work out in the end because of family conflict. She is now able to challenge her mother, let some things go and speak against abuse or manipulation. However, she still has to find a way to stop her mother abusing her children when she looks after them after school.

Wider political/ social/economic context

Political violence during the 80s, which also led to loss of livelihood as her mother's tuckshop was forced to shut down.

Financial capital

Her elder brother provided financial support and her mother had a tuckshop. This was lost to political violence in the 80s. In order to finish school she had multiple partners from whom she sought financial support. This went on until she finished matric. She stuck with one boyfriend after school and he and her grandmother helped pay for her post-school tuition fees. She dropped out when her mother spent her registration fees. Her boyfriend could no longer assist her because he was caught stealing money from his father's taxi business. She receives a child grant. Currently she has a job which she got through a friend and has bought land and laid the foundation of a house.

Education

Matric. Studied for a diploma but did not finish.

Employment and/or skills learned or shown

Once worked in a small business but not for long. Currently working but did not specify what exactly she is doing.

HIV positive

Led a tough life, felt very alone. Grew up in a violent household where her stepfather and mother used to fight a lot about her mother's drinking habits.

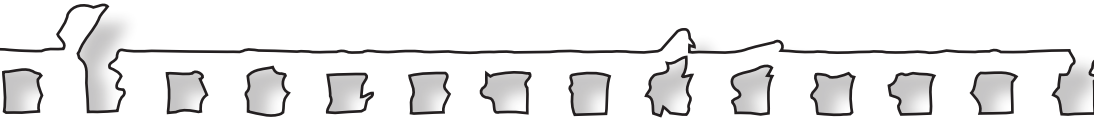
She realises she is also violent and abusive to her boyfriends, just like her mother was abusive to her stepfather.

She realises that she needs to learn to deal with her anger and not be an abusive mother like her own mother- she wants her children to have a happy home. She says the biggest mistake we make in life is we fail to acknowledge the little things that push us towards success and we are quick to give up. She will not allow the bad experiences she has had haunt her for the rest of her life. She has managed to learn from the bad experiences and find the positives. She has learnt to seek help. This happened when her son became rebellious because she had turned abusive like her own mother. However, she has stopped beating him and he has become a very good and obedient child.

Health

Life crises
and challenges

'Lessons' the
character has
shared



NOMANDLA MAZIBUKO

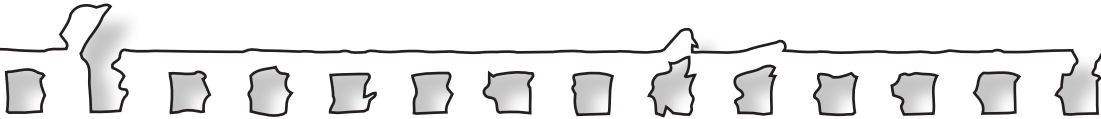
I have no idea of where I was born. I think I was born in Umkomaasi at my mother's place. I think I arrived at the Amaoti informal settlement when I was almost four years old. My mother married another man. She was his fourth wife. My stepfather was a loving man and he wanted me and my two siblings to live with them. When I arrived in Amaoti there were hardly any houses. That was in the late 70s. I think there were less than ten houses. Life was good and people were friendly. My family settled in very well and got to know people very quickly since my mother ran a tuckshop.

My stepfather was a very responsible man. He raised us as his own children. He started a tuckshop for my mother to run to take care of our needs. The tuckshop was big and sold most things. It was busy and the biggest in the Amaoti area. My mother did a good job of looking after it and making sure that it ran smoothly. We did well financially and the profit from the tuckshop was enough to take care of all our needs, including day-to-day needs, school fees, food and clothes. My stepfather also did some temp jobs on weekends and with the little money he got, he took care of his three other families. He used to bring all the stokvel food to our house every year-end and buy us Christmas goodies.

What troubled me at home was violence. Although I thought my stepfather was a good man, he fought a lot with my mom. He did not like the fact that she drank and when he confronted her the fighting would start. My mother eventually kicked my stepdad out of the house he had built for us. When he begged her to let him stay, my mother told him she would kill him. He eventually left. I am not sure where he went but that was the last time I saw him.

I heard that he died two years ago. My mother never told us about his death. But I know that she and my brother went to his funeral. I am still sad that I was never able to thank him and attend his funeral. He was a responsible and loving man. I remember, he once took me to Stanger to visit one of his other wives and I had a lovely time. He was a quiet man who never raised his voice; my mother has always been the violent and noisy one.

My mother continued taking care of all the family needs with the money from the tuckshop. As for school, she did not have to pay because school was free then. She started paying for my school fees when I was at was higher primary school.



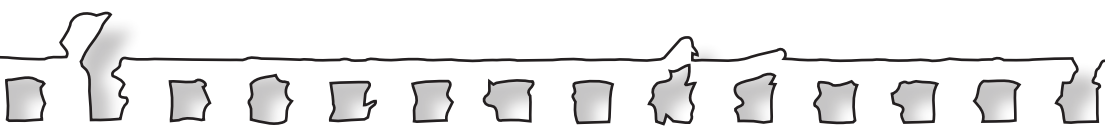
I had a brother who got a disability grant and he also supported us at home.

I started asking questions about my biological father but mom refused to answer. My elder brother demanded answers and wanted mom to tell us who our father was and where he was. She finally left with my brother to meet my father in Soshanguve in Pretoria. My father was happy to see them, so I was told. He wanted to see us as well. My brother told me that they also met my aunt who wanted us to visit. Unfortunately my brother died shortly after that. If I ask mom questions, she says the phone numbers don't work and there is nothing she can do about it.

Growing up without a biological father did not have any impact on me. My stepfather was all that I needed. My elder brother was also a responsible man who did all that a father is supposed to do. I have given up making attempts to meet my father because I do not think that he ever wanted to make a connection with us. If he did, he would have followed up with my brother straight after the visit. It does not matter anymore. I sometimes wonder if he is still alive and what comes to his mind when he remembers that he has children he has never seen.

In the mid 80s when I got to high school, Amaoti was hit hard by the political war. Our tuckshop did not survive. It was invaded by 'soldiers'. The war buses would come and take cold drinks, bread and anything they wanted - they claimed that they were responsible for our safety and in return they needed food and drink. So the tuckshop closed down. Not long after that, when I was in grade nine, my brother passed on. My mother said I was old enough to look after myself so I had to take care of all my needs. I had a baby but my family told me to break up with the father of my son because he was not good enough. My mother, uncles and remaining brother would beat him up and chase him away, telling him he had to pay damages and feed my family. He could not do that. I also hated him for that. I hated him for letting me down and making my family ridicule me. I cut ties with him.

My goal was to finish school. There was only one way. To have multiple partners who would support me and take care of me. I got involved with different men and if I was not happy with his "financial service", I would dump him and look for a better man. This continued until I finished matric. After matric, I had one boyfriend



who helped me register for a diploma. He and my grandmother were responsible for the tuition fees. But I could not finish the course because my grandmother gave my mother the registration fee of R5000 and my mother used it on herself. I could not write my final exam as I was in arrears. We were too scared to confront my mother. Then my boyfriend, who had stolen money from his father's taxi business to support me, was caught. I dropped out of college. My mother fought with me after I dropped out of school because I did not bring in any income for the family. She was not even ashamed of the fact that she had misused my tuition fee. She was a devil and I hated her. Life was hard. I fought a lot with my boyfriend because he could not provide me with all my needs since he was no longer in charge of the taxis. My mother would always tell me that I was a disgrace, that I failed to attract good men, and that I was not good enough and never would be. She told me I was a curse.

My uncles and my mother again pushed the father of my baby to pay damages. We got together again and I had another baby. Things became tough. My second brother passed on and my mother chased me out and said I did not belong to this family, and that I was a disgrace because I had two children out of wedlock. She told me to go and find my own home. I left home and took my children with me and found a place to stay. I worked at a garage for a while but it did not last long. My boyfriend offered to take our youngest son to his granny in the rural areas since I could not cope. I was then only responsible for my elder son and we survived on the child grant. My grandmother was not happy that I had left home. She intervened and begged me to go back, which I did. But things went from bad to worse. My mother demanded groceries but I could not pay the bills and buy groceries. There was no happiness. Nobody worked. My mother would often cut off the electricity and chase us out. She still chases me out her house occasionally and tells me that I do not belong in that family. But she fails to tell me where I belong. Although my mother does not drink anymore, she still shouts at us, fights with my younger brother and there is no peace at home. At one stage I was so depressed and desperate that I hooked up with gangsters and I started dealing drugs. That helped me a lot. I made loads of money to sustain my family and my children. The only bad thing was that I started taking the fantasy pill. I became addicted. I realised that I was messing with life and I saw my dream of raising and building a home for my children vanishing. I did not want my children to grow up like I did. I immediately stopped dealing and I quit. It was not easy but I am glad I was able to

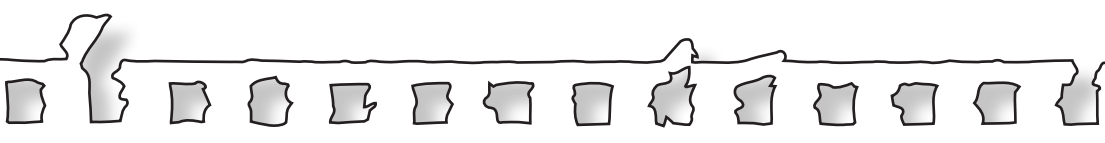
quit before it was too late. That is a chapter of my life that I do not want to open, ever again.

I broke up with the father of my children. Things were just not right. Both families made things difficult for us. His family did not like me. They believed I was a cheap girl from the informal settlement. They wanted a rural woman for him. On the other hand, my family just never appreciated him despite the fact that I thought he was a good man. He fed my family, he fed and clothed me but my family never appreciated it. I feel we would have stayed together if it was not for our families. I also think he got fed up because I fought a lot with him. I was an angry woman and I took out my anger on him. Unfortunately he was a player and that always worried me.

I am currently working and making sufficient money to sustain me and the children. I got a job through a friend who hooked me up with her manager and I went and spoke to him and he hired me. With the money I earn, I have managed to buy a site for my house and I have already laid a foundation. I am saving every cent to finish my house. I am hoping by next Christmas the house will be finished and I will have my own place with my children. My goal is to have a huge, safe and happy home for my children.

I have led a tough life. I have travelled the road alone and at times I sit and think how I made it through some situations. I cannot think of anyone who inspired me. I had no pillar of strength. I used to cry in the dark under my torn and dirty blankets. I would wake up with hope that things will be better every day. I think that's what kept me going. I had hope. I only had one friend in school that I confided in. I am not even sure if she understood what I was saying to her. But I was happy that she was always there to listen. I never spoke to anyone else at length about my life. I only started to feel lighter after joining the programme of an NGO. I am my own role model because I am still surprised that I have made it this far in life. Life has been so unkind and I am still bitter about it.

The year 2005 was a tough one. I received shocking and devastating news. I discovered that I was HIV positive so I had another burden to carry. I found out about my HIV status when I went to the antenatal clinic. Long before I got pregnant, I had a rash. I remember the nurse suggesting that I have an HIV test. I think that back then I did not even know what being HIV negative or HIV positive meant.



So I might have been HIV positive as early as 1998. In 2005 I knew better. I also believed that the results were accurate because I had suspected that the father of my children was HIV positive. He was sick for a long time; he had skin rash, shingles and swollen feet. He died in 2005 when I was pregnant with my second child. His family suspected witchcraft but when I look back now I see that he definitely died from an AIDS-related disease.

I knew a lot about HIV when I discovered my HIV status but I was still terrified when I heard that I had HIV in my body. I had to pick up the pieces. I had to live positively and make sure that I lived longer so that I could raise my children. Breaking the news to my boyfriend at the time was not a problem. I invited him to come with me to the clinic and he did an HIV test too. The result came back positive. We were both counselled. I am not sure how he felt. We did not speak about it. However, we did speak about the fact that since we were HIV positive, we needed to try and lead healthy lives. He did not seem to like the idea of using condoms and he had loads of girlfriends. I had to break up with him. The sad thing is he looks sick now. He says he will start using condoms once he finds a girl who will give birth to a boy child. He currently has six girl children and he wants a boy before he starts using condoms.

I grew up in a violent household so I think I am a rebellious child. I have never been violent against other people except for my intimate partner. My relationships are where I release my anger. My first boyfriend was a quiet person, soft spoken and humble. I fought with him over nothing. I beat him with anything that was within reach. I insulted him and I felt better every time I did that. I even broke the windows of his car. He told me that I had become like my mother and that was an indication that I had to change. He started seeing me less and avoided visiting me. He moved from my area and relocated. I did not want to be like my mother but it was hard to change. I was depressed and had so much anger. I messed up that relationship and I have to accept that.

My message to young people is, life is what you make of it. You need to stand on your own and fight for what you believe in. Strive for success. It may not be what you have aspired to but you will get somewhere. Do not focus on your failures. The biggest mistake we make in life is when we don't acknowledge the little things that push us towards success. We are quick to point out our weaknesses and give up. Life is hard but with determination one can go far. Never allow the bad experience to haunt you for the rest

of your life, Learn from bad experiences and come up with a positive lesson.

My mother was an angry woman and still is. She never dealt with her anger and as a result we suffered. When I realised that I was becoming like my mother I changed. I had a horrible childhood and I do not want my children to go through that horror and torture. Life is good. I am now able to challenge mom and let some things go. Now I get involved with whoever I like and without any pressure from my family. I speak up against manipulation and abuse. I do not respond to family demands. The only battle that I am still to fight is to stop her abusing my children. She stays with my children during the day and I am scared that confronting her may anger her and she might take that out on my children.

I do not want her to beat them. She used to tell me that my elder son was getting out of hand and I needed to beat him which I did. The child became violent, and started acting like a thug. He bunked school, and stole people's stuff. I took him to see a social worker. He told the social worker that he loved me but I beat him for nothing. He deliberately decided to steal and hang out with bad friends so that I would have good reasons for beating him.

I was depressed and hurt. I realised I was becoming my mother and I had to change. I started speaking to my son. I do not beat him anymore. I have found ways to punish him and he has become a very good and obedient child. After those interventions he is fine and he is a good child. I will never beat him again.

SESSION 1: INTRODUCTION AND STORY TELLING

3hrs

Purpose:

- Introduce participants to the broad aims of Creating Futures
- Explore participants' course expectations
- Get participants to reflect on their life stories

Materials and Preparation:

- Pre-printed journals for participants to keep
- A piece of A3 paper. Participants draw their life continuums on this and keep it in their journals or notebooks
- Pens/pencils and erasers for participants to keep (and possibly a bag to keep them in)
- Flipchart
- Flipchart pens
- Coloured kokis and/or crayons
- Choose a story from those at the beginning of this manual. Read and familiarise yourself with this story. Draw a continuum of the character's story on a flip chart. (You must draw this ahead of time. An illustration of Story One and tips on what needs to be included is provided in Exercise Two of this session)
- A printout of the take home activity
- Copy of the life line of the character in Story One

Exercise 1: Expectations and consent

65min

The aim of this exercise is to introduce participants to Creating Futures, explore course expectations, and hand out and introduce the participant journals.

Directions:

1

5min

- Explain that the livelihoods component of the intervention is aimed at helping them to think about, and plan for, their futures in ways that will assist them to make a living in the long term.
- Say that Creating Futures hopes to help them work towards three outcomes in their lives that are particularly important to survival: saving money, finding work and generating income through small business initiatives.
- Say that the intervention will focus on these three areas in particular during the last five sessions.
- Say you understand that they don't know much about what the coming weeks hold, and that in this exercise they will share their hopes and concerns regarding the workshop and their participation.

2

25min

- Ask each participant to think of one hope and one fear or concern around the Creating Futures workshops.
- Ask participants to share these with the group.
- Record them on a flip chart. Make sure the comments are limited to the workshop and their participation.
- Look out for any feedback relating to how participants will treat each other. Say that the workshop is a group effort and the group needs to work together. Remind participants about the exercise at the beginning of Stepping Stones that spelt out the ground rules for group participation.
- Look out for any hopes of Creating Futures providing financial assistance. Take a few minutes to emphasise that no financial support at all will be offered by the intervention. What will be offered is information about various life 'building blocks', and a place to share and learn about better ways of addressing their life challenges. Emphasise that the workshops aims to help participants find ways that work for them in building their own futures.

3

20min

- Hand out the journals or notebooks. Explain that these are for them to record their own reflections, worksheets and information sheets.
- The journal will be used to document, through writing or drawing, their reflections of the workshop and the developments in their lives from the start of the workshop.
- They do not have to show facilitators these journals unless they wish to.
- Go through the journals with participants to show them where exactly to find the pages for the information sheets, worksheets and private notes.

Facilitator Note on Journals: If journals are to be introduced (journals are not necessary for Creating Futures) facilitators need to discuss a range of issues with participants:

- 1) Journals are for writing private reflections - can participants keep journals secret?*
- 2) Are there people who may read the journal? What may they think about what participants have written?*

Make sure that participants have fully considered the implications of writing something secret and private if they cannot ensure that they will be able to keep it secret.

*Facilitator note on Secret Friends:
Explain to the participants that the purpose of the letter writing is to create a positive friendship with their secret friend and that this is done through openness, honesty and through positive affirmations.*

The letters can be short or long. Participants should be encouraged to write regularly but there is no stipulated number of letters that the participants have to write. Participants should hand their letter to the facilitator who will deliver them at the end of session.

Participants may find it frustrating to receive a letter to which they cannot respond, but they should always remember that we have these secret friends for fun, to support each other and make each other feel good. During the last session of Creating Futures, the identity of each secret friend will be revealed.

4

15min

- Introduce the idea of a 'secret friend' if it was not done during Stepping Stones.
- Randomly assign each participant the name of another participant. This is the person they will write secret letters to during the course. If there is an odd number of participants, then one person will have two secret friends.
- It is not necessary for the secret friends to be paired up, i.e. you can write a letter to one person and receive a letter from a different person.
- The person writing the letter will know who they are writing to but their letters must be anonymous. The person receiving the letter must NOT know who wrote the letter.
- The letter writer can write about anything as long as it is positive. They can share things they are excited about, things they like about their friend, things they are concerned about and even their secrets.

Thank you for
making us all
laugh today!
😊
- Your secret friend.

Your idea
about a small
business today
was great!
- Your secret friend.

I really liked what you
shared today about your
difficulties in finding a job.
- Your secret friend.

Exercise 2: Sharing the stories

65min

The aim of this exercise is to get participants to reflect on their life stories as a way of facilitating thinking about their own livelihood resources

Directions:

1

5min

- Explain that story telling will be used to demonstrate the kinds of things the intervention will be covering over the next weeks. It will also help explain the idea of 'livelihoods'.
- Explain that you are going to tell the true story of a young person's life. Names and places have been changed to protect the person's identity. The participants need to listen carefully because the exercises that follow will use the information from the story.

2

60min

- Tell participants the story you chose. As you go through it, show them the illustrated 'life continuum' you have prepared on a flip chart. This will help them draw their own life stories in the next step. The story must map out the issues that will be covered in the workshop, but in the context of a 'real life'.
- Highlight these aspects of the story, also noting the prompts in Exercise Three below:
 - The various resources that the character was able to draw on during his or her life
 - How the resources were used
 - Life challenges, as well as opportunities and good experiences
 - Points of learning and reflection
 - Shocks and stressors and how these were dealt with.

MY LIFE LINE – NKOZI NXELE

(story One at the beginning of this manual)

PEOPLE WHO INFLUENCED ME

Grandparents and my mother – good role models and supportive – I wanted not to disappoint them so I avoided the drugs and alcohol that boys my age were involved in and hung out with the right people

MONEY & OTHER SUPPORT

Income from my Grandfather's job, and my Grandmother's tuck shop.

Income from tuck shop and Grandfather's old age grant

My mother got some piece work and support from aunts and uncles

Mother found a full time job and grandfather helped with his grant. I also took on piece jobs like gardening and helping in a shop to help

I found piece jobs

born in KZN, in Malukazi shack settlement

1983

1984

1985-7

1990

2001

KEY EVENTS, SHOCKS, OPPORTUNITIES

Grandfather retrenched in the early 80s – had to move in with my aunts and uncles as the tuck shop was not enough to support us all

Grandmother fell ill and died then political unrest and tuck shop went under. Moved to Folweni

moved back to Malukazi after unrest was over

MATRICULATED

I had a hard start in life. My mother was only 18 years old and unemployed when I was born. My mother had three children with my father, and three with another man

My mother is still my role model. She had no support from her boyfriends, but was never bitter. She was brave and taught me to always look ahead.

Through a friend who put me in touch with the lady who gave me this job.

Big money boost – earned R12 000 from this job and it helped my salon and my girlfriend and child

SCHOLARSHIP

2005 2006 2007 2008 2009 2010 2011

Started studying with a scholarship at college

Got involved in arts and drama with an NGO. Then joined professional arts company. Felt exploited so moved to another

Mother died
Went to work in a chain store, but left

Girl-friend fell pregnant

Construction job for a short time

Opened hair salon

This was very hard – my health could not take it and my back was bad as well

Got a good job with a dance company – temporary but boosted salon and child

We also give some guys in the community work through this and it helps keep them from doing alcohol and drugs

Own business doing lots of things in partnership with a friend

This was a big shock for me because she was an orphan and I had to look after her and the baby – that's why I was motivated to find work

My goals are to work hard to make my entertainment company a success, and my hair salon better. I want to be rich one day, and believe I can get there. I also want to lift my community by building a creche, an old age home and an orphanage

Exercise 3: Unpacking the meaning of 'livelihoods'

50min

Directions:

1

- Ask participants to use the A3 paper to record the story of their own lives in whichever way is most comfortable (drawing, writing, or both). If they are more comfortable with drawing, then encourage that. Leave space to add in things that may come up later on. Give them different coloured kokis or crayons.
- Use the following questions as prompts. Write them up on a flipchart:
 - When were you born and where?
 - What is the first important event you can remember in your life?
 - What major challenges, family crises or other shocks can you recall?
 - Fill in memories of good experiences.
 - Fill in the times you moved houses or moved from one area to another.
 - What schools did you attend? Did you complete your schooling?
 - Fill in any family loss, deaths or illnesses that have affected your life. When was this? What happened?
 - Fill in any special people who influenced your life. Who were they? When did you meet them?
 - Fill in the good times and bad times because of having money or being short of money.
 - Fill in times when you felt particularly safe or in danger – what happened?

20min

2

- Participants work in pairs (with someone they don't know very well) and discuss and share their stories.
- They must focus on discussing 1) the resources they have in their lives, 2) how they use them, 3) points of learning and reflection on their lives. Write these points on newsprint.

20min

Take home activities for participants

Spend some time on your own at home identifying any similarities between aspects of your own story and the story you were told. Think of examples that cover social, financial, physical, natural, and human resources in the stories.

- Each person has 10 minutes.
- Participants must ensure that they only give snippets of their lives in order to make the exercise more interesting and save time for discussion.

3

- Explain take home activities described in the box and tell them that the next session will start with sharing these reflections.
- Remind participants to write something to their secret friend.

10min

SESSION 2: SITUATING SELF

2hrs25

Purpose:

- Participants reflect further on their life stories in order to reflect on the resources they draw on in building their lives and livelihoods
- Facilitate participants' identification of some medium term goals for their livelihoods

Materials and Preparation:

- Flipchart
- Flipchart pens
- Coloured kokis and/or crayons
- Take home activity printed out
- Familiarise yourself as facilitator with the five kinds of resources or 'capitals' below. Have a copy of this ready to use with the group

Human:	These include education, faith, health and physical strength, life experiences and wisdom, intelligence, knowledge and skills. Spiritual resources include prayer, fellowship and hope.
Social:	These resources include people's support networks – family and friends, kinship networks, religious groups and the organisations to which they belong. This includes farmers groups, savings and loan groups, and HIV support groups.
Physical:	These can include homes, equipment and tools, bicycles, vehicles, wells, clothes etc.
Financial:	These resources include cash or items that can be converted to cash quickly and easily. Financial resources might include income from a job or payment from abroad.
Natural:	These include access to natural resources such as soil, water, plants, trees, animals, air, rainfall and oceans.

Exercise 1: Dreams and wishes for our lives

1hr25

The aim of this exercise is to facilitate participants' thinking about the kinds of dreams and wishes they consciously or subconsciously hold for their lives

Directions:

25min

1

- Ask participants to spend a few minutes reflecting on the last session. Ask them to share any similarities between aspects of their own story and the story you told them.
- Briefly explain the five resources of human, social, financial, physical and natural resources. Pin up the prepared flipchart.
- Say to participants that livelihoods are about those resources we have or do not have which could help us make a living.
- Record this on a flipchart and keep it pinned up for the remainder of the course.

2

25min

- Tell participants to think about the following: "What would your life look like if you felt that life was 'good' (this is 'good enough', or 'acceptable to me' or 'I can live with it like this'). What would life look like to feel 'really great', (what is your ideal world)."
- Ask them to record these wishes in their journals if they wish. Say that they are being asked to draw two distinct 'pictures' in their minds and/or their journals.
- While they are doing the above, draw up the chart below on a flipchart and add some of the resources that came up in the previous exercise.

WISH LIST		
	Good enough	Great
Money		
Health		
Housing		
Safety		
Relationships		
Food		

3

10min

- Give each participant a few seconds to say one thing they wished for that would make life 'good' and one that would make life 'great'.
- List these in the correct life area on the chart. Add in a new category for anything that does not fit.

4

25min

- Add four new columns to the table (see below).
- Ask participants to think about their wishes in relation to the other categories. Ask them to think about what it would take for this wish to come true. They are only allowed to discuss the wishes on the chart.

- For example a wish for a big house means money, which mean work of some kind, and health in order to work. In other words there might be a few things that have to happen in another category for them to be able to work towards life being 'good', and life being 'great'. Write an example in the last column for participants to see.
 - What are some unforeseen consequences (good and particularly bad) of this wish?
 - How might this wish be achieved – some practical steps.
 - Which wishes and steps are realistic and within their control?

	Good enough	Great	What do you need for this wish to 'come true'? Which other 'life area' would you need to draw on?	What good things and bad things might happen if this wish came true?	What practical steps can you take to help this wish come true?	Which steps are realistic?
Money						
Health						
Housing						
Safety						
Relationships						
Food						

Exercise 2: Setting livelihood goals

1 hr

The aim of this exercise is for participants to think critically about what shapes their dreams and to set some realistic goals

Directions:

1

15min

- Participants work alone on their life story. They must record one realistic goal they would like to work towards that they think is possible to achieve over the next three to six months. The goal should be small and can relate to any area of their lives. The goal can be an interim step to a bigger wish, or a goal from the previous step.

2

15min

- Ask participants to think about where their dreams and wishes come from and to think about what made them develop these particular dreams.
- Write up shared dreams on a flip chart, as well as key points about where/how these dreams started and why.

3

15min

- Tell them that the role of this session is to help them think carefully about their chosen goals and to start developing steps towards realising these goals. Say that the workshop will also help them become more aware of the connections between their dreams and other aspects of their lives.
- Ask whether the discussion has changed how they feel about the wishes they identified in the previous exercise. Discuss.

4

15min

- Hand out the take home worksheet and go through it. This is for participants' own reference so they are free to respond however they prefer, by drawing or writing in their journals or on scrap paper.
- Tell them the next session will explore our individual resources which may help us reach our livelihood goals.
- Remind participants to write something to their secret friend.

Take home activities for participants

After reflecting on the session's discussions:

1. Record the area in your life that you think you would like to start changing for the better in the next 3-6 months, and exactly how you would like to see it change.
2. Record any 3 steps you can think of that you will need to take to get you there.

SESSION 3: RESOURCES NEEDED TO SUSTAIN LIVELIHOODS AND

REACH GOALS

2hrs55

Purpose:

- Create awareness about the resources that people need in order to: produce livelihoods; cope with crises in their lives; and work towards their identified goals

Materials and Preparation:

- Flipchart and pens
- Flipcharts from previous session (resources identified)
- Snakes and ladders games printed out in advance. One set per about five participants
- The summary of the story from Session One
- Take home activity printed out if journals are not provided
- A flipchart of key issues from the story that are relevant to this session to be able to refer to them as necessary.

Guides to print for this session

- Guide 15: Livelihoods Snakes and Ladders Rules

Review of the previous exercises

30min

1

10min

- Ask participants: Did you managed to finish the take home activity?
Why/why not? Discuss any challenges they may have had.

2

10min

- Ask them if they see their goals as achievable, or whether they still need work.
Tell them that they are going to work on clarifying these goals in the next session.

3

10min

- Give them time to revisit their goals, discuss any concerns or questions, or make changes.

Exercise 1: Thinking about livelihood resources

50min

The aim of this exercise is to create awareness about the resources that people need in order to produce livelihoods and cope with crises

Directions:

1

5min

- Say: It is clear from our stories that we all have resources in our lives which are very important for our livelihoods. These resources help us cope with the crises and other shocks we may experience.

2

20min

- Ask the group to recall the different resources in the story that helped the character to build his or her life. Participants should feel free to refer to their own life stories if they would like to.
- Use the prompt questions below to get participants to recall resources or resources which may not have been mentioned, particularly human, social and financial resources.
 - If people are struggling to think of resources, get them to think of an example of a livelihood and the types of tools, equipment or resources people use to do that job or skill.
 - Highlight how several resources are often combined to build livelihoods. Write these up separately on pieces of card.

The following prompt questions should be used:

- What knowledge and/or skills did the character have that helped him or her in his/her livelihoods?
- What level of formal/informal education?
- Was he or she in good health and strong enough to work? If not, why not? Was it because of sickness or poor nutrition?
- Did s/he receive support (either financial or practical) from inside or outside the immediate household, or from friends, neighbours, extended family or others?

What type of support and how often?

- Did any community structures or support groups assist him/her in any way?
- Did any political structures assist or cause problems in any way? Did s/he have access to connections with influence or people with power? Examples of these could be local leaders, politicians, NGOs or churches.
- What possessions did the character have access to that helped him/her? What kind of home did s/he have and what was the physical environment like in terms of water, sanitation, transport etc?
- Did s/he have savings, or things that could easily be turned into cash? Did s/he get work or was s/he able to receive financial help from someone else?
- Did the use of any land, water, produce or livestock help? Did she or he have access to any?

3

5min

- Ask participants to sort the cards listing the resources into categories. Which resources belong together? Give them a few minutes to start thinking and discussing categories.

4

20min

- Review the definitions of resources presented in Session Two. Explain that this is one way of thinking about different resources. Ask the group to sort the resources into the five categories, moving the pieces of card to the 'correct' group.

Exercise 2: Examining my resources

1hr35

The aim of this exercise is to work on participants own resources and how these might be developed to reach their own goals.

Directions:

1

25min

- Introduce the snakes and ladders board game. This is to be played instead of an energizer to reinforce their learning. Allow them to play in groups of 3 – 5 players. The rules are in Guide 15 at the back of this manual.
- The purpose of the game is to help them think about what livelihood resources are. In the next exercise they will have an opportunity to think about their own resources.

2

20min

- Hand out the worksheets below. Ask participants to work alone with their life stories. They have 15 minutes to fill in the box to the best of their ability.

	Describe the resources you have access to at present and how you use them	How can you access new resources? Write down any ideas you have	Write down any ideas you have to make better use of the resources you already use or have access to
Human			
Social			
Physical			
Financial			
Natural			

3**10min**

- Participants work in pairs to share and discuss their boxes. They can add in any new ideas that came up in the discussion.
- Remind them that they have five minutes each.
- Encourage them to listen and ask questions only when something is not clear.

4**10min**

- Ask a few participants to share their thoughts about the exercise with the whole group. What did they discover about themselves and their resources?

5**10min**

- Participants work alone again to review their livelihoods goal (written or drawn in the previous session). They must follow these steps:
 - Look at their livelihoods goal.
 - Are there any steps they would like to add, now that they have thought about the resources they currently use or have access to?
 - Add the steps they have identified where appropriate.
- Go around the room checking whether participants are doing as instructed and helping those who need some guidance.
 - Ensure that you have given input and guidance to all participants. Make sure they are thinking more clearly about the intermediate steps needed to reach their goals. These must be listed in their journals or notebooks.

6**5min**

- Remind participants that the workshop provides an opportunity to review their livelihoods goals and to work on making them happen. The next session will enable them to explore the social resources which may help them reach these goals. It is therefore important to have their next steps ready for the session.

7**10min**

- Ask the participants to share what they have learnt from this session about themselves and their resources.

8**5min**

- Explain the take home worksheet to the group. Participants must feel free to respond however they prefer– drawing or writing, in their journals or on scrap paper.
- Remind participants to write something to their secret friend.

Take home activities for participants

- 1. After reflecting on the session's discussions, think more about the assets or resources you can think of in your life that will help you work towards your goal.**

SESSION 4: SOCIAL RESOURCES

3hrs

Purpose:

- Increase awareness of how to build and maintain reciprocal relationships of trust (inside and outside community) that assist in improving their lives
- Enhance understanding of advantages and disadvantages of community participation and how to draw benefits from community participation
- Identify the role of social resources in reaching the livelihood goal selected in Session One.

Materials and Preparation:

- Find at least four pictures in magazines or newspapers depicting social roles and interactions, for example: one of family, one showing an imbalance of power between people – whether political, financial or other, one of friends, one of work such as teacher-child, manager-employee etc. The pictures must be big enough for the group to see
- Flip chart with a copy of BOX 3: Relationship analysis matrix
- Flip chart listing the roles of the social resources in the story character's life
- Flip chart with notes of key issues from the stories that are relevant to this session.
- Take home activity printed out.

Exercise 1: Relationships

1hr30

The aim of this session is to contribute to increased awareness of how to build and maintain reciprocal relationships of trust (inside and outside the community) that assist in improving their lives.

Directions:

1

5min

- Remind participants that social resources (our relationships with individuals and groups) are one form of resource that people draw on in building their livelihoods. They saw this in the character's story in Session 1.

2

20min

- Put up the pictures of social roles.
- Ask participants what each picture show.
- Ask them to share any strong feelings or responses they have to the pictures, and to try to identify why.
- Ask the following questions, allowing for discussion:
 - What roles do you think these people play in their families, in their intimate relationships, at work or elsewhere?
 - What do you think these people DO for one another?
 - Why are they important to one another in different ways?
 - Which person seems to have the most power in the picture, and why?
 - What can we see that relates to being a woman or being with a man, which may influence the power relations in this picture?

3

15min

- Explain that the focus will now be on issues of power in their own relationships: with a sexual partner, a friend, a colleague, a comrade, or an elder/relative. This person is someone who is important to their survival. They cannot afford to lose their relationship with this person but they might have to take certain risks in the 'giving and taking' in the relationship in order to maintain it.
- Ask participants to close their eyes and clear their heads of anything but your voice. Make sure they are relaxed and aware of your voice only. Slowly go through the following questions:
 - How did you meet this person?
 - How long have you been close to this person?
 - What kind of things does this person do for you? (Maybe s/he helps you with money, gives you emotional support, got you a job, gives you love, a home to stay, pays for the children's school fees, puts you in touch with someone else who helped you, or buys you clothes. Think about any other thing that is important to you.)
 - In what other ways do you benefit from the relationship with this person?
 - What is your part in the relationship? What do you have to do in order to make sure the relationship does not end, or to minimise arguments or conflict?
 - Can you afford to lose this person from your life right now? Why or why not?
 - If this person was not doing things for you, would you still be close to him or her? Why or why not?

- Are there things you do to maintain this relationship which you would prefer not to do?
- Did you ever get into trouble because of things you have had to do for this person?
- Do you still wish to be in a relationship with this person under these circumstances?
If yes, why do you feel you still need this person in your life? If no, why do you feel you don't want this person in your life?

Ask them to open their eyes.

4

30min

- Referring to Box 3 on the flipchart, ask the following:
 - How do you feel about the exercise of closing your eyes and thinking about the things you were asked?
 - Was it a positive or a negative experience? Why?
- Explain that the intention was not only to focus on negative feelings, and you hope that as the exercises go along they will get an opportunity to learn a few things about themselves which might impact on their livelihoods.
 - Who came to mind during the reflection exercise? (start filling these into Box 3 on the flipchart)
 - What kind of relationship did you recall?
 - Were they pleasant or unpleasant relationships? Why?
 - What issues did you have in those relationships?
 - What benefits and risks did you experience in those relationships?
 - What would you change and why?
 - Would it be possible to implement those changes?
 - What support do you think you would need in order to do so?

BOX 3: Relationship analysis matrix				
Who was the person?	What kind of relationship was/is this?	What benefits did/do you get?	What risks did /do you take?	What would you like to change about this relationship? Is it possible?

5**15min**

- Ask the participants to think about sexual relationships - either theirs or others - that they know about that may involve compromise. In other words, having to 'take the good with the bad', or an imbalance of power between a man and a woman.
- The participants form four groups of five and discuss the following questions (in general or choose one of the stories to focus on if they prefer):
 - What kinds of trade-offs are involved in these relationships?
 - What kinds of struggles do people have in these relationships over control or power?
 - What makes a sexual relationship beneficial? What makes it damaging or dangerous?

6**5min**

- Summarise for the whole group: Relationships are transactional but if there are risks to one's personal and sexual health one needs to be aware and concerned about working towards making that relationship more equitable, less risky, happier and healthier.

Exercise 2: My community participation

35min

The aim of this exercise is to encourage a greater understanding of the advantages and disadvantages of community participation and how to draw benefits from community participation.

Directions:

1

10min

- Explain that this step is about getting people to think beyond their relationships with individuals. It is about their role and participation in the community.
- Ask participants to stand if they are a member of the following:
 - A political party or a youth league
 - A church
 - A football club
 - Another kind of sport group or club (ask each person to say what)
 - Savings club or stokvel
 - Youth group
 - Other (ask them to say any other groups they belong to).

2

15min

- Ask them what benefits they have experienced because of participating in groups. What disadvantages have they experienced?
- List these on a flip chart.

3

10min

- Ask them to brainstorm how they could tackle the problems and still get the benefits of working in a group. Write these ideas on another flip chart
- Ask them to work on their own and think about groups they might consider joining which could benefit them, and write these down in their journals or notebooks.

Exercise 3: Developing my social resources

55min

The aim of this exercise is to get participants to think about their selected livelihood goal, identify the role of social resources in reaching their goals, and learn skills in maintaining relationships.

Directions:

1

5min

- Ask participants to think about the character's story. Remind them of the roles of social resources in the character's life.

2

15min

- Put up the relevant flipchart before the session. However, if they prefer to reflect on their own stories and social resources, that is also fine. Ask them to form pairs and do the following:
 - Go back to their own goals that they drew up last time.
 - Come up with roles which others (people or institutions) can play in helping them reach their goals.
 - Write down or think of three intermediate steps involving these roles that would help them achieve their goals.

3

25min

- Note: Participants might fail to make this exercise work! Be prepared to encourage everyone to trust you!
- Say that an energiser will now be played to demonstrate how networks/relationships can be built, how they may be destroyed and what elements are needed to maintain them. It is called 'the circle sitting game'.
- Before you start, explain that relationships with other people can be unbalanced. This is sometimes necessary in order for those relationships/networks to be functional.
 - Have all participants stand in a circle side by side, shoulder to shoulder
 - Everyone takes a quarter turn to the left (or right), and then another step inwards to tighten the circle
 - With everyone pressed together, tell them to slowly sit down at the count of three
 - Each person is now sitting on the lap of the person behind them
 - Retry if it has collapsed
 - Ask them to stay seated for a minute
 - If all goes well, ask them to put their hand up and cheer!

4

5min

- Ask participants to share their feelings about the exercise. What do they think it represents about relationships? Prompt if necessary for features of relationships such as trust, networks, balance. (For example, unbalanced relationships can still be functional; going along with the exercise even when you are uncomfortable with it because it served a purpose).

- Say that the next session is a peer group session in which men and women will be together and sharing their different experiences of how an 'ideal' man (for the male groups) or 'ideal' woman (for the female) should behave.
- Hand out the take home worksheet for this session.
- Remind participants to write something to their secret friend.

Take home activities for participants

Today you were reminded of your relationships with people who have helped you in one way or another.

Thinking about your next goal, come up with the names of people who might be beneficial in helping you achieve your goal. Write down if you wish in your journal:

1. How can these people help you?
2. How comfortable are you to share your ideas with them?



SESSION 5: PEER GROUP MEETING

3hr25

Purpose:

To enable the male and female groups to share how their livelihood goals and aspirations, and their views and experiences of gender norms and pressures, influence their sexual experiences

Materials and Preparation:

- Flip chart with a list of key issues from the character's story as a point of reference
- Flipcharts with notes from the Stepping Stones session on societal expectations of men and women detailing the ideal expectations versus the realities of how they actually try live their lives.

Facilitator Note: This peer group, mixed gender session is broken into three parts, each of which has a slightly different focus. The peer group session is in many ways designed as a reflective point in the intervention process, and to encourage cross-learning between young men and women. The session needs to be tightly facilitated to keep to time.

Part 1

55min

Aims:

To enable the male and female groups to meet and communicate their particular views of gender norms; their experiences of the pressures they feel in order to conform to society's ideals of being a man or a woman; and how they respond to these.

Directions:

1

5min

- Welcome everyone to the session. Congratulate them on having persisted in attending these sessions.
- Say that this session is a sharing session where they are going to share their understanding and experiences of issues of gender. They will share their experiences of how they may be pressured to become certain types of men and certain types of women.

2

20min

- If possible, refer back to the flipchart versions of what was discussed in the previous Stepping Stones sessions. If not possible, give them some time to talk about the ideals that society imposes on them and what they are currently facing to try and live up to these expectations.
- Ask the female group to present to the male group an account of their society's ideal of how woman should behave.
- Now ask the male group to present to the female group an account of their society's ideal of how men should behave

3

25min

- Write up the following questions to encourage discussion between the men's and women's groups:
 - Why do you think these are 'ideal' behaviours?
 - What pressures do these expectations place on men/women?
 - What risks do they take in order to meet these expectations?
 - What do you gain from these expectations? What do you lose? How may it hurt you?
 - Did any of these expectations affect the way you came up with livelihood goals? Was it different for women as compared to men?
 - How easy is it to decide to do things differently?

4

5min

- Summarise that it is not easy to live up to other people's expectations. The most important message from the discussion is that we need to be aware that some expectations are realistic and can be met, while some are just ideals and cannot always be met.

Part 2

1hr20

Aims:

To enable members of the peer groups to communicate about gender inequity in relationships, and experiences of violence. At this meeting the peer groups will share roleplays on how men and women mistreat each other drawing on their Stepping Stones experience if useful.

Directions:

1

25min

- Say that all peer groups have worked on and have had a chance to learn about women's and men's experiences of gender power inequity in relationships and violence and how it impacts on them.
- Ask each group to present a short roleplay, not more than 5 minutes, to show an account that includes emotional abuse, men's controlling behaviours, or physical or sexual violence.

2

15min

- After both presentations facilitate a discussion on the roleplays by asking the two groups:
 - What are the underlying expectations that led to the men behaving as they did?
 - What are the underlying expectations that led to the women behaving as they did?
 - What does it feel like to be the woman? How does the man feel?
 - What advice can you give the men? And the women?

3

20min

- Ask each group to prepare and present a roleplay of their gender's experience of the aftermath of these experiences. For example, roleplay the responses they bring on, how these responses are dealt with etc. Again, not more than five minutes each.

4

15min

- Facilitate a discussion around the following:
 - How can we work as a community to reduce men's expectations of controlling women and stop men's use of violence?
 - What did you find surprising or new from the roleplays, and why?
 - In what ways does it change your view of the opposite gender's experience of control or violence?
 - What can we do to help women who experience violence?
 - How can we stop men being violent?
 - How could we change men's expectations about women's roles in relationships?
 - Do we need to change women's expectations so they stand up to men more when men try to control them?

5

5min

- Remind the participants that in our communities it is mostly women who experience violence. Violence occurs because of a gender power imbalance between women and men.

Part 3

1hr10

Aims:

To enable members of the peer groups to share their livelihood goals and aspirations and to share how they would like people around them to support them. At this meeting the peer groups will perform short sketches which summarise the kinds of livelihoods goals they have shared as a group. Using these, they should produce requests of support from people around them.

Directions:

1

25min

- Explain that in the previous two sessions all peer groups drafted their livelihood goals and aspirations. This is an opportunity to share these so that each peer group will be aware of the goals or aspirations of the opposite sex.
- Ask each group to prepare and present a five minute sketch of their livelihood aspirations. What kind of support do they expect from people around them, focusing on the social resources and relationships they discussed in the previous exercise?

2

30min

- Facilitate a discussion. Invite the opposite gender group to comment.
 - What was the difference between your aspirations and the other group's aspirations?
 - Why do you think these differences exist?
 - How do we 'learn' to be 'men' and 'women'?
 - Is it possible for men and women to share responsibilities, such as earning income or taking care of the house and home? Why/why not?
 - What kind of advice would you give to the other group?
 - Does a person's sexual partner have a role to play in supporting your livelihood goals and aspirations?
 - What kind of support is expected from a sexual partner? How much support is adequate?
 - What support would men and women like to have from their partners?
 - What is the reality about your partner's involvement in your livelihood and aspirations for a better life? Is this the same for everyone?

3

15min

- Go around the room and ask everyone to mention one thing they have learned from this discussion that they didn't know before about the other peer group.

Purpose:

- Enhance participant ability to recognise that there are multiple ways of learning, including experiential and educational, formal and informal
- Encourage participants to identify strategies to identify, utilise and build on learning opportunities
- Enhance participant's ability to critically assess how they decide what determines their own success

Materials and Preparation:

- Flipchart and flipchart pens
- Flip chart for groups to write on
- Pre-drawn continuum with stickers added from Session One of Creating Futures
- Sticky notes
- Learning category points from Exercise One written on a flipchart ahead of time
- Flip chart note of key issues from the story relevant to this session as a point of reference. In particular the events in the character's life about learning and how they could be fitted into the 'action reflection cycle'
- A 'mock' CV drawn up on a flipchart for the character in the story
- Take home activity printed out

Guides to print for this session:

- Guide 1: Action-Reflection Model
- Guide 2: Cover Letter for Job Application
- Guide 3: Curriculum Vitae
- Guide 4: University and Technikon Bursaries in KZN 2012

Exercise 1: Multiple ways of learning

1hr40

The aim of this exercise is to enhance participant ability to recognise that there are multiple ways of learning and critically explore narratives of success related to learning

Directions:

1

5min

- Explain that in this session we are going to discuss different ways of learning and how learning is a basic part of living.

2

10min

- In groups of 4 or 5 participants spend 10 minutes recalling how they have learnt the things they know, and how they learnt the things they do. Write these on the sticky notes.
- Encourage them to focus on HOW they learnt rather than WHAT they learnt. (For example some people learnt to sew or connect electrical appliances – HOW? By being taught by adults in their family or in the community, or from observing others when they are doing so. Or, learnt to polish shoes or braid hair. HOW? After having observed and liked it when adults in the family did it).
- Emphasise you want to hear about not only the learning that takes place in a classroom or formal setting, but informal learning as well.

3

20min

- Paste the sticky notes to the wall. With participants' help, group them together. Develop two categories of 'ways of learning'. In other words, get people to identify qualifications or formal learning versus informal learning that produces no qualifications or certificates.

Facilitator Note About 'Formal' Versus 'Informal' Learning: People may well respond differently to the exercise in how they think about 'categories'. For the purposes of the next step, the discussion should get young people to thrash out various understandings and feelings about learning. The 'qualification' category should include academic/educational based qualifications; the 'non-qualification' category should include experiential, mentoring, reflective learning. Participants may also find that there are certain ways of learning which can be qualification or non-qualification-based and which may be oriented around skills and information learnt from organisations which impart such skills. For example facilitation skills, community mobilisation, caring for the sick.

Allow participants to create a middle category which will accommodate such skills. Remind them that these skills are trainable in a formal setting and are usually set around certain guidelines. If they have acquired them without formal training and if they would like to continue with them, it might be advisable that they try to get the necessary formal training.

4**10min**

- Divide the group randomly in half and assign the qualification-based category to one group and the non-qualification category to another group. If the group is keen to include the third category then allow this. You will then have to divide the group into three, and cut the presentation time accordingly.
- Give them 10 minutes to discuss the importance of their category, the benefits of improving people's lives and livelihoods and how it helps people to feel good about their lives. They need to think about what it means to be successful, and what kinds of learning lead to success. Each group should have one person taking notes so that they can convince the other participants about their category. They must address the following:
 - Why is your way of learning important in improving people's lives and ways of living?
 - How does your category create or contribute to people's success?
 - What important benefits you can think of?
- Think of one or two examples that support the value of your category.

30min**5**

- Ask participants to select a presenter. S/he will present their case in detail according to the questions. The ground rules for this discussion is that all participants must listen to the presenter and not interrupt nor ask questions until the presentation is finished. The first presenter will have 10 minutes and then hand over to the second presenter. If there is a third presenter, they will go next.

6**20min**

- When presentations are over each group is given a turn to respond by asking questions or critiquing the other group's presentation.
- To wind down the discussion prompt participants to think critically about the following:
 - How you define success relative to education
 - How education supports different roles in your community
 - What kinds of work you can get with different kinds of learning; long versus short term, luck versus certainty, advantages and disadvantages
 - Identify opportunities for learning in your own community
 - Think about ways of learning that are more likely to open doors and leave less to 'chance' or 'luck'.

7**5min**

- Bring the group back together and give a brief summary of some of the key issues and points that emerged.
- Emphasise that it is important to think about both 'formal' and 'informal' learning when writing a curriculum vitae (referred to as a CV from now on).
- Say you will return to this in another session.
- Stress that learning can be accredited or non-accredited, formal or less formal, and that ideas of 'success' are different for different people and are influenced by those around us.

Exercise 2: My learning

1hr25

The aim of this exercise is to make participants think critically about their own experiences of learning and how to enhance them and benefit from their experiences

Directions:

10min

1

- Ask them to close their eyes (if they wish), relax, and think about their own lives and a time when they went through a learning process. Think quietly about the following:
 - What happened in that learning process?
 - What were your reactions and feelings?
 - What was good or bad about the experience?
 - What sense can you make of the situation? Bring in ideas from outside the experience to help you.
 - What can be concluded, in a general sense, from these experiences and your analysis?
 - What can be concluded about your specific, personal situation or way of handling the situation?
 - What steps are you going to take on the basis of what you have learnt?

10min

2

- Hand out the Action Reflection Model worksheet. (Tell them it is also in their journals if these have been printed for them).
- Position the events in the character's life in terms of the boxes of the Action Reflection cycle.
- Emphasise that this 'cycle' is one many of us follow naturally without thinking, but that sometimes it helps us to remember to apply the learning and make some changes in the way we do things based on what we have learned.

15min

3

- Break into 4 or 5 small groups.
- Ask each group to think about the challenges to learning successfully.
 - They must look at all the ways of learning. For example, difficulty in finishing schooling or how anger at a parent prevented them from listening to parental advice.
- Ask each group to list four key challenges and a practical step that might overcome each challenge.

25min

4

- Bring everyone together and give each group five minutes to share their key points.
- Allow questions of clarification but not debate.

5**20min**

- Ask them to reflect as a group on what they have learned from the session that might be useful to put into a CV.
- Share with them the mock CV you have developed for the character to highlight formal and informal inclusions.

6**5min**

- Explain the take home activity.
- Remind participants to write something to their secret friends.

Take home activities for participants

Reflect on how your learning might improve your chances of achieving the goal you identified in Session One.

- 1. Identify the lessons you have learned at the University of Life that have added to :**
 - a. Your personal knowledge**
 - b. Your skills**
 - c. Your attitudes – to yourself, others, work etc.**
 - d. How would you ensure these lessons are included in your CV?**
- 2. Identify specific ways you can start to overcome any challenges you may have had accessing learning opportunities.**
- 3. Identify specific ways you can start increasing your learning through reflecting on things that happen to you and to others.**
- 4. Having thought about education and learning, are there any changes you would like to make to your goals, as set out in your story line? If yes, record these changes so that you can remember them and refer to them later.**

SESSION 7: GETTING AND KEEPING JOBS

3hrs

Purpose:

To enhance participant ability to:

- reflect critically on work expectations and on own behaviours that impede or increase ability to get a job and to keep it
- distinguish appropriate work opportunities and increase their own ability to market their own skills and apply for work
- come up with practical strategies in overcoming challenges in job seeking and maintaining a job.

Materials and preparation:

- Flipchart and pens
- Two coloured pieces of card or paper for each participant
- Glue
- Pre-selected job adverts that appear 'too good to be true' - i.e. they look as though they may be scams - choose two in case one is not contactable!
- Flip chart of key issues from the character's story relevant to this session as a point of reference
- Take home activity printed out if journals are not provided.

Guides to print for this session:

- Guide 3: Curriculum Vitae
- Guide 5: Interview Skills
- Guide 6: Assessing Job Adverts
- Guide 7: Basic Conditions of Employment

Exercise 1: Reflecting on work experiences

60min

The aim of this exercise is to enhance participant ability to reflect critically on work expectations and on own behaviours that impede or increase ability to get a job and to keep it

Directions:

1

15min

- Say that this session is about exploring what can be learnt from participants' experiences of employment and work.
- Give each participant two coloured pieces of paper. Ask them to do the following:
 - On one piece write the kind of work THEY have done in the past or are currently doing.
 - On the other piece write the kind of work OTHER people have done in the past or are currently doing.
 - Each participant must paste these on the flipchart under the correct group: Group One (formal work which a person can be trained or paid to do, which is formally structured and/or forms part of an institution or business). Group Two (Informal work which a person may or may not be trained for but may not be paid for, or may not form part of an institution or business).
- Discuss the similarities and differences.

2

15min

- Ask participants to reflect on their previous take home worksheet and on the above. Share the kinds of things learned as well as material things gained (money, gifts etc) from work and from the "University of Life".
- Write these up on a flipchart under the correct column: Lessons learned or Material gains.
 - Ask: Which non-material gains could be included in a CV?



Facilitator Note: Monetary rewards can be in the form of salaries, stipends or reimbursement. Non-monetary rewards can be a word of acknowledgement or thanks, a gift, an exchange, skills and experience gained, promise of referral, relationship or social network building, or nothing physically tangible. Ultimately most people need to earn money for the work they do, and so there is a possibility that the group may focus on remunerated work but they should also keep in mind other forms of working, like volunteering. Stress that people work for different reasons; some reasons are tangible, like money, food, clothes, or other payments, while others may be emotional like feelings of satisfaction or pride in oneself. At the end of the day we all need some reward even if it is not monetary. Some work can be well worth the effort in ways that other people do not understand.

3

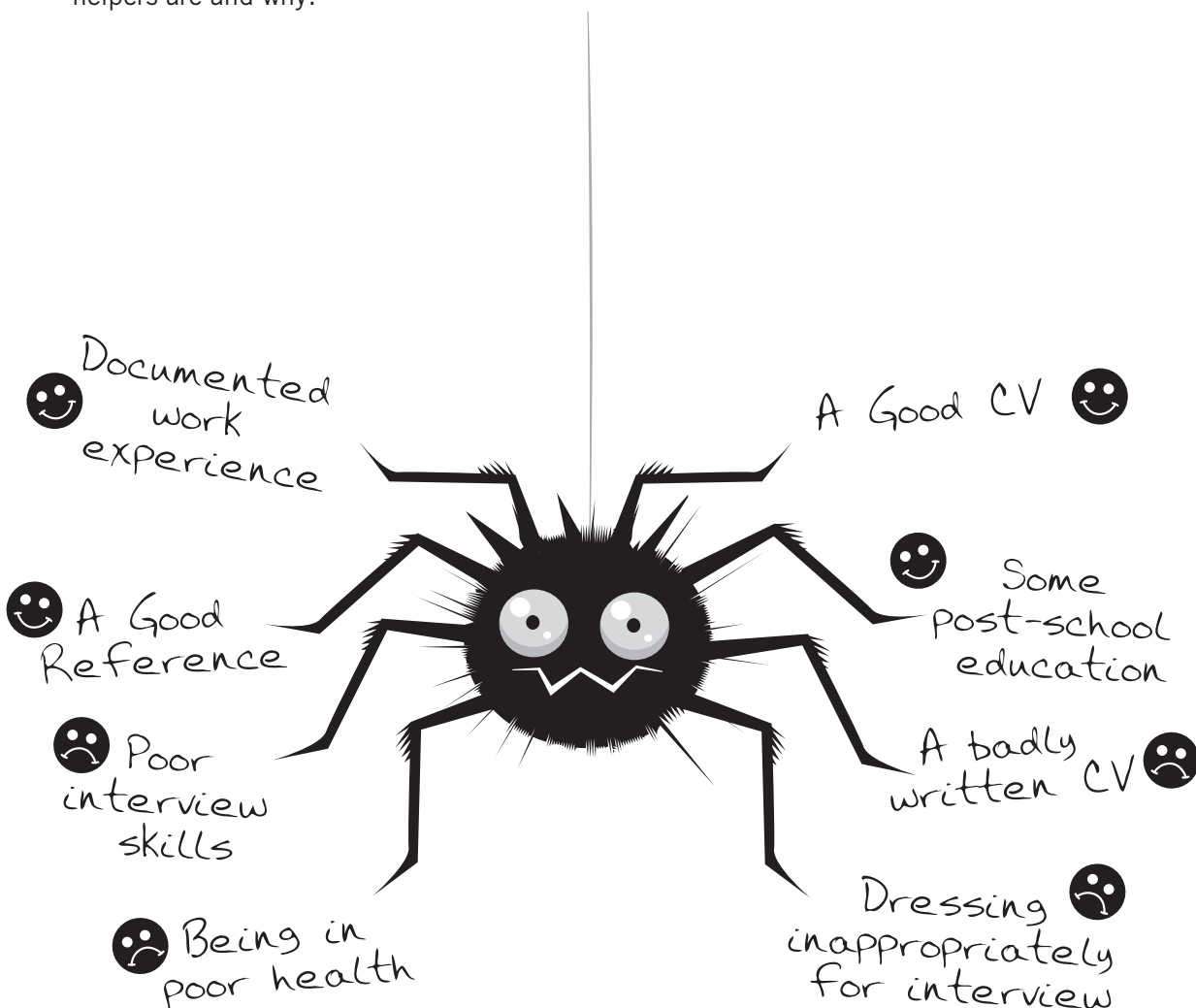
15min

- Divide the class in half. Each group discusses firstly, the things that enable a person to get work and keep it (enablers) and secondly, the things that reduce the chances of getting and keeping work (inhibitors).
- They can do this in the form of a spider diagram. Draw the shape of a spider in the middle of a flipchart. On the top four legs, write down the enablers on the bottom four legs, the inhibitors.
- Encourage participants to think about 'external' blocks such as financial constraints, skills and education, as well as factors related to behaviour such as relationships, attitudes, friends' influence, expectations, work ethic.
- Ensure that a range of difficult situations are reflected: for example, finding information for work, interviews, 'fly by night' jobs, bribes to get a job, contracts, CVs, harassment, disregard of rights, rights violations such as working hours, mismatch between employer and employee, expectations of the job, theft, work ethic and attitude.

4

15min

- After each group has had a turn to present, together discuss:
 - The different enablers and inhibitors presented by the different groups.
 - Whether as a group they can come to a common agreement on what the essential helpers are and why?



Exercise 2: Assessing job opportunities and applying for work 60min

The aim of this exercise is to help increase participant ability to distinguish appropriate job opportunities, and to market their own skills and apply for work

Directions:

1

10min

- Say that it can be difficult to know if a job that is advertised is 'real' or legitimate. Even if it is real, it is difficult to know if you have the appropriate credentials to apply for it.
- Refer to Guide 6: Assessing Job Adverts (in the participants journals if these were provided).
- Together, look at the preselected adverts for work that are probably 'too good to be true'.

2

10min

- Call the telephone number on the advert. Put the phone on speaker so that the group can hear the conversation.
- Ask questions of the person who answers to find out what the pitfalls of responding to the advert might be.

3

10min

- Break into four groups. Work through the questions from the guide to enable a discussion about such fake opportunities and how to spot them.

4

15min

- Together go through the questions again and ask each group to share their answers.

5

10min

- Say that in order to apply for a job, you usually need to submit a CV and covering letter.
- Refer to Guide 2: Cover Letter for Job Application and Guide 3: Curriculum Vitae and say they will be asked to put together the basics of their own CVs next week.
- Explain the elements of the CV, with examples, and also the importance of a covering letter.
- Tell them that facilitators will be on hand over the next weeks to provide support for the development of their CVs and to answer their questions.

6

5min

- Tell participants they will need to bring the following to the next session: the first draft of their CV; and a covering letter applying for a job they saw advertised.

Exercise 3: Overcoming challenges to getting work

60min

The aim of this exercise is to enhance participant ability to come up with practical strategies for overcoming challenges in seeking and maintaining a job

1

10min

- Facilitate a short discussion about the process of looking for jobs. Where they are found (e.g. the newspaper), what the interview process is like, and what helps people keep jobs once they have them.

2

15min

- Ask five volunteers to put together an interview roleplay about a challenging interview situation and how the applicant/s responds.
 - They have 10 minutes to prepare and five minutes to present. Invite the rest of the group to help out with some ideas if necessary.

3

10min

- After the roleplay, discuss the following:
 - What went well? What did not go well? Why?
 - What could the applicant have said or done to improve the interview?

20min

4

- Together discuss the challenges to getting jobs, to keeping jobs, and strategies that can overcome these challenges. Make a note of these strategies on a flipchart. Use the following questions as prompts:
 - What strategies might be used to get jobs?
 - What strategies might be used to keep jobs?
 - What are the pros and cons of each strategy?
 - What are the potential rewards or trade-offs that were evident in the roleplay?

5

5min

- Explain take home worksheet to the group.
- Remind participants to write something to their secret friend.

Take home activities for participants

- Using the Curriculum Vitae Guide to assist you, draw up your own CV. If you have not worked but have played a special role in school or a leadership role in your community these can be included in your CV. They will show a potential employer the kind of person you are.
- Find a job advert you feel you could possibly apply for and write a one paragraph covering letter for your CV.
- It is very important that you write a CV that is only about YOU – there is no point in copying someone else's CV for this exercise.
- Reflect back on your story line you created in your journal: think about your selected goal
 - Write down how your thinking about work and your CV affects your goal and how to get there – is your goal exactly the same? Are there intermediate steps you need to take to get there?
- There is no worksheet to fill out for this session as the work on your CV will take some time and is important.

SESSION 8: INCOME GENERATING ACTIVITIES (IGA)

3hrs

Purpose:

- Enhance the ability to identify viable, accessible business opportunities, and the resources necessary to respond to such opportunities
- Enhance the ability to identify basic business principles, including business risks

Materials and Preparation:

- Flipchart and pens – different colour kokis or crayons for participants to draw with.
- A flip chart with a list of key issues from your chosen character's story as a point of reference
- Take home activity printed out if journals are not provided.

Guides to print for this session:

- Guide 8: Income Generating Activity (IGA) Workbook
- Guide 9: Basic Business Concepts

Facilitator Note: The responses of participants to this exercise on business principles are likely to be very different for men compared to women, depending on the setting; young men may move through this exercise more easily and quickly than women.

Exercise 1: Experiences of income generating activities

25min

Facilitator Note: this is a brief exercise - it will have to be covered quite superficially but the aim is to get them thinking about income generating activities. Highlight that it can be very beneficial to run one's own income generating endeavour, but it is not an easy thing to do and we will be discussing why, and what things one needs to consider.

The aim of this exercise is to set the stage for participants to think about viable business opportunities and experiences

Directions:

1

10min

- Explain that this session is going to assist participants to strengthen their enterprise-related goals. This may relate to their education, or looking for work. It may be a new venture, or something that started before the workshops began.
- Start by recalling previous sessions. Note that 'work' and income and other 'rewards' are important but do not always come through working for others.

2

15min

- Ask participants to discuss their experiences in trying to generate income. This can be small trading like selling sweets, vetkoek, cigarettes or any 'business'-like ventures they have tried before. Make a note of these activities on a flipchart. Write down the successes, the lessons and the challenges.
 - What kinds of activities have you tried?
 - What was successful?
 - What challenges did you face?
 - What lessons did you learn?

3

5min

- Say that in any enterprise you need to be aware of the important aspects of establishing and running that particular enterprise. However, most businesses run on the same principles. Say that these will be discussed throughout this exercise.

Exercise 2: Identifying and leveraging community opportunities

1hr20

The aim of this exercise is to enhance participant ability to identify viable, accessible business opportunities, and the resources necessary to respond to such opportunities

Facilitator Note: 1. In this exercise you will have to pay attention to time as the map drawing offers the opportunity for intense discussion and useful thinking, but can easily become too long! 2. Note also that the issue of bad luck or good/bad 'muthi' might come up during the course of this exercise. Handle this tactfully by not being dismissive of people's beliefs or labelling them as superstitious but do not spend much time on this subject.

Directions:

1

5min

- Explain to participants that we are going to talk about resources. This means the stock, supply of money, materials, staff, and other resources that can be drawn on by a person or organisation in order to function. Resources are important for starting up an enterprise as well as for keeping it going.

2

30min

- Divide participants into groups according to where they live. Ask them to draw a basic map of their community on a flipchart. The map must resemble the community where they live, and include homes, other structures, and resources as well as possible risks. While drawing the map, go over the following with the participants (emphasise that they cannot get too preoccupied with absolute accuracy here as there is a time constraint!):
 - Illustrate the demarcations in the community. Where are the main or small roads which separate certain parts of the community?
 - Use different colour pens to show the main outline and the added illustrations.
 - Fill in (if applicable) where your present livelihoods activities are, or areas where your livelihood activities are carried out.
 - Fill in successful livelihood strategies used by others in the community.
 - Include a range of livelihood strategies. For example, street vendors, hairdressers, taxi drivers, office workers, vegetable producers, etc.
- Then participants need to look at their community and identify:
 - Risks or challenges they face in relation to their own ideas for income generating activities.
 - The different resources or opportunities present.

3**20min**

- Each group must now select an enterprise identified in the previous step and answer the following questions:
 - What needs does your chosen business meet in your community? (Facilitator Note: This gets the group to identify the ‘market’ but they do not yet have to use this terminology.)
 - What are the things that are needed in order for each business to function? These are necessary materials and inputs like labour, water, electricity, money and time which keeps the business going. They must distinguish between ‘material’ resources and ‘social’ resources.
 - What might make this business successful and why?
 - What might make this business fail and why? In other words, what are the risks to its survival? For example, competition, loss of resources, loss of customers, bad money management, etc. (Facilitator Note: This is about getting the group to identify what makes a business work, so the aim will be to start getting at profit, turnover, etc.)

4**25min**

- Bring the groups back together and facilitate a discussion around the following, writing up their points on a flipchart:
 - What elements are important to consider when starting a business?
 - Write up their points on the flipchart.
 - Prompt if necessary for negatives to be turned into positives by asking, “What should be done for it to work?”
- Link their points to what makes an income generating activity work and to basic business concepts, looking to cover the following: start-up capital, cost, profit, turnover, marketing and bookkeeping. (Facilitator note: It is not necessary at this point that the actual terms are used, but it is important that the principles behind these terms are covered.)
- Point out Guide 9: Basic Business Concepts in their journals. They can look at this in their own time and return with any questions they might have.

Exercise 3: Identifying own IGA opportunities

1hr10

The aim of this exercise is to start participants thinking about how they might look at developing their own IGA

Facilitator Note: this is a very time constrained exercise but they will have an opportunity to go back to this and take it further if they wish in the next session

Directions:

1

15 min

- Ask the participants to look at their maps and think of what livelihoods they would like to do or how they might improve their current livelihoods.
 - What needs are not being addressed in the community?
 - What needs are not addressed outside the community?
 - Why?
- What livelihood strategies could they come up with to address these gaps? List these on a flipchart. These need not be grand business ideas. They can be simple things such as selling air time, rearing chickens or an income generating activity they are already trying.
 - Brainstorm with them the risks and challenges these strategies might be exposed to in the short-term; for example, lack of start-up capital, skills, etc.
 - How would they address these? List these on the flipchart as they will need this information for the next part of the exercise.

2

50min

- Participants divide themselves into groups according to similar interests in an IGA.
- Say that partnerships can succeed but there must be a contract of understanding regarding the partnership: attitude and commitment are very important.
- Each group undertakes a basic feasibility analysis on marketing; competition and competitive advantage; costs in starting up the IGA; and strategies to mitigate risks. Tell them to use Guide 8: Income Generating Activity as a guide.
- The group develops concrete plans of how they are going to take up their IGA activity and follow up on it outside the sessions.

3

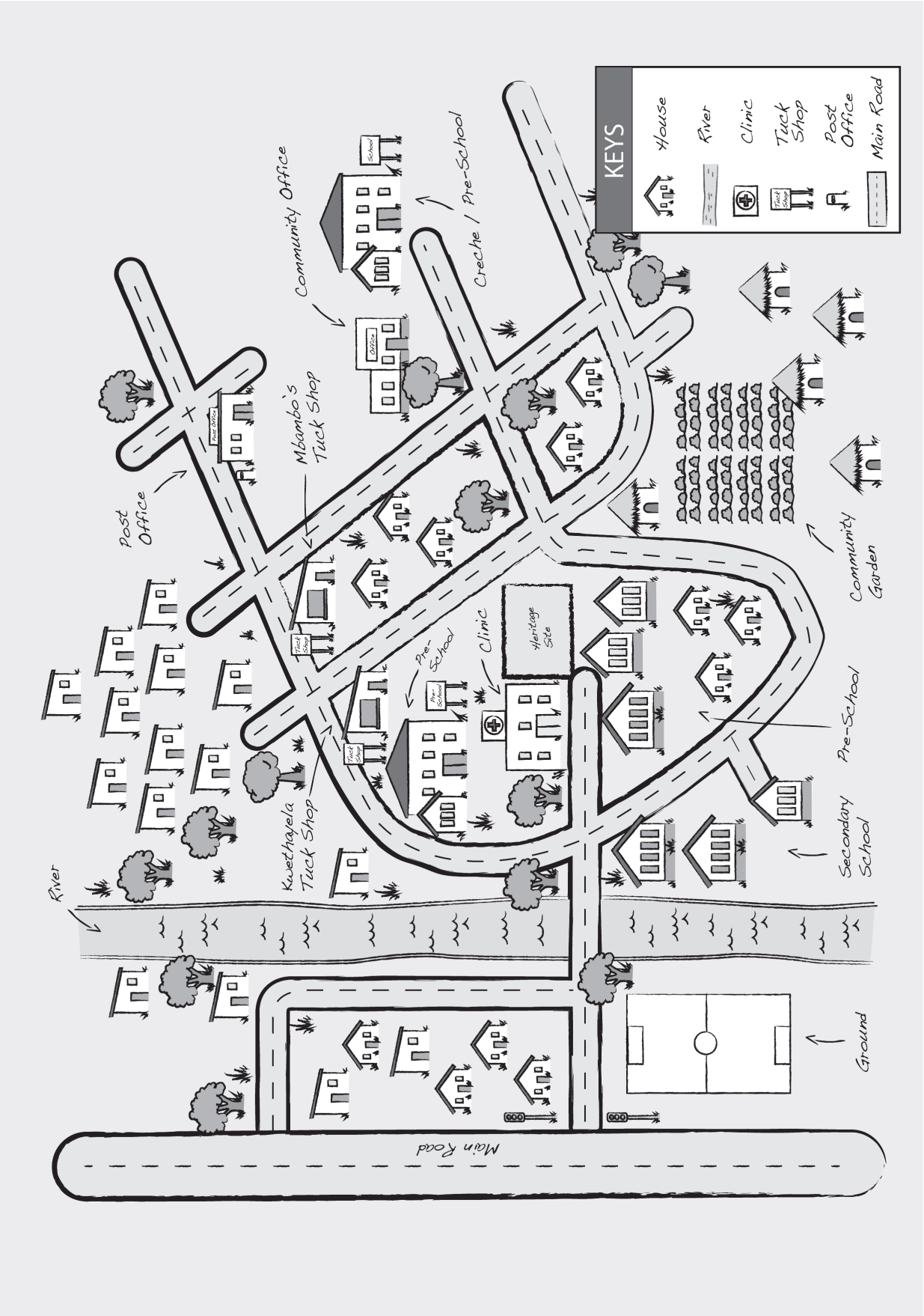
5min

- Participants regroup and share the challenges they face, areas where they need help, and share ideas. They can also share the strategies they have developed in order to implement their plans.
- Encourage participants to explore their IGA idea and keep working on it to get it off the ground.
- Remind participants to write something to their secret friend.

Take home activities for participants

1. There is no worksheet for this session as participants should be working on their CV and income generating plans.

Map of the community



SESSION 9: SAVING, AND COPING WITH SHOCKS PART A

3hrs10

Purpose:

- To motivate critical thinking around spending patterns and strategies for saving
- To explore causes and consequences of getting into debt and ways of overcoming debt

Materials and Preparation:

- Flipchart and pens
- A flip chart with a list of key issues from the character's story as a point of reference
- Newspaper adverts for items available on hire purchase
- Take home activity printed out.

Guides to print for this session:

- Guide 10: Savings Accounts

Exercise 1: How we spend money

1hr10

The aim of this exercise is to motivate participants to critically think about their spending patterns

Directions:

1

25min

- Tell them that in this exercise time will be spent thinking about how we manage personal money.
- Ask the participants to share how they spend their money. Ensure participants are talking about themselves. Use the following questions and write their responses on the flipchart:
 - How often do you get money?
 - What do you spend it on?
 - How do you feel about what you spend money on?
 - What do you spend money on which give you status with friends or family?
 - What do you wish you could spend your money on?
 - Is there a connection between what you spend your money on and your image? In other words, how you want other people to think about you?
 - How much money are you willing to spend on these things?

2

30min

- Break participants into four groups. Give each group a flipchart to write on. Tell them to make two columns
 - In the first column, write things you have spent money on in the past month that you cannot do without on a daily basis.
 - In the second column, write the things you spent money on that are nice to have, that boost your status, that make you feel good about yourself, but that you can live without.
 - Give each group an opportunity to present what is written on their flipcharts. Ask the participants to listen quietly throughout.

3

10min

- Together, think about and discuss the following:
- What are the similarities between the groups?
 - What are the differences?
 - What sets the two lists apart?
 - What would it mean having to give up any of the items mentioned? Go over this per column.
 - What lessons are you learning about balancing between what you want and what you need in your life?

4

5min

- Close the exercise by summarising: In most aspects of life we have to choose between what we need and what we want. This is not easy because it means we must always be aware of our life goals. At times it may seem important what our friends or family think of us, about what we wear, whether we have nice furniture, nice cars or homes. Remember, the decisions we take about money are ours and we are responsible for the outcomes.

Exercise 2: Getting into and dealing with debt

55min

The aim of this exercise is to explore causes and consequences of getting into debt and ways of overcoming debt

Directions:

1

5min

- Say that in this exercise the causes and consequences of getting into debt, and how to deal with debt, will be explored. Note that some may have their own experiences to draw on, while others may not have experienced debt.

2

15min

- Divide participants into four groups and ask them to discuss issues relating to debt and its consequences. Ask them to do a spider diagram on getting into debt. This includes both small and big debt.
 - Write some causes of getting into debt on the upper four legs of the spider. On the lower legs write some consequences of getting into debt. Use two different colour pens to show the causes and consequences.

3

30min

- Ask each group to present its diagram.
- After the presentations discuss:
 - What are the similarities or differences in relation to the causes of getting into debt?
 - What are the similarities or differences in relation to the consequences of getting into debt?
 - Who are the people affected when we get into debt?
 - If someone else gets into debt on your behalf (for example, they buy things for you), what do you have to give them in return?
 - What are the consequences and risks of that?
 - Do you become more dependent on them? Is that good or bad, and why?
 - What lessons can we take from the exercise in relation to debt?
 - What are the implications for you as young people?

4

5min

- Summarise by saying that we have both good and bad experiences with money. Owing other people money can cause a lot of tension, whether we owe an individual, or a group of people or a company. It is important to learn that incurring lots of debt can be damaging to our credit as well as our relationships with family and friends. Generally it is important to your peace of mind to minimise or eliminate debt.

Exercise 3: Making buying choices

1 hr05

The aim of this exercise is to create awareness about how to spend money wisely, and to critically assess purchases

Directions:

1

20min

- Remind participants that we have begun discussing how we spend our money. Some people spend their money on things that they need while others spend their money on things that they want.
- Say that we are now going to think critically about what we spend money on and how much we are spending versus the real price of the items or services we pay for.
- Ask participants to think about any purchases they have made on credit (using an account) or on hire purchase. List the following questions on a flipchart and discuss them as a group. Listen to what participants have to say, without any judgement but merely to try to understand their reasons.
 - Why are you buying things on terms?
 - Are you ever under pressure to make purchases on terms?
 - What kind of pressure?

2

15min

- Break into four groups. Give each group an advert for hire purchase items and ask them to choose an item. They can write the answers to the questions below on a flipchart. One person in each group will present at the end of their discussion:
 - Is there any difference between the cash price and the hire purchase price?
 - What is their opinion of the cost difference?
 - What are the advantages and disadvantages of paying cash versus hire purchase?

3

15min

- Each group presents and then ask them to consider the following:
 - Would they consider waiting to buy an item until they had cash for it?
 - If participants mention putting money aside before a purchase is made, ask them how they feel about saving for those things. Is that even possible?
 - What would they be willing to give up in order to buy that item? Ask them to give examples.
 - Have them come up with ways of buying wisely, giving examples of things that they usually buy themselves.

4

10min

- Summarise by saying that savings are an important part of surviving and for acquiring the things that we need for our livelihoods. This exercise highlighted the fact that there are often hard choices to be made when we decide how to spend the little money that we have. What is important is to be aware of the benefits and risks of making purchases in cash or on account/hire purchase.

5

5min

- Explain the take home worksheet to the group
- Remind participants to write something to their secret friend.

Take home activities for participants

- 1. Consider three concrete things you can do – however small – to help you take greater care of any money that you get.**
- 2. Record in some way how this might help you work towards your goal identified in Session One.**

SESSION 10: SAVING, AND COPING WITH SHOCKS PART B

2hrs05

Purpose:

- To enhance ability to identify different types of shocks and crises and the different ways of responding and the impact of responses
- To create awareness of the role of saving and different ways of accomplishing saving

Materials and Preparation:

- Flipchart and pens
- A flip chart of key issues from the character's story relevant to this session as a point of reference
- Take home activity printed out if journals are not provided.

Exercise 1: How do we cope with crises in our lives?

1hr05

The aim of this exercise is to create awareness around how prepared participants are to deal with financial crises and shocks

Directions:

1

5min

- Say that even though people have ways of securing livelihoods there are crises at times that challenge us to further intensify our efforts to survive. A crisis often catches people unprepared; for example, death in the family, accidents, ill health, a fire at home. Say that the purpose of this exercise is to explore how prepared we are for such events.

2

30min

Ask participants to sit back, relax and close their eyes. Say that we are going to think back to those times in our lives when we had crises and we did not have the necessary money, or we were not prepared. With eyes closed, participants must think (not talk) about the following:

- What crisis have you experienced when you needed a large sum of money and you did not have it?
- If you cannot think of a situation of your own, have you been involved in a situation where this happened to someone else? What happened?
- Who did you turn to for financial help?
- What plan did you make for returning the money that you borrowed? What kind of agreement did you make?
- Did you return the money? What means of recovery did you make if you did not have to return the money?
- What were the positive spin-offs?
- What were the negative spin-offs?
- What risks did you take to deal with this matter and how did these risks affect your life?

3

25min

- Facilitate a group discussion asking participants to share whatever is comfortable from the above exercise using the following questions as prompts. List their responses on a flipchart and put this up on the wall.
 - What crisis or problem did you have that needed money you did not have? How much money did you need?
 - What were the circumstances?
 - What was the money used for?
 - How did the situation come about? Who else was involved?
 - How other people feel about this?
 - How did you - and they - handle the situation?
 - Was it resolved?
 - What would you do in future to make sure you are prepared for a similar crisis?
 - If savings have not been mentioned then prompt for a variety of ways to save money, including stokvels, bank accounts, avoiding bank charges and funeral cover.

4

5min

- Say that saving is challenging, but if we think about it in terms of the crises and risks we have been talking about in the session, it might be worth it. Think about what might have happened differently if you had managed to save money in some way.

Exercise 2: Learning to save money

60min

The aim of this exercise is to create awareness around the role of saving and different ways of accomplishing it

Directions:

1

40min

- Say that saving is a challenging practice but it can be learned no matter how much one earns or receives.
- Ask participants what behaviours are needed in order to save successfully. List their suggestions and key points on the flipchart. Note the areas where it is difficult to get some consensus on which behaviours would be needed for one to save successfully, as well as different ways to save. Use the following as prompts:
 - How easy is it to behave as needed?
 - What are the challenges? How might these be overcome?
 - Were there any areas that needed to be improved? How?
- Summarise by saying that saving is not easy but there are supportive behaviours that can help you save, with notable returns. It is important to keep in mind that saving needs discipline.

Facilitator Note: You are looking for participants to talk about behaviours such as delaying purchasing things, resisting advertising and marketing that entices unnecessary spending, examining buying choices (as covered to some extent above). You are also looking for ideas and experiences about saving, such as bank accounts, stokvels, etc.

15min

2

- Explain the take home worksheet by working through one or two lines of the table drawing on the character or their own experience.

5min

3

- Remind participants that the next session is the last.
- Tell them their secret friend will be revealed in the last session so they have a final opportunity to send a secret message.

Drawing on the session, fill out the worksheet. This worksheet is also preparation for your final session. The table is similar to the table covered in Session Two but in much more detail, to help you identify if you have developed any new ideas on using and/or accessing assets.

1. Rewrite your original goal that you hope to work on in the weeks that follow as a result of these workshops. Be as specific as possible.
2. Describe the steps you have taken so far towards this goal.
3. Describe changes you have made to the goal as the workshops have progressed (These changes might have occurred because you learned something new from a session, or because you learned from the steps you took and changed some plans.)
4. Write down what further things you will need to do to achieve your goal.
5. What are the biggest challenges you think you will face?
6. What would you like to work on in the next session to help you move towards this goal?

To the best of your ability, fill in the following table:

	Which resources do you have access to?	What resources are there in your family or community that you don't have access to at present?	What is stopping you gaining access to or making use of these resources?	Write down any ideas you might have to better use existing resources or to increase access to others	Write down how these resources would work together to help you reach the goal you identified in the first session
Human					
Social					
Physical					
Financial					
Natural					

SESSION 11: REFLECTING ON LEARNING AND LOOKING AHEAD

2hrs

Purpose:

- To allow time for participants to reflect on what they have learned through the intervention, and think further about their goals looking ahead

Materials and Preparation:

- Flipchart and pens

Exercise 1: Framing and Exploring an IGA

2hrs

Directions:

1

10min

- Ask each person to spend five minutes quietly reflecting on what they have learned over the last weeks.
- Ask them to share whatever they are comfortable with. Record all the things they have learnt about livelihood resources on a flipchart.

2

30min

- Prompt with the following questions:
 - What are the different kinds of resources people use to build their lives, to help them find work, to save money and generate income?
 - What do you see as the role of relationships in supporting our livelihoods?
 - How can community participation help us build our livelihoods?
 - What are some different ways of learning? What are the advantages and disadvantages of each in helping us towards our life goals?
 - What have you learned that has been useful in thinking about looking for work?
 - What have you learned that has been useful in helping you think about setting up a small business?
 - What have you learned regarding saving money and ways of coping with shocks?

3

30min

- Ask them to spend 30 minutes alone thinking about what they have learned and the life goal they have set themselves at the beginning of the livelihoods intervention, which they have added to and changed during the workshops.
- Ask them to think about and write down or draw in their journals or notebooks, responses to the following:
 - What progress have you made in working towards your goal?
 - What progress have you made in each of the following areas? How does it link to your goal? How will it help you achieve your goal?
 - Getting work.
 - Saving money and preparing to cope with shocks.
 - Developing an income generating activity.
 - What are your plans for your next steps in working towards your goal?
 - Where do you need help with planning?

4

30min

- Ask them to prepare a short presentation (no more than 5 minutes) presented in any way they like – drawing, writing, acting, talking or singing on:
 - What you have learned during this intervention.
 - What progress you have made towards your goals during the intervention.
 - The next steps you aim to take.
 - Your questions, your areas of concern or where you would like help with planning.
- After each presentation the other participants can ask questions or offer suggestions.

5

20min

- In closing the workshops, allow each person to reveal their secret friend through a final note to each other.
- Ask participants to discuss this experience.

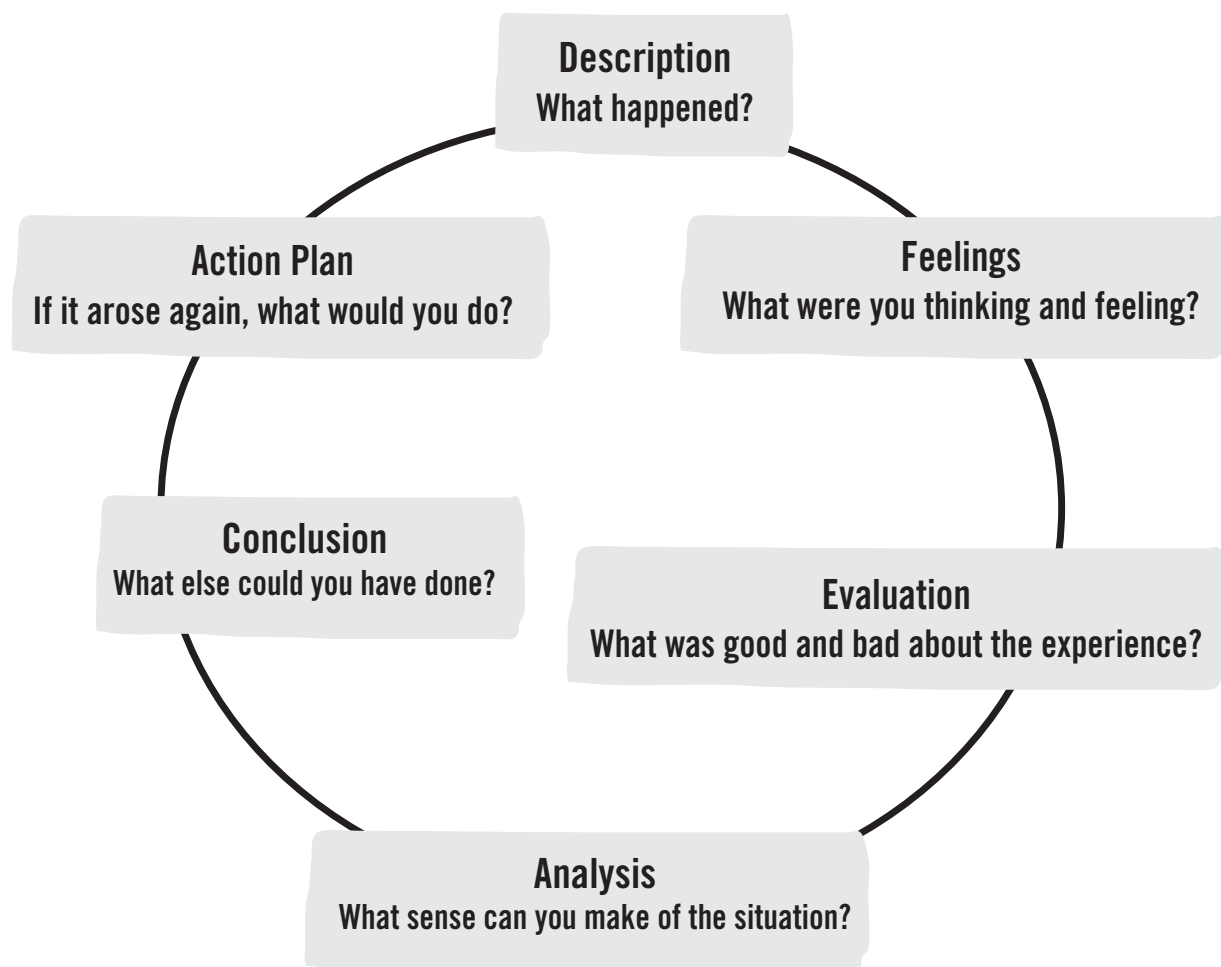
GUIDES

GUIDE 1: The Action Reflection Model

Reflection

Reflection is a process that begins with looking back on a situation, thinking about it, learning from it and then using the new knowledge to help you in future, similar, situations. Reflection encourages us to become aware of our thoughts and feelings which relate to a particular experience.

One way of thinking about learning from reflection is through the action reflection 'model' as discussed below.



Source: Gibbs, G. (1988). *Learning by Doing: a guide to teaching and learning methods*. London: Further Education Unit
Gibbs' Reflective Cycle (1988)

Stage one: <i>Description of the event</i> Describe in detail the event you are reflecting on. Include for example, where you were; who else was there; why were you there; what were you doing; what were other people doing; what was the context of the event; what happened; what was your part in this; what part/s did other people play; what was the result?	Stage two: <i>Feelings</i> At this stage try to recall and explore the things that were going on inside your head, i.e. why does this event stick in your mind? Include how you were feeling when the event started; what you were thinking about at the time; how it made you feel; how other people made you feel; how you felt about the outcome of the event; what you think about it now?
Stage three: <i>Evaluation</i> Try to evaluate or make a judgment about what happened. Consider what was good about the experience and what was bad about the experience or what didn't go so well.	Stage four: <i>Analysis</i> Break the event down into its component parts, so they can be explored separately: what went well; what did you do well; what did others do well; what went wrong or did not turn out as it should have done; in what way did you or others contribute to this.
Stage five: <i>Conclusion</i> You now have a lot of information on which to base your judgment. It is here that you are likely to develop insight into your own and other people's behaviour in terms of how they contributed to the outcome of the event. <i>Remember the purpose of reflection is to learn from an experience.</i> During this stage you should ask yourself what you could have done differently.	Stage six: <i>Action plan</i> Plan what you would do if you encountered the event again. Would you act differently or would you be likely to act the same? How will this incident affect your future practice? What additional knowledge and skills do you need to develop?

GUIDE 2: Cover Letter for Job Application

314 KwaMashu Av

Durban, 3005

20 February 2012

Dear Sir/Madam (or specific name of person if it was provided on the advert)

REF: APPLICATION FOR A POSITION AS.....

In the **opening sentence and paragraph** tell how you learned about the position. You may, for example, know of a job through: a classified advertisement, the Internet, personal referrals. You may also want to specify WHY you are interested in this position.

Middle Paragraph

This paragraph gives a summary of your background and critical skills (hard skills) that make you qualified for the position. Keep this as short and to the point as possible.

Second Middle Paragraph

This paragraph can be used to demonstrate your persuasive skills (soft skills), but keep this short and to the point.

Closing

At the end of the letter, talk about your availability for the job. You may also simply want to indicate your anticipation for a response in this part of the letter. Thank the person to whom you are writing for his/her time and consideration of your application.

Yours sincerely,

(Your full name and surname)

GUIDE 3: Curriculum Vitae

Curriculum Vitae of (name)

Personal Information

SURNAME:
NAME:
PHYSICAL ADDRESS:
POSTAL ADDRESS:
TELEPHONE NUMBER: (HOME)
(CELL)
E-MAIL ADDRESS:

Education and Training

Secondary Education

School:
Year Completed:
Subjects:

Tertiary Education

Institution:
Qualification:
Major:
Subjects Completed:
Date of Completion:

Further Training

Workshop Attended:
Facilitator:
Year:

Skills and Competencies

Here list all the skills, competencies and talents that you have.

Employment History

Voluntary Employment

Position:
Organisation:
Period:
Skills Acquired:

Part-Time Employment

Position:

Organisation:

Period:

Skills Acquired:

Full-Time Employment

Position:

Organisation:

Period:

Skills Acquired:

Developed Skills

Provide information on skills you have developed. See **example** below.

• Administrative

I have acquired administrative skills. I am computer literate, and can operate the Microsoft Office Package. I have also gained experience in filing and addressing telephonic queries.

References

List at least three professional references, and provide the following details for all.

(Make sure you have contacted your referees before listing them)

Name:

Position:

Organisation:

Contact Details: (WORK)
(CELL)
(E-MAIL)

GUIDE 4: University and Technikon Bursaries in KZN 2012

University of KwaZulu-Natal

Merit Awards are offered to the top Grade 12 and specially identified Grade 11 learners intending to study at the University of KwaZulu-Natal. The Grade 12 Merit Awards are awarded on receipt of the Senior Certificate symbols from the Education Department and no application is necessary. This does not apply to any individual who has studied beyond Grade 12 before coming to the University of KwaZulu-Natal and/or is not within two years of the applicant's Senior Certificate date.

Name of Award	Details
Prestige Entrant Scholarships	R30,000 to matriculants from schools writing the NSC examinations and ranked in the top ten in each of the nine provinces, and to learners from IEB schools in KZN who are ranked in the top 50 nationally in the IEB final matriculation examinations. Prestige Equity Scholarships: Top 10 African female entrants who register at the University of KwaZulu-Natal are awarded R15,000.
MERIT SCHOLARSHIPS for Exceptional Achievement	Merit Scholarships of R15,000 are available to top achievers with Level 7 or greater NSC results in at least six academic subjects excluding Life Orientation, Mathematics literacy & Ad Maths. Entrant awards are not available to students who join the University of KwaZulu-Natal from other universities.
Renewal/retention of entrant awards	Entrant prestige awards of R30,000 may be retained into the next year of undergraduate study if the recipient scores at least 84.5% on a weighted average basis on a normal full-year subject load. Recipients of prestige awards who score between 80% and 84.5% on the same basis may retain an award of R10,000. Entrant merit awards may be retained into the next year of undergraduate study at R15,000 if the recipient scores above 84.5% on a weighted average basis on a normal full-year subject load or Entrant merit awards may be retained at a value of R10,000 into the next year of undergraduate study if the recipient scores between 80% and 84.5% on a weighted average basis on a normal full-year subject load. Entrant awards may not be carried forward into postgraduate study.

GRADE 11 Top Performance Students	Students whose results place them in the top 10% of performers in the final Grade 11 results in the largest 100 feeder schools serving the University of KwaZulu-Natal will be offered entrant scholarships of R15,000 for their first year of study at this University. These students will be identified and briefed by Faculty representatives in the course of their visits to schools. These awards are renewable on the basis set out in 2 above. Entrants attracting these awards cannot also hold Merit Scholarships for Exceptional Achievement. On their visits to the schools, Faculty representatives also wish to be advised of students with outstanding all round characteristics for several discretionary scholarships.
PRESTIGE SPORTS SCHOLARSHIPS	Student must have played sport at National level in the year immediately before registration with the institution; the scholarship is intended to cover tuition costs. A maximum of 12 scholarships are awarded, renewals are based on satisfactory academic performance. Closing date for the Sport applications is 31 October.

Further information on application procedures can be obtained from: The Scholarships Office
Durban (031) 260-2912, Pietermaritzburg (033)260-6145 and Westville campus (031)260-8085.
To access latest information on Scholarships please visit our website www.ukzn.ac.za/studentfund.

Durban University of Technology

DUT provides first year, full-time, registered students with powerful incentive benefits. Financial academic assistance is offered to the New Power Generation in the form of Scholarship and Merit Awards.

- DUT will pay 100% full tuition fees for first year students who pass their grade 12 with a matriculation exemption with an aggregate of 80% - 100%.
- DUT will pay 75% of your first year tuition fees if you pass your grade 12 with a matriculation exemption with an aggregate of between 70% -79%.
- The Dux Award Scholarship is awarded to the recipient of the DUX/TOP Matriculant at each school. The applicant has to satisfy the entry requirements for the programme applied for. This award takes the form of a remission of tuition fees for the first year of study only.

Additional Scholarships are awarded to students if they continue to perform well and achieve top symbols while studying at DUT.

Additional Bursaries Available:

For further details see <http://www.unisa.ac.za/contents/courses/docs/Bursary%20Pack%202012.pdf>

Here's a list of a few selected bursaries

ABB INDUSTRIAL (PTY) LTD BURSARY SCHEME
ABSA BURSARY SCHEME
ALLAN GRAY ORBIS FOUNDATION FELLOWSHIP
ANGLO-ALPHA BURSARY SCHEME
ATTORNEYS FIDELITY FUND BURSARY SCHEME
BABETTE TAUTE SCHOLARSHIPS
CITY COUNCIL PORT ELIZABETH BURSARY SCHEME
DE BEERS BURSARY SCHEME
DELOITTE & TOUCHE CHARTERED ACCOUNTANTS (SA) BURSARY SCHEME
DEPARTMENT OF WATER AFFAIRS AND FORESTRY BURSARY SCHEME
EKHURULENI METROPOLITAN MUNICIPALITY BURSARY SCHEME
ERNST & YOUNG BURSARY SCHEME
ESKOM BURSARY SCHEME
HIGHER EDUCATION SOUTH AFRICA (HESA) BURSARY SCHEME
JOHN DEERE EDUCATIONAL TRUST BURSARY SCHEME
KAGISO TRUST BURSARY SCHEME (INCL. ERIC MOLOBI SCHOLARSHIP PROGRAMME)
KPMG BURSARY SCHEME
THE LAW STUDENT SCHOLARSHIP TRUST FUND
LEGALWISE BURSARY SCHEME
MEDICAL EDUCATION FOR SA BLACKS (MESAB) BURSARY SCHEME
SAUVCA BURSARY SCHEME
SAWISE HOPE SCHOLARSHIP
SENTECH EDUCATIONAL FUND
SIEMENS GRADUATE ENGINEERING BURSARY SCHEME
SOUTH AFRICAN ACTUARIES DEVELOPMENT PROGRAMME (SAADP) BURSARY SCHEME
SOUTH AFRICAN BREWERIES: BEER DIVISION BURSARY SCHEME
SOUTH AFRICAN INSTITUTE OF RACE RELATIONS (SAIRR) BURSARY SCHEME
STUDY TRUST BURSARY SCHEME
TELKOM BURSARY SCHEME
UNILEVER ENGINEERING SCHOLARSHIP SCHEME
VODACOM FOUNDATION BURSARY SCHEME
VOLKSWAGEN COMMUNITY TRUST BURSARY SCHEME

GUIDE 5: Interview Skills

How to make a good impression before the interview?	• Complete all necessary documents • Be punctual • Follow – up
How to prepare for an interview?	• Research the position and the organisation • Make a list of questions you wish to ask the interviewer • Find out the exact location ahead of time • Write down and practice answering likely questions before the interview • Make sure you have the right supporting documentation you will need – if you don't know ask them
On the day of the interview ...	• Sleep well the night before • Arrive 5-10 minutes early • Dress appropriately • Try to relax • Look enthusiastic • Show good manners • Watch your body language – for example sit up straight, make eye contact, relax your shoulders • Watch “yes” and “no” questions • Answer questions directly • Do not get personal
What is the employer looking for?	• Abilities and skills • Your performance • Your personal abilities • A positive outlook
Common mistakes ...	• Being too relaxed makes you look uninterested • Speaking too softly • Restless • Not making any eye contact • Never smiling • Being late • No research done • Inappropriate dress code • No questions
After the interview	• Thank them for the opportunity

GUIDE 6: Assessing Job Adverts

Quick questions and tips for assessing job and education adverts and interviews:

1. Is the company asking you to phone a premium rate number as the only way to apply?
2. Are they asking you to make money by signing up new members to sell for you?
3. Are they asking you to pay to get the job?
4. Are they asking you to provide your bank or financial information, passport or similar identification? (These might be required later, but only if you get the job!)
5. Are they promising you that you'll make an unrealistic amount of money in a few hours or days?
6. Does the company provide a physical address? Does it exist?

It might be a scam if:

7. It's a small organisation or college and you've never heard about it!
8. The employer doesn't inquire about your experience, background, or career interests to see if you're a good fit for the position.
9. You get vague answers to your questions about the work you'd be doing.
10. The offices are in a questionable location, such as a warehouse area or a person's home.
11. Your instincts are telling you to get out as fast as you can!

Remember: If it sounds too good to be true, it probably is!

How to Identify a Job Scam

Research the Job and the Company

Visit the company's website and if they don't have one or it doesn't fit with how they describe the company, consider that a red flag. How professional is it? Is there contact information? Are jobs and career information posted on the site?

Use Google

Use Google to research the company. Search by the company name (if the company won't give you a name, don't bother applying) to see what information you can find. Take it one step further and search by "company name scam" to see if you can find information about reported scams.

The Job Details

If it isn't listed in the job posting, try to find out if there's a salary or if you're paid on commission. Ask how much you're paid, how often are you paid, and how you are paid. If the company doesn't pay an hourly rate or a salary, carefully investigate the details.

Check Scam Lists

Check if the company has been reported as a scammer.

Do Not Pay

Do not pay money - for anything. Legitimate employers don't charge to hire you. Don't send money for work at home directories, advice on getting hired, company information or for anything else related to a job.

Check the Company's References

References work both ways. You are as entitled to check a company's references as they are to check you out. Ask for references if you're not sure if the company is legitimate. Request a list of other employees or contractors. Then, contact the references to ask how this is working out. If the company isn't willing to provide references (names, email addresses, and phone numbers) do not consider the opportunity.

Forget Getting Rich Quickly

Avoid listings that guarantee you wealth, financial success, or that will help you get rich fast. Stay clear of listings that offer you high income for part-time hours. They will do none of the above.

Be Careful

If it sounds too good to be true, you can be sure it is. Also, read any "offers" you get very carefully. One candidate for employment got a very detailed job offer from an employer. The only problem was that she hadn't applied for the job and buried deep within the lines was a request for her bank account information, so the employer could pay her. It was a scam, of course, but with some of the well written ones it can be hard to tell.

References:

1. <http://jobsearch.about.com/od/jobsearchscams/qt/howtotellscam.htm>
2. <http://www.careers.manchester.ac.uk/students/findingwork/employmentrights/scamjobs/>

GUIDE 7: Basic Conditions of Employment

The following information has been obtained from the BASIC CONDITIONS OF EMPLOYMENT ACT, 1997 <http://www.labour.gov.za/legislation/acts/basic-conditions-of-employment/basic-conditions-of-employment-act-and-amendments>

1. Regulation of Working Time

This section does not apply to senior managerial employees, employees engaged as sales staff who travel and employees who work less than 24 hours a month.

Ordinary hours of work

No employer shall require or permit an employee to work more than:

- 45 hours in any week;
- nine hours in any day if an employee works for five days or less in a week; or
- eight hours in any day if an employee works on more than five days in a week.

Overtime

An employer may not require or permit an employee:

- to work overtime except by an agreement;
- to work more than ten hours' overtime a week.

An agreement may not require or permit an employee to work more than 12 hours on any day.

A collective agreement may increase overtime to fifteen hours per week for up to two months in any period of 12 months.

Overtime must be paid at 1.5 times the employee's normal wage or an employee may agree to receive paid time off.

Compressed working week

An employee may agree in writing to work up to 12 hours in a day without receiving overtime pay.

This agreement may not require or permit an employee to work:

- more than 45 ordinary hours in any week;
- more than ten hours' overtime in any week; or
- more than five days in any week.

Meal intervals

An employee must have a meal interval of 60 minutes after five hours work.

A written agreement may:

- reduce the meal interval to 30 minutes;
- dispense with the meal interval for employees who work fewer than six hours on a day.

Pay for work on Sundays

An employee who occasionally works on a Sunday must receive double pay.

An employee who ordinarily works on a Sunday must be paid at 1.5 times the normal wage.

Paid time off in return for working on a Sunday may be agreed upon.

Night work

Employees who work at night between 18h00 and 06h00 must be compensated by payment of an allowance or by a reduction of working hours and transport must be available.

Employees who work regularly after 23:00 and before 06:00 the next day must be informed:

- of any health and safety hazards; and
- the right to undergo a medical examination.

Public holidays

Employees must be paid their ordinary pay for any public holiday that falls on a working day.

Work on a public holiday is by agreement and paid at double the rate.

A public holiday may be exchanged with another day by agreement.

2. Leave

The section on leave does not apply to an employee who works less than 24 hours a month for an employer and to leave granted in excess of the leave entitlement under this chapter.

Annual leave

Employees are entitled to 21 consecutive days' annual leave or by agreement, one day for every 17 days worked or one hour for every 17 hours worked.

Leave must be granted not later than six months after the end of the annual leave cycle.

An employer must not pay an employee instead of granting leave except on termination of employment.

Sick leave

An employee is entitled to six weeks' paid sick leave in a period of 36 months.

During the first six months an employee is entitled to one day's paid sick leave for every 26 days worked.

An employer may require a medical certificate before paying an employee who is absent for more than two consecutive days or who is frequently absent.

Maternity leave

A pregnant employee is entitled to four consecutive months' maternity leave.

A pregnant employee or employee nursing her child is not allowed to perform work that is hazardous to her or her child.

Family responsibility leave

Full time employees are entitled to three days paid family responsibility leave per year, on request, when the employee's child is born or sick, or in the event of the death of the employee's spouse or life partner, or the employee's parent, adoptive parent, grandparent, child, adopted child, grandchild or sibling.

An employer may require reasonable proof.

3. Particulars Of Employment

This section does not apply to an employee who works less than 24 hours a month for an employer.

Written particulars of employment

An employer must supply an employee when the employee commences employment, with the following particulars in writing:

- 1 full name and address of the employer;
- 2 name and occupation of the employee, or a brief description of the work ;
- 3 various places of work;
- 4 date of employment;
- 5 ordinary hours of work and days of work;
- 6 wage or the rate and method of calculating;
- 7 rate for overtime work;
- 8 any other cash payments;
- 9 any payment in kind and the value thereof;
- 10 frequency of remuneration;
- 11 Any deductions;
- 12 leave entitlement;
- 13 period of notice or period of contract;
- 14 description of any council or sectoral determination which covers the employer's business;
- 15 period of employment with a previous employer that counts towards the period of employment;
- 16 list of any other documents that form part of the contract, indicating a place where a copy of each may be obtained.

Particulars must be revised if the terms of employment change.

4. Termination of Employment

This section does not apply to an employee who works less than 24 hours in a month for an employer.

Notice of termination of employment

A contract of employment may be terminated on notice of not less than:

1. one week, if the employee has been employed for six months or less;
2. two weeks, if the employee has been employed for more than six months but not more than one year;
3. four weeks, if the employee has been employed for one year or more, or if a farm worker or domestic worker has been employed for more than six months.

A collective agreement may shorten the four weeks notice period to not less than two weeks.

Notice must be given in writing except when it is given by an illiterate employee.

The notice on termination of employment by an employer in terms of the Act does not prevent the employee challenging the fairness or lawfulness of the dismissal in terms of the Labour Relations Act, 1995 or any other law.

Severance pay

An employee dismissed for operational requirements or whose contract of employment is terminated in terms of section 38 of the Insolvency Act, 1936 is entitled to one week's severance pay for every year of service.

Certificate of Service

On termination of employment an employee is entitled to a certificate of service.

5. Prohibition of Employment of Children and Forced Labour

It is a criminal offence to employ a child under 15 years of age.

Children under 18 may not be employed to do work inappropriate for their age or that places them at risk.

Causing, demanding or requiring forced labour is a criminal offence.

GUIDE 8: Income Generating Activity WORKBOOK

Where to Start?

- 1. Identify Your Resources**
- 2. Consider Your Environment**
- 3. Determine Possible Activities**
- 4. Plan**

1. Your Resources

To succeed in generating income you need to choose an activity which takes advantage of your strengths. You first need to identify your resources to build up a picture of where your competitive advantages lie.

Look out for these resources:

- Human Resources: Your skills, skills of family members/friends/potential partners
- Financial Resources: Money. Running an income generating activity requires initial start-up finance. Some activities require a lot more finance – to pay for materials and equipment – than others. Part of deciding what activity to undertake will depend on whether you have enough savings for your activity or if there are local sources of finance, such as banks or microcredit programs that will be prepared to lend you money.
- Starting out small, and gradually demonstrating your ability to run your activity successfully, may often offer a good route to attracting financing sources where it exist, but will not offer money to a new and unproven activity.
- Social Resources: Family/ friends support, networks, goodwill
- Physical Resources: Buildings, equipment etc.
- Natural Resources: Land, water, trees etc.

2. Your Environment

Every business needs buyers. To become profitable, a sufficient number of buyers must exist. Ask yourself who:

- Who needs/wants your product in your community or outside? (If outside, think about transport costs, how far away your market is, and what transport options are available. Remember in order to maximise your profits the transport costs cannot be too high.)
- Who can be made aware of it
- Who is able to access where it is sold
- Who has the money to buy it

This will help you in deciding which types of activity are most likely to represent a good business opportunity for you.

3. Determine possible activities

How you assess demand, how easy it is, and how accurate, will depend on whether the product is more or less identical to an existing product already being sold e.g. vetkoek, sweets, goods in a bazaar. For products similar to ones already on sale, simple observation can be enough to provide a good idea of demand.

Ask yourself:

- How much of the product is sold in an hour?
- At what price?
- What types of customer are buying it?

4. Plan

You've had a few ideas about what to IGA activity to try out, and from your research you now know which products there's a market for. It's worth reminding ourselves of some very basic economic truths before going any further. Ask yourself:

- Which IGA activity will generate the most income?
- At what sales prices?

FOR A GOOD COMPETITIVE ADVANTAGE FOR YOUR IGA, STRIVE:

- To produce goods better than everyone else's
- To serve needs that are under met or not at all met with new or additional products and services.

Having a detailed written plan for implementing your income generating activity will:

- Help you to think through all aspects of how your project will run.
- Help to draw out uncertainties and areas where more thought or research is needed.
- Provide a tool for assessing how successful you've been at achieving your goals, as well as for learning from mistakes.

There is no right or wrong way to put together your plan, but it will have to answer some basic questions:

WHAT?	WHY?	HOW?
• What are you going to produce? • What resources will you need? • What will be the financial benefits? • What will be the risks?	• Why do you want to start an IGA? • Why have you chosen this particular activity?	• How are you going to go about it? • How much income will be generated? • How will you use the income?
WHO?	WHERE?	WHEN?
• Who will be your customers? • Who will be your competitors? • Who will take part in the production (employees, family, partners)?	• Where will you get the resources from? • Where will your IGA be located? • Where will you sell from?	• When will you start? • When will it become profitable?

GUIDE 9: Basic Business Concepts

Accounts Payable (AP)	The bills that you need to pay. An example of an AP is the invoice you receive for buying supplies from the manufacturer. They are considered liabilities.
Accounts Receivable (AR)	The debts owed to you. If you sell your product or service to your customers and they do not pay you at the time of sale, the money they owe you is considered an AR. They are considered resources.
Resources	Property your business owns. This includes anything that has value, such as cash, inventory, supplies, equipment, etc.
Audit	An examination of a company's accounting records and books conducted by an outside professional in order to determine whether the company is maintaining records according to generally accepted accounting principles.
Balance sheet	The financial statement that presents a snapshot of the company's financial position as of a particular date in time. It's called a balance sheet because the things owned by the company (resources) must equal the claims against those resources (liabilities and equity).
Bad debt	A debt that is written off and deemed uncollectible or unrecoverable.
Bankruptcy	Inability to pay debts.
Business Plan	A document that details the specifics about how a business will run.
Capital	Money invested in a firm.
Cash Flow	The money that goes into and out of the business within a set amount of time. For example, you might bring in R100 in sales, but spend R50 in supplies within a given month.
Cost of Goods Sold (COGS)	The cost you pay for supplies, goods, labour, etc. in order to sell your product. For example, if you buy a bicycle in a second hand shop and sell it to someone else, the cost to buy the bicycle is your COGS.
Commission	The money paid to a person who sells your product or service to a customer. Commissions paid can be a set amount of money per unit sold or a percentage of the sale.
Earnings	Your income or profit.
Expenses	All money spent to operate the company that's not directly related to the sale of individual goods or services.
Fixed Costs	The costs that do not change in relation how much you sell. Paying rent or salaries are examples of fixed costs. They do not change if your sales or income/profit increase or decrease.

Interest	The extra money a company needs to pay if it borrows money from a bank or other company. For example, when you buy a car using a car loan, you must pay not only the amount you borrowed but also interest, based on a percent of the amount you borrowed.
Gross Margin	The difference between the total amount of money you made from selling your product or service and the total amount of money your product or service cost you. For example, if it cost you R10 to make your scarf, but you sold it for R30, your gross margin is the difference - R20.
Inventory	The goods you have in stock. Your inventory can also be the materials you have on hand that are used to manufacture your product.
Invoice	The bill that is given to the purchaser of a product or service for money due.
Liabilities	Your debts. They are items for which you owe money. If the debt can be repaid in less than five years, it's considered a short-term liability; longer than five years, it's a long-term liability.
Profit	The money you made from the sale of your product or service minus your costs/expenses before tax. Your net profit is the money you made minus your costs/expenses AND tax.

GUIDE 10: Savings Accounts

Check:

1. Qualifying Criteria. Eg, age, check if they are asking for an ID card, utility bills, proof of address?
2. What do I get? Eg, free cash withdrawals, debit orders, no minimum balance required.
3. What can I do with it? Eg, withdraw cash, make deposit, do inter-account transfers, get better interest rates, stay informed about real time activities and transactions on the account
4. The charges to maintain the account.
5. The charges for making transactions.

Check the table below for examples:

Institution:	ABSA	Capitec Bank	FNB	MTN Banking
Account Name	MoneyBuilder	Global One Banking Facility	Smart Account	MobileMoney Account
Age Criteria (years)	18 or letter from parent or guardian in case of minors	18 or letter from parent or guardian in case of minors	Over 18	Over 16
Monthly income criteria	Not applicable	Not applicable	Not applicable	Not applicable
Minimum opening balance	R20.00	R10.00	R0.00	R0.00
Debit card issued	None	Maestro debit card	Visa Electron debit card	MobileMoney MasterCard
Monthly Fee	R0.00	R4.50	R11.00	R0.00
Interest Rates	1.75%	6.00%	0.00%	0.00%

Institution:	Nedbank	Nedbank	Postbank	Standard Bank
Account Name	Savings Deposit	Transactor Plus Account	Flexi Card Account	Eplan
Age Criteria (years)	Over 19	Over 18	Over 16	Over 18
Monthly income criteria	R0.00	Not applicable	Not applicable	< R5000
Minimum opening balance	R50.00	R50.00	R35.00	R50.00
Debit card issued	Maestro or Visa Electron Debit card	Maestro or Visa Electron debit card	Visa Electron debit card	Maestro debit card
Monthly Fee	R14.00 (R0.00 if monthly balance more than R5 000)	R10.00	R5.25	R10.00 (R5.00 if more than 60 years & 11 months)
Interest Rates	0.10%	0.00%	0.20%	0.00%

Institution:	Standard Bank	Standard Bank	Wizzit
Account Name	PlusPlan	PureSave	Wizzit Account
Age Criteria (years)	Over 18	18 or letter from parent or guardian in case of minors	18 or letter from parent or guardian in case of minors
Monthly income criteria	Not applicable	Not applicable	Not applicable
Minimum opening balance	R500.00	R50.00	R0.00
Debit card issued	Maestro debit card	None	Maestro debit card
Monthly Fee	R15.00 (R0.00 if monthly balance more than R1 000)	R0.00	R0.00 (R39.99 once off start up fee)
Interest Rates	0.00%	2.00%	0.00%

Source: <http://www.bankmonitor.co.za>

GUIDE 11: Social Grants

The following information has been obtained from the South African Government Services http://www.services.gov.za/services/content/Home/ServicesForPeople/Socialbenefits/en_ZA

Name of Grant:	Child support Grant
About the Grant:	If you are needy, you can get a grant to help you raise the child you look after.
To Qualify for the Grant:	You must: • be the child's primary caregiver (e.g. parent, grandparent or a child over 16 heading a family). Note: If you are not the child's parent, proof that you are the child's primary caregiver through an affidavit from a police official, a social worker's report, an affidavit from the biological parent or a letter from the school principal from the school attended by the child. • be a South African citizen or permanent resident • not earn more than R31 200 per year if you are single. If you are married, your combined income should not be above R 62 400 per year. The child must: • have been born after 31 December 1993 • not be cared for in a state institution • reside with the primary caregiver who is not paid to look after the child. Both you and the child must live in South Africa. Note: You cannot get this grant for more than six children who are not your biological or legally adopted children
How much will I get:	The amount that you will get from April 2011 is R260 per month per child.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant. Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the child's grant be reviewed?	SASSA can decide if the child's grant must be reviewed. Your income as declared when you apply for the grant will form the basis for this decision. You will be notified three months in advance of the date the review will take place or the date on which the life certificate is due. If you receive your money through the bank, an institution or procurator, you are required to fill in a life certificate for the child at the SASSA offices every year.

When may the child's grant be suspended?	The following may result in the suspension of the child's grant: • when your circumstances change • the outcome of a review • if you fail to co-operate when the child's grant is reviewed • when you commit fraud or misrepresent the child • if there was a mistake when the child's grant was approved • if the child is no longer in your care.
When may the child's grant lapse?	The grant will lapse if: • the child passes away • the child is admitted to a state institution • the caregiver doesn't claim it for three consecutive months • the child is absent from the country • at the end of the month in which the child turns 18 years.
What do I need to do?	• Go to the South African Social Security Agency (SASSA) office nearest to where you live and bring the following: – Your 13 digit-bar-coded identity document (ID) and the child's birth certificate. If you don't have an ID or the child's birth certificate, you must bring the following: • you must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official • a sworn statement by a reputable person (e.g. councilor, traditional leader, social worker, minister of religion) who knows the applicant and child • proof that you have applied for an ID and/or birth certificate at the Department of Home Affairs • a temporary ID issued by the Department of Home Affairs (if applicable) • baptismal certificate if available • road to health clinic card if available • school report if available. – proof of any maintenance you receive for the child – Proof of your earnings – your marriage certificate (if applicable) – if you are divorced, the court order saying that you have custody of the child – if one or both parents are dead or missing, the death certificate of the deceased or proof that the parent is missing, e.g. a missing person's report from the police. • Complete the application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official can complete the application form). • You will be given a receipt. Keep it as proof that you applied.
What if my application is not approved?	If your application is not approved, SASSA will inform you in writing why your application was unsuccessful. If you disagree with the decision, you can appeal to the Minister of Social Development at the national office of the Department of Social Development. You must appeal within 90 days of being notified that your application was unsuccessful.
Timeframe:	• It may take up to three months to process your application. • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free.

Name of Grant:	Older Person's Grant
About the Grant:	An older persons grant is paid to women who are 60 years or older and men who are 60 years or older. This grant used to be called the old age pension.
To Qualify for the Grant:	You must: • be a South African citizen or permanent resident • live in South Africa • not receive any other social grant for yourself • not be cared for in a state institution • not earn more than R44 880 per year or own resources worth more than R752 400 If you are single. If you are married, your combined income must not be more than R89 760 per year and you and your spouse must not have resources worth more than R1 504 800
How much will I get:	The maximum amount that you will get from April 2011 is R1 140 per month. If you are older than 75 years, you will get R1 160.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant. Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the grant be reviewed?	SASSA can decide if your grant must be reviewed. Your income as declared when you apply for the grant will form the basis for this decision. You will be notified three months in advance of the date the review will take place or the date on which the life certificate is due. If you receive your money through the bank, an institution or procurator, you are required to fill in a life certificate at the SASSA offices every year.
When may the grant be suspended?	The following may result in the suspension of your grant: • when your circumstances change • the outcome of a review • if you fail to co-operate when your grant is reviewed • when you commit fraud or misrepresent yourself if there was a mistake when your grant was approved.
When may the grant lapse?	The grant will lapse when you: • pass away • are admitted to a state institution • do not claim for three consecutive months • are absent from the country. Note: If a beneficiary is admitted to an institution that has a contract with the state to care for and maintain such beneficiary, the social grant is reduced to 25% (R285) of the maximum amount of the social grant with effect from the 4th month following the beneficiary's admission to that institution. The reduced grant is re-instated immediately from the date the beneficiary is discharged from the institution.

What do I need to do?	• Go to the South African Social Security Agency(SASSA) office nearest to where you live and bring the following: – Your 13-digit bar-coded identity document (ID). If you don't have an ID: • you must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official • you must bring a sworn statement signed by a reputable person (like a councilor, traditional leader, social worker, minister of religion or school principal) who can verify your name and age • the SASSA official will take your fingerprints. You will be referred to the Department of Home Affairs to apply for the ID even as your application is processed. If you don't get an ID, your grant will be suspended. – proof of your marital status (if applicable) – proof of residence – proof of your income and/or dividends (if any) – proof of your resources, including the value of the property you own – proof of your private pension (if any) – your three month bank statement – if you were employed, Unemployment Insurance Fund (UIF) ('blue book') or discharge certificate from your previous employer – if your spouse died within the last five years, a copy of the will and the first and final liquidation and distribution accounts where applicable. Please note: If you are too old or sick to travel to the office to apply, a family member or friend can apply on your behalf. The person should take a letter from you and/or a doctor's note saying why you cannot visit the office. • Complete the application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official can complete the application form). The officer will interview you and tell you if you qualify for the grant. • You will be given a receipt. Keep it as proof that you applied.
What if my application is not approved?	If your application is not approved, SASSA will inform you in writing why your application was unsuccessful. If you disagree with the decision, you can appeal to the Minister of Social Development at the national office of the Department of Social Development. You must appeal within 90 days of being notified that your application was unsuccessful.
Timeframe:	• It may take up to three months to process your application. • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free.
Application Forms:	• Application forms are not available online, but you can get them from your nearest social security(SASSA) office.
Who to contact:	Provincial office Tel 033 342 3580 Fax 033 342 3581 City/town Pietermaritzburg Province KwaZulu-Natal Physical address SASSA Offices 1 Bank Street Pietermaritzburg 3201 Postal address SASSA Private Bag X 9146 Pietermaritzburg 3201 Web address www.sassa.gov.za

Name of Grant:	Disability Grant
About the Grant:	If you have a physical or mental disability which makes you unfit to work, for a period of longer than six months, then you can apply for a disability grant. You get a permanent disability grant if your disability will continue for more than a year and a temporary disability grant if your disability will continue for a continuous period of not less than six months and not more than twelve months. A permanent disability grant does not mean you will receive the grant for life, but just that it will continue for longer than 12 months.
To Qualify for the Grant:	You must: • be a South African citizen or permanent resident or refugee and living in South Africa at the time of application • be between 18 and 59 years if you are female or 18 and 60 years if you are male • not be cared for in a state institution • have a 13-digit, bar-coded identity document (ID) • not earn more than R44 880 if you are single or R89 760 if married. Your resources must not be worth more than R752 400 if you are single or R1 504 800 if you are married. • undergo a medical examination where a doctor appointed by the state will assess the degree of your disability • bring along any previous medical records and reports, when you make the application and when the assessment is done.
How much will I get:	The maximum grant from April 2011 is R1 140 per month.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant. Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the grant be suspended?	The following may result in the suspension of your grant: • when your circumstances change • the outcome of a review • if you fail to co-operate when your grant is reviewed • when you commit fraud or misrepresent yourself • if there was a mistake when your grant was approved.
When may the grant lapse?	• pass away • are admitted to a state institution • do not claim for three consecutive months • are absent from the country. Please note: If a beneficiary is admitted to an institution that has a contract with the state to care for and maintain such beneficiary, the social grant is reduced to 25% (R285) of the maximum amount of the social grant with effect from the 4th month following the beneficiary's admission to that institution. The reduced grant is re-instated immediately from the date the beneficiary is discharged from the institution.

What do I need to do?	• Complete a disability grant application form at your nearest South African Social Security Agency (SASSA) office in the presence of a SASSA officer • Submit the following: – Your 13-digit bar-coded identity document (ID). If you don't have an ID: • you must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official • you must bring a sworn statement signed by a reputable person (like a councilor, traditional leader, social worker, minister of religion or school principal) who can verify your name and age • the SASSA official will take your fingerprints. You will be referred to the Department of Home Affairs to apply for the ID even as your application is processed. If you don't get an ID, your grant will be suspended. – a medical report and functional assessment report confirming your disability – proof of marital status (if applicable) – proof of residence – proof of income, dividends (if any) – proof of resources, including the municipal value of your property – proof of private pension (if any) – your three months bank statements – refugee status permit and 13-digit refugee ID – Unemployment Insurance Fund (UIF) ('blue book') or discharge certificate from your previous employer if you were employed – a copy of the will and the first and final liquidation and distribution accounts, if your spouse died within the last five years. • After submitting your application you will be given a receipt to keep as proof of application.
What if my application is not approved?	• The social security office will inform you in writing whether or not your application was successful. If your grant is not approved, the social security office will state the reasons why your application was unsuccessful and you can appeal to the Minister of Social Development in writing, explaining why you disagree. Appeal within 90 days of receiving notification about the outcome of your application.
Timeframe:	• It may take up to three months to process your application. • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free.
Application Forms:	• Application forms are not available online, but you can get them from your nearest social security(SASSA) office.
Who to contact:	Provincial office Tel 033 342 3580 Fax 033 342 3581 City/town Pietermaritzburg Province KwaZulu-Natal Physical address SASSA Offices 1 Bank Street Pietermaritzburg 3201 Postal address SASSA Private Bag X 9146 Pietermaritzburg 3201 Web address www.sassa.gov.za

Name of Grant:	Foster Child Grant
About the Grant:	A foster child is a child who has been placed in your custody by a court as a result of being: • orphaned • abandoned • at risk • abused • neglected
To Qualify for the Grant:	You must: • be a South African citizen, permanent resident or refugee • you and the child must live in South Africa • the foster child must be legally placed in your care and the child must remain in your care • the child must be younger than 18.
How much will I get:	The amount that you will get from April 2011 is R740 per month per child.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant. Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the grant be reviewed?	The grant will be reviewed on expiry of the court order – currently this is every 2 years. You will be advised three months in advance of the need to review.
When may the grant be suspended?	The following may result in the suspension of your grant: • when your circumstances change • the outcome of a review • if you fail to co-operate when your grant is reviewed • when you commit fraud or misrepresent yourself • if there was a mistake when your grant was approved.
When may the grant lapse?	The grant will lapse in the case of: • death of the child or the last living foster parent • admission to a state institution • if the grant is not claimed for three consecutive months • when you are absent from the country • if the child is no longer in your foster care • if you are not a refugee any more.

What do I need to do?	• Go to the South African Social Security Agency (SASSA) office nearest to where you live and bring the following: – your 13 digit-bar-coded identity document (ID) and the birth certificate for the child – if you are a refugee, your status permit and refugee ID – if you don't have your ID or the child's birth certificate, you must do the following: • complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official • bring a sworn statement signed by a reputable person (like a councilor, traditional leader, social worker, minister of religion or school principal) who knows you and the child • the SASSA official will take your fingerprints. You will be referred to the Department of Home Affairs to apply for the ID even as your application is processed. If you don't get an ID, your grant will be suspended • submit proof that you have applied for an ID and/or birth certificate at the Department of Home Affairs • submit a temporary ID issued by the Department of Home Affairs (if applicable) • present a baptismal certificate if available • submit a road to health clinic card if available • if the child is at school, the child's school certificate. – birth certificate/s of the child/ children, or their identity documents from their country of origin – court order that placed the child in your care – proof of your marital status. • Complete the application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official can complete the application form). • You will be given a receipt. Keep it as proof that you applied.
What if my application is not approved?	If your application is not approved, SASSA will inform you in writing why your application was unsuccessful. If you disagree with the decision, you can appeal to the Minister of Social Development at the national office of the Department of Social Development. You must appeal within 90 days of being notified that your application was unsuccessful.
Timeframe:	• It may take up to three months to process your application. • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free.
Application Forms:	• Application forms are not available online, but you can get them from your nearest social security(SASSA) office.
Who to contact:	Provincial office Tel 033 342 3580 Fax 033 342 3581 City/town Pietermaritzburg Province KwaZulu-Natal Physical address SASSA Offices 1 Bank Street Pietermaritzburg 3201 Postal address SASSA Private Bag X 9146 Pietermaritzburg 3201 Web address www.sassa.gov.za

Name of Grant:	Care Dependency Grant
About the Grant:	This grant enables you to take care of a child who has a severe disability and is in need of full-time and special care. The care dependency grant covers disabled children from birth until they turn 18.
To Qualify for the Grant:	You must: • be a parent, primary caregiver or a foster parent appointed by the court • be a South African citizen or permanent resident • not earn more than R136 800 per year if you are single. Your combined income should not be above R273 600 per year if you are married. Note: This income limit does not apply to foster parents. The child must: • be younger than 18 years • not be cared for permanently in a state institution • have a severe disability and need full-time and special care. • Both you and the child must live in South Africa. Note: A state medical officer must assess the child before the grant will be approved.
How much will I get:	The amount that you will get from April 2011 is R1 140 per month.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant (e.g. welfare organisations). Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the grant be reviewed?	SASSA can decide if your grant must be reviewed. Your income as declared when you apply for the grant will form the basis for this decision. You will be notified three months in advance of the date the review will take place or the date on which the life certificate is due. If you receive your money through the bank, an institution or procurator, you are required to fill in a life certificate at the SASSA offices every year.
When may the grant be suspended?	The following may result in the suspension of the grant: • when the child's circumstances change • the outcome of a review • if you fail to co-operate when the child's grant is reviewed • when you commit fraud or misrepresent the child • if there was a mistake when the child's grant was approved

When may the grant lapse?	The grant will lapse when: • the child passes away • the child is admitted to a state institution • the beneficiary who is the caregiver does not claim the grant for three consecutive months • the child is absent from the country.
What do I need to do?	• Go to the South African Social Security Agency (SASSA) office nearest to where you live and bring the following: – Your 13-digit bar-coded identity document (ID) and birth certificate. If you don't have an ID or birth certificate: • you must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official • you must bring a sworn statement signed by a reputable person (like a councilor, traditional leader, social worker, minister of religion or school principal) who can verify your name and age • the SASSA official will take your fingerprints. You will be referred to the Department of Home Affairs to apply for the ID even as your application is processed. If you don't get an ID, your grant will be suspended. • proof that you have applied for an ID and/or birth certificate at the Department of Home Affairs • a temporary ID issued by the Department of Home Affairs (if applicable) • baptismal certificate if available • road to health clinic card if available • school report if available – a medical/assessment report that confirms the child's disability – proof of your marital status – your salary slip, bank statements for three months, or pension slips, and any other proof of income (Note: this does not apply to refugee foster parents). • If you are: – not the child's parent, proof that you are the child's primary caregiver through an affidavit from a police official, a social worker's report, an affidavit from the biological parent or a letter from the school principal from the school attended by the child – the biological parent of the child and the sole provider and caregiver, proof that you have tried to get the other parent to pay maintenance – unemployed, proof from the Unemployment Insurance Fund (UIF) or a discharge certificate from your previous employer – a refugee foster parent, refugee status permit and refugee ID – the child's foster parent, the court order placing the child in your care. Please note: If you are too old or sick to travel to the office to apply, a family member or friend can apply on your behalf. The person should take a letter from you and/or a doctor's note saying why you cannot visit the office. • The child will be referred by SASSA for a state medical officer's assessment before the application is made. • Complete an application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official can complete the application

What if my application is not approved?	If your application is not approved, SASSA will inform you in writing why your application was unsuccessful. If you disagree with the decision, you can appeal to the Minister of Social Development at the national office of the Department of Social Development. You must appeal within 90 days of being notified that your application was unsuccessful.
Timeframe:	• It may take up to three months to process your application. • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free.
Application Forms:	• Application forms are not available online, but you can get them from your nearest social security (SASSA) office.
Who to contact:	Provincial office Tel 033 342 3580 Fax 033 342 3581 City/town Pietermaritzburg Province KwaZulu-Natal Physical address SASSA Offices 1 Bank Street Pietermaritzburg 3201 Postal address SASSA Private Bag X 9146 Pietermaritzburg 3201 Web address www.sassa.gov.za

Name of Grant:	War Veteran's Grant
About the Grant:	If you are a former soldier who fought in the First World War (1904-1918), Second World War (1939-1945), the Zulu uprising (1906) or the Korean War and are unable to support yourself, you can apply for the War veteran's grant.
To Qualify for the Grant:	You must: • be a South African citizen or permanent resident • live in South Africa • 60 years or older or be disabled • have fought in the Second World War or the Korean War • not receive any other social grant for yourself • not be cared for in a state institution • earn more than R44 880 per year or own resources worth more than R89 760 if you are single. If you are married, your combined income must not be more than R752 400 per year and you and your spouse must not have resources worth more than R1 504 800. Note: If you live in the house that you or your spouse own, the value is not taken into account for the purpose of the means test.
How much will I get:	The maximum amount that you will get from April 2011 is R1 160 per month.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant. Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the grant be reviewed?	SASSA can decide if your grant must be reviewed. Your income as declared when you apply for the grant will form the basis this decision. You will be notified three months in advance of the date the review will take place or the date on which the life certificate is due. If you receive your money through the bank, an institution or procurator, you are required to fill in a life certificate at the SASSA offices every year.
When may the grant lapse?	The grant will lapse in the case of: • death • admission to state institution • if the grant is not claimed for three consecutive months • when you are absent from the country. Please note: If a beneficiary is admitted to an institution that has a contract with the state to care for and maintain such beneficiary, the social grant is reduced to 25% (R285) of the maximum amount of the social grant with effect from the 4th month following the beneficiary's admission to that institution. The reduced grant is re-instated immediately from the date the beneficiary is discharged from the institution.

What do I need to do?	• Go to the South African Social Security Agency (SASSA) nearest to where you live and bring the following: – Your 13-digit bar-coded identity document (ID. If you don't have an ID: • you must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official • you must bring a sworn statement signed by a reputable person (like a councilor, traditional leader, social worker, minister of religion or school principal) who can verify your name and age • proof that you have applied for an ID or birth certificate at the Department of Home Affairs. – a temporary ID issued by the Department of Home Affairs (if applicable) – proof of your war service, e.g. certificate of service – if you are under 60, a medical assessment or report stating that you cannot work. – Proof of your marital status. If: • you are single, an affidavit stating that you are single • you are married, your marriage certificate and your spouse's identity document • you are divorced, your divorce order • your spouse is dead, your spouse's death certificate. – if you or your spouse is employed, your pay slips – if you are unemployed, your Unemployment Insurance Fund (UIF) 'blue book' or discharge certificate from your previous employer – if you have a bank account, your bank statements for the last three months – if you have investments, information on the interest and dividends you earn. Please note: If you are too old or sick to travel to the office to apply, a family member or friend can apply on your behalf. The person should take a letter from you and/or a doctor's note saying why you cannot visit the office. • Complete the application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official can complete the application form). • You will be given a receipt. Keep it as proof that you applied. • If you want to enroll for cash payments, the SASSA officer will give you a date when you need to come back and what you need to bring with you.
What if my application is not approved?	If your application is not approved, SASSA will inform you in writing why your application was unsuccessful. If you disagree with the decision, you can appeal to the Minister of Social Development at the national office of the Department of Social Development. You must appeal within 90 days of being notified that your application was unsuccessful.
Timeframe:	• It may take up to three months to process your application. • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free.
Application Forms:	• Application forms are not available online, but you can get them from your nearest social security (SASSA) office.

Who to contact:	Provincial office Tel 033 342 3580 Fax 033 342 3581 City/town Pietermaritzburg Province KwaZulu-Natal Physical address SASSA Offices 1 Bank Street Pietermaritzburg 3201 Postal address SASSA Private Bag X 9146 Pietermaritzburg 3201 Web address www.sassa.gov.za
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Guide 12: Information about being blacklisted

The following information has been obtained from LEGALWISE

<http://www.legalwise.co.za/documents/quicklaw/INFOBLACKLISTED.pdf>

When are you blacklisted?	You are blacklisted if: • You fail to pay your accounts on time. • You fail to pay your accounts at all. • A civil court judgment is obtained against you for not paying your debt.
What does it mean to be “blacklisted”?	It means that you have a negative credit profile. If you have been blacklisted, you will not be able to obtain credit, for example, open a clothing or furniture account or obtain a loan from a bank.
How do you avoid being blacklisted?	It is very important to pay your accounts on time so that you are not blacklisted. If you are unable to pay on time because you lose your job, for example, you should contact the credit grantor (the bank, clothing or furniture store) and ask them to give you an extension for your repayment.
Why do we have credit profiles?	A credit grantor must consider consumers' credit histories to make sure that they will pay back their accounts or loans. We have both positive and negative credit profiles. If you have a positive credit profile, credit grantors will look at this favourably and the chances of you obtaining credit are good. On the other hand, if you have a negative credit profile, you will not be able to obtain credit.
How can we check our credit profiles?	• Credit profiles are stored by Credit Bureaus. • Credit Bureaus must give consumers access to their credit profiles. • The credit profile may be given to you in person or in writing. • A Credit Bureau may not give you the information over the telephone. • A Credit Bureau may charge a reasonable fee to allow consumers to inspect their credit profiles.
What is a Credit Bureau?	Credit Bureaus are businesses which record and keep credit profiles of consumers and businesses. The purpose of Credit Bureaus is to protect consumers from unlawful business entities and for credit grantors (businesses) to assess their risk, when providing credit. The largest Credit Bureaus in South Africa are Experian Credit Bureau (Consumers), Transunion ITC (Consumers and Businesses) and Kredit Inform (Businesses).
How long will I be blacklisted at the Credit Bureau?	Defaults (failure to pay account on time): 3 years
Can you remove a default listing before 3 years?	The Credit Information Ombudsman (Ombud) is a department established to assist consumers with credit disputes. The Ombud will assist consumers who have defaulted in repayments due to circumstances beyond their control.

You will need to prove the following:	You did not intentionally default on your repayments. • Did you default on your debt due to circumstances beyond your control? • If your default was caused because you lost your job or other income, you must supply the following information to the Ombud: – Proof of former employment (provide evidence such as a payslip or a letter). – When did you lose your job (provide dates)? – How did you lose your job (provide written evidence such as a letter)? – What has your employment situation been since the blacklisting (provide dates)? You did not carelessly cause the default listing. • Before you were listed, did your payment behaviour show an intention to pay your debt? • Did you take the necessary steps to avoid the default listing? You have paid the debt in full. • Do you have letters from your credit grantors confirming that you have paid in full? (provide evidence of the letters)
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Key Terms:

BLACKLISTED a public list where people with bad credit records are recorded

DEFAULTED failure to fulfil an obligation

SUMMONS a command to do something or to appear in a court of law

Guide 13: Housing

The following information has been obtained from the eThekweni Municipality 2012 via http://www.durban.gov.za/City_Services/housing/Pages/Accessing_Government_Subsidised_House.aspx

Accessing a Government Subsidised House

Accessing a government subsidised house depends on the current circumstances of the applicant which can be summarised as follows:

1. Applicant currently resides in an informal settlement: the informal settlement will either be upgraded and houses and services provided or residents will be relocated to a housing project under the slums clearance programme.
2. Applicant is from eThekweni Municipal area but not from informal settlement: the applicant can only access housing opportunities if a *Greenfield Project* is available.

When a *Greenfield Project* is available, adverts will be placed in the media detailing what is on offer and what requirements must be met.

3. Qualifying Criteria: In order to be able to access the above programmes an applicant needs to meet the following qualifying criteria:
 - must be a South African citizen;
 - must not have received government subsidy before;
 - combined household income must not exceed R3500;
 - must not be owning or have owned property before;
 - must be married or cohabiting with long term partner or single with financial dependants;
 - must be 18 years of age or above.

NOTE:

Greenfield Project: These projects are undertaken on vacant land. Given the fact that informal settlements have been identified as a high priority by National and Provincial Government, a large proportion of sites will be allocated to residents from relocation or upgrade projects. A portion of sites will be advertised in the local newspapers for the general public to access. The public will need to respond to such adverts by phoning in and making an appointment to fill in the relevant application forms.

Accessing a RDP House

What criteria must I fulfil in order to qualify for a RDP house?

All applicants must meet the following criteria:

- be a South African citizen or have a permanent residence certificate
- be married, cohabiting with a partner or single with dependants
- have never owned property
- have never received a Government Housing Subsidy
- be 21 years or older
- joint household income should not exceed R3 500 per month.

Guide 14: Nutrition

The following information has been obtained from the Centres for Disease Control and Prevention
<http://www.cdc.gov/healthyyouth/nutrition/facts.htm>

Nutrition Facts

- Healthy eating is associated with reduced risk for many diseases, including several of the leading causes of death: heart disease, cancer, stroke, and diabetes.
- Healthy eating in childhood and adolescence is important for proper growth and development and can prevent health problems such as obesity, dental cavities, iron deficiency, and osteoporosis.
- The Dietary Guidelines recommend a diet rich in fruits and vegetables, whole grains, and fat-free and low-fat dairy products for persons aged 2 years and older. The guidelines also recommend that children, adolescents, and adults limit intake of solid fats (major sources of saturated and trans fatty acids), cholesterol, sodium, added sugars, and refined grains. Unfortunately, most young people are not following the recommendations set forth in the Dietary Guidelines.
- Schools are in a unique position to promote healthy eating and help ensure appropriate food and nutrient intake among students. Schools provide students with opportunities to consume an array of foods and beverages throughout the school day and enable students to learn about and practice healthy eating behaviours.
- Schools should ensure that only nutritious and appealing foods and beverages are provided in school cafeterias, vending machines, snack bars, school stores, and other venues that offer food and beverages to students. In addition, nutrition education should be part of a comprehensive school health education curriculum.

Nutrition and the Health of Young People

Benefits of Healthy Eating

- Proper nutrition promotes the optimal growth and development of children.
- Healthy eating helps prevent high cholesterol and high blood pressure and helps reduce the risk of developing chronic diseases such as cardiovascular disease, cancer, and diabetes.
- Healthy eating helps reduce one's risk for developing obesity, osteoporosis, iron deficiency, and dental cavities.

Consequences of a Poor Diet

- A poor diet can lead to energy imbalance (e.g., eating more calories than one expends through physical activity) and can increase one's risk for overweight and obesity.
- A poor diet can increase the risk for lung, oesophageal, stomach, colorectal, and prostate cancers.
- Individuals who eat fast food one or more times per week are at increased risk for weight gain, overweight, and obesity.
- Drinking sugar-sweetened beverages can result in weight gain, overweight, and obesity.
- Hunger and food insecurity (i.e., reduced food intake and disrupted eating patterns because a household lacks money and other resources for food) might increase the risk for lower dietary quality and undernutrition. In turn, undernutrition can negatively affect overall health, cognitive development, and school performance.

Diet and Academic Performance

- Eating a healthy breakfast is associated with improved cognitive function (especially memory), reduced absenteeism, and improved mood.

Guide 15: Livelihoods Snakes and Ladders Rules

1. Each player starts off on the board at space 1 marked **START**
2. One player is nominated the card holder. S/he will read out the cards provided with the game.
3. Each player takes a turn to throw the die (1 to 6) and move the number of squares that appear on the upturned face of the die.
4. When a player lands on a square with a description on it, he or she must identify the kind of capital or resource described.
5. The nominated card holder selects the card with the same number and description (these are also of similar colour to assist in finding them quickly). The card holder reads out the back of the card to confirm if the player answered correctly.
6. If one or more of the resources is **correctly identified**, the player ***avoids moving down*** if they have landed on a snake, and ***moves up*** if they have landed on a ladder.
7. If their answer is **incorrect**, they must ***move down a snake or miss moving up the ladder***.
8. The winner is the first player to reach square 84, labelled **FINISH**

3	Your mother gets a job	Gain in FINANCIAL CAPITAL
5	Your brother starts selling airtime at school	Gain in FINANCIAL CAPITAL
9	You choose friends who support you	Investment in SOCIAL CAPITAL
18	Your father recovers from TB and can go back to work leading to gain in financial capital	Gain in HUMAN CAPITAL
22	Your grandmother starts getting a pension	Gain in FINANCIAL CAPITAL
26	Your uncle advises your father about a job vacancy	SOCIAL CAPITAL leading to access to financial capital
28	A flood washes away your house	Loss in PHYSICAL CAPITAL
31	You get a washing machine and have more time to study leading to gain in human capital	Gain in PHYSICAL CAPITAL
33	You start a vegetable garden	Investment in NATURAL CAPITAL
35	A new ward councillor looks out more for the needs in your community	Positive SOCIAL CAPITAL
36	Your little sister falls ill and there are hospital bills leading to loss of financial capital	Failure in HUMAN CAPITAL
41	You have to move to a new community and know no one	Loss in SOCIAL CAPITAL
44	Your mother gets ill and cannot work for six months leading to loss in financial capital	Loss in HUMAN CAPITAL
46	You pass matric	Gain in HUMAN CAPITAL
50	You join a stokvel and get access to a bit of credit which gives access to financial capital	Investment in SOCIAL CAPITAL
53	You fall pregnant and you fail standard 9	Loss in your own HUMAN CAPITAL
54	You finish a diploma in nursing	Gain in HUMAN CAPITAL
58	You get onto the list for an RDP house which may lead to increased physical capital	Access to POLITICAL and SOCIAL CAPITAL
64	You get a part time job at a shop to help your studies	Increase in FINANCIAL CAPITAL, which assists you gain human capital
66	You get a job in a hospital as a nurse and working will increase human capital through increased knowledge	Gain in FINANCIAL CAPITAL
77	Your father falls ill and can't work anymore leading to loss in financial capital	Failure in HUMAN CAPITAL

73	74	75	76	77 Your father falls ill and can't work anymore	78	79	81	83	FINISH		
72	71	70	69	68	67	66	64	63	61		
49	50 You join a stokvel and get access to a bit of credit	51	52	53 You fall pregnant and you fall standard 9	54 You finish a diploma in nursing	55	56	57	58 You get onto the list for an RDP house	59	60
48	47	46 You pass matric	44 Your mother gets ill and can't work for 6 months	43	42	41 You have to move to a new community and know noone	40	39	38	37	
25	26 Your uncle advises your father about a job vacancy	27	28 A flood washes away your house	29	30	31 You get a washing machine and have more time to study	32	33 You start a vegetable garden	34	35 A new ward councillor looks out more for the needs in your community	36 Your little sister falls ill and there are hospital bills
24	23	22 Your grandmother starts getting a pension	21	20	19	18 Your father recovers from TB and can go back to work	16	15	13	12	
START	2 Your mother gets a job	3	4	5 Your brother starts selling airtime at school	6	7	8	9 You choose friends who support you	10		

