The Building Assets Toolkit is an approach for developing programs for specific segments of girls that will prepare them to better face the challenges of growing up. It will help you understand the needs of the girls in your community; engage stakeholders at different levels and with different viewpoints; and build concrete and meaningful programming for adolescent girls.


THIS DOCUMENT CONTAINS:

1. The set of eight age cards (ranging from ages 6 to 20). Print them out and place them according to the instructions.

2. 110 asset cards. Print them out and cut each sheet in half. The blanks are provided for you to create customized assets.

3. The Program Planning Worksheet. A sample is also provided.
AGE 6
AGE 8
AGE 10
AGE 12
AGE 14
AGE 16
AGE 20
Know the location of community rescue places

Know the location of the nearest emergency health services and at least two conditions that require emergency attention
Have savings that can be accessed in case of a personal emergency or a household shortfall

Have a place to meet friends safely and privately at least once a week
Have a plan to visit the nearest bank or other financial service facility, with friends or a parent.

Know where the nearest police station is and the kind of help the police can provide.
Know the signs of diarrhea in a child and how to treat it

Know where to get an HIV test
Have the skills to create a budget and know how to track income and spending.

Know to ask for a female authority if she is uncomfortable with a male.
Have at least three female nonfamily friends

Have the personal documentation needed to access financial services
Have the personal documentation needed to access health services

Have a slightly older female mentor she can turn to for advice when faced with challenges
Know how to play traditional games

Have a productive skill that earns money
Be able to use decisionmaking skills to differentiate safe and unsafe earning options

Know the specifics of menstruation and how to safely and cleanly manage it
Know when to wash hands and how to do it properly in daily life and in the context of infectious disease outbreaks.

Be aware of daily and seasonal demands on her time and know how to budget her time.
Know about female genital mutilation (how and when it is done, how to help someone threatened by it, and that it is illegal)

Use negotiation, specific knowledge of risk scenarios, and problem-solving skills to avoid harmful traditions (like FGM) common in her community
Have someone to borrow money from in an emergency

Know the teachers’ code of behavior (including not asking students for special favors or inviting them to their homes)
Identify someone to go to for help in case of abuse at school and know where to report abuse.

Know where to go to get basic medicines and have the money necessary to purchase them.
Have a safe place to spend the night away from home, if needed

Know signs of danger during pregnancy and labor, and where to go for help
Know the name of the district in which she lives

Have the ability to tell her parents that what they want her to do is illegal
Know the seasonal risks and stresses on her family’s livelihood/income

Have short-term financial goals and a plan to meet them
Have long-term financial goals and a plan to meet them

Have considered carefully what skills she would need to engage in earning activities that she enjoys
Know the minimum number of school years to which she’s entitled

Have the negotiation and problem-solving skills to assert her preference for staying in school
Understand the biological basics of sexuality and reproduction

Be able to describe something unique or special about herself and identify a skill that she can teach others
Know how to distinguish between a required expense and one that can be postponed

Know the advantages and disadvantages of two to three savings options
Know how HIV is transmitted, how to prevent it, where to be tested, and that there are treatment options.

Know the legal age of work and basic approved conditions.
Know the signs and dangers of drug and alcohol dependence, and where to seek help for herself or someone else

Have a place with sufficient light to read for three hours per week
Know the legal voting age, where to register, and where to vote

Know what the community council does, when it meets, and some of the official leaders
Know whom to ask/where to ask for help if she or someone she knows is a victim of violence

Know that violence isn’t just stranger violence—it often occurs in families
Know basic self-defense and ways to attract help.

Know what abuse is and the difference between a “good touch” and a “bad touch.”
Know when she is hungry and have the courage to tell someone safe that she feels hungry.

Know how to obtain/raise a few key foods she needs to eat.
Know that adolescent girls need more food than younger girls (specifically more protein)

Be able to read a sentence in her native language
Know how to describe/express a problem to someone in authority, such as a local official

Have a government ID (such as one that would be necessary for voting)
Know about government programs and/or entitlements for which she/her family may be eligible and how to get them.

Know that child marriage is associated with poor health, poverty, and divorce (and that divorce carries social and economic risks).
Be able to assertively and respectfully navigate safe and healthy choices with regard to marriage.

Know the location of a community center, the activities offered there, and how to participate.
Know the location and hours of girl-only spaces

Know what to say and what not to say to someone who has been a victim of a violent crime
Know her own body parts and the body parts of the opposite sex.

Know the time of day/week when she is likely to face more risks at home, at school, on the street.
Know when and where it is safe enough to go out alone (or when groups are safer)

Know her right to determine and communicate the number of children she wants and the timing of births
Know about sex trafficking and other forms of forced sex (e.g., persuasion, blackmail), and where to get help

Know the helpline number to register any violence or to get help
Know not to accept any food or drinks from strangers

Know that polygamy is illegal
Know that she has the same rights as her brother

Have a plan to keep up her skills (reading and numeracy) during school holidays
Know how to identify a safe water source (or if in doubt to get help testing it)

Know how malaria is contracted and how to install and maintain a bed net
Feel that she is as intelligent as other people

Have a ration card
Know safe times/routes to water sources and places to gather firewood, including during emergencies

Know someone who can help with translation (to major official languages), as needed
Have a safety plan and be able to name three safety risks faced while going about daily life.

Know the names of trained people in the community who can be relied upon to protect girls (the guardians).
Stand up for herself and her friends when insulted

Know how STIs, including HIV, can be prevented and their consequences (including infertility)
Know where to obtain condoms and contraceptives and where to obtain advice and instructions

Know local health promoters and community-based health activities
Be able to present an argument to a group of peers and elders

Obtain parental approval to work and access safe opportunities
Regularly practice reading and numeracy skills with the media available and in daily-life situations.

Know how to read diagrams or maps.
Know how to write a simple letter requesting something

Know how to write and send text messages and use mobile media to secure safety and access to resources
Know how to fill out forms

Know basic math (fractions, decimals, and percentages) and how to calculate simple costs
Listen to the radio and watch television to get information

Be able to express feelings and notify a friend or trusted adult of a problem at school or at home
Use effective communication and listening skills (listen with empathy and patience; speak assertively not aggressively)

Have the ability to de-escalate a conflict situation experienced among friends and classmates
Manage anger when in stressful situations

Feel like she can say “no” to her friends if they are pressuring her to do something she doesn’t think is right
Know the symptoms of infectious diseases, how to isolate an individual, and where to seek help.

Know that many diseases are sexually transmissible (from both symptomatic and asymptomatic individuals) and some remain so even after recovery.
Building Assets Toolkit
DEVELOPING POSITIVE BENCHMARKS FOR ADOLESCENT GIRLS

CUT HERE
Building Assets Toolkit
DEVELOPING POSITIVE BENCHMARKS FOR ADOLESCENT GIRLS

POPULATION COUNCIL
## CORE ASSETS

List up to 20 core assets (turn over for more space; make copies as needed)

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## STATUS OF PROGRAM內容

For each asset, identify the status of the program content by checking the box and making notes in the space provided.

<table>
<thead>
<tr>
<th>Content is available as is</th>
<th>Content needs adaptation by:</th>
<th>New material to be developed</th>
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THINKING AHEAD/THINKING STRATEGICALLY

For each asset, provide additional comments to help plan and execute the program in your context. This may include ways to engage parents and the larger community. Keep in mind that some assets may create risks for girls and plans should be made to enable girls to protect and control them.

DELIVERY OF PROGRAM CONTENT

Note who will deliver program content.

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<th>Mentor only</th>
<th>First by mentor, then by girl leaders</th>
<th>Peer to peer</th>
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TAPE FIRST PAGE HERE.
### Core Assets

List up to 20 core assets

1. **Have the skills and confidence to create a budget and know how to track income and spending.**
   - Status of Program Content: Nothing developed yet in our country, but there is material for girls aged 10-14 in neighboring countries. We will review the material and translate it into our local language. We also need to add livelihood scenarios from our setting.
   - Delivery of Program Content: First by mentor, then by girl leaders.
   - Thinking Ahead/Thinking Strategically: Our country is experiencing a terrible drought. The content must emphasize that budgeting is not only possible, but very important, for the poorest families in times of scarcity.

2. **Know how malaria is contracted and how to install and maintain a bed net.**
   - Status of Program Content: The local health post has a pamphlet on installing bed nets. Our girls may be able to use existing material because it is already written in the local language using simple vocabulary.
   - Delivery of Program Content: First by mentor, then by girl leaders.
   - Thinking Ahead/Thinking Strategically: While trying to give this asset to girls, we need to protect them. To ensure girls' safety, it is important to be cautious about spreading information to the wider community that girls are acquiring savings accounts.

3. **Have a plan to visit the nearest bank or other financial service facility with a friend or parent.**
   - Status of Program Content: Girls here can obtain a bank account at age 10, but this information isn't well known. We will need to discuss with bank managers ways to provide girls with savings accounts, while making the process understandable to girls and mentors.
   - Delivery of Program Content: Peer to peer.
   - Thinking Ahead/Thinking Strategically: We are hoping to start a girl-centered investment campaign annually at which girls demonstrate to the community how to install, maintain, and check bed nets for proper protection. We should pay special attention to providing bed nets for pregnant women.

4. **Know the location of a community center, the activities offered there, and how to participate.**
   - Status of Program Content: We need to create an easily understood map to the center using familiar and recognized landmarks in the community. We should review with the girls the center's available activities, location, and hours of operation.
   - Delivery of Program Content: Peer to peer.
   - Thinking Ahead/Thinking Strategically: Giving girls access to the community center would be terrific! Our center can issue ID cards and health insurance. The center also hosts community meetings that girls should be able to attend. We should also work with the center to have girl-only times and spaces.

5. **Know the specifics of menstruation and how to safely and cleanly manage it.**
   - Status of Program Content: A girls' puberty guidebook exists but needs to be translated into our local language using familiar terms. The illustrations also need to be adapted. It’s All One Curriculum has a helpful unit on the body, puberty, and reproduction. [URL: popcouncil.org/itsallone]
   - Delivery of Program Content: Peer to peer.
   - Thinking Ahead/Thinking Strategically: We should deliver the initial program in a private girls-only space where girls can ask the mentor questions. Girls will receive a copy of the puberty guidebook. Providing information to the parents to address common local myths about menstruation is also helpful.