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## **Building Assets Toolkit: Developing Positive Benchmarks for Adolescent Girls—Instruction Guide**

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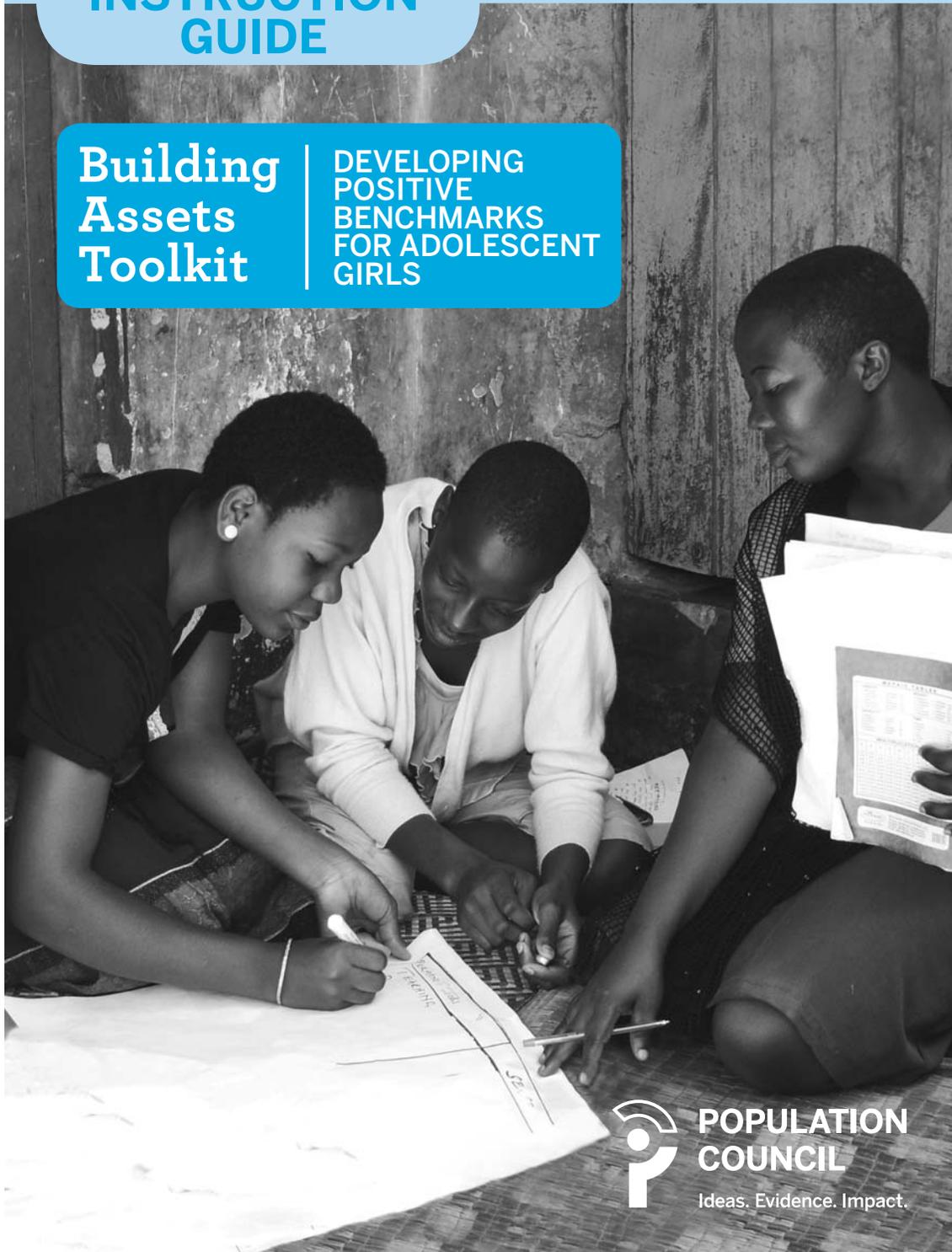
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# INSTRUCTION GUIDE

## Building Assets Toolkit

DEVELOPING  
POSITIVE  
BENCHMARKS  
FOR ADOLESCENT  
GIRLS



**POPULATION  
COUNCIL**

Ideas. Evidence. Impact.

## THE ASSET-BUILDING EXERCISE

This toolkit contains all the materials you will need to help you make a preliminary assessment of the assets a girl should acquire and the age by which she should acquire them.

An asset-building exercise is a thoughtful approach to building meaningful program content. Multiple stakeholders can be involved in this exercise, which is designed to determine what assets girls need in order to survive and thrive.

Because you're at the stage of beginning the exercise, we assume that:

- ✓ you have already decided that it is important to engage with girls.
- ✓ you have selected the segments of girls you want to work with, defined by age, schooling, marital and childbearing status, or by segments unique to your area, such as migrant domestic workers.
- ✓ you may already have an idea about your program activities and content and also may have “inherited” materials from other programs that are insufficient.

The Population Council confronts critical health and development issues—from stopping the spread of HIV to improving reproductive health and ensuring that young people lead full and productive lives. Through biomedical, social science, and public health research in 50 countries, we work with our partners to deliver solutions that lead to more effective policies, programs, and technologies that improve lives around the world. Established in 1952 and headquartered in New York, the Council is a nongovernmental, nonprofit organization governed by an international board of trustees.

## The benefits of the asset-building exercise

This activity is designed to **refresh the vision** and **anchor your program** in girls' actual lives and to prioritize content for your targeted populations.

For example, you may want to include reproductive health but you need guidance on which topics to cover—how much emphasis should be given to menstruation, sexually transmitted infections, pregnancy, and related topics such as intense pressure to exchange sex for gifts or money. And you may want to better understand the key skills needed to utilize this knowledge.

You might also want to measure assets in a region where many girls are at risk for the poorest outcomes, such as school dropout or early marriage.

It's important to keep an open mind when it comes to program activities and content. *For females of any age (and especially girls) there is a close identity and overlap among health, social, economic, and cognitive assets (see next page).* The asset-building exercise gives you a fresh perspective on content that will propel girls beyond restrictive social norms.

## WHAT IS AN ASSET?

An asset is a store of value that is related to what a person can do or be (their “human stock”). The assets in this kit fall into the four broad categories listed below. Rather than looking at girls through one particular lens or within the context of one sector, the asset-building approach considers the assets in all of the categories: how they affect girls' lives and how they interact with each other.

### HUMAN/HEALTH ASSETS



**Things that help protect girls' lives and the lives of those around them.**

Knowledge about sexual and reproductive health (including sexually transmitted infections), finding a health clinic, signs of danger during pregnancy and labor, how to treat a young child with diarrhea (for girls who care for younger children).

### SOCIAL ASSETS



**The networks that girls can access to help take advantage of opportunities.**

Girl-only safe spaces, social support, having at least three nonfamily friends, access to mentoring, developing life skills (decisionmaking, negotiating, building rapport with others).

### ECONOMIC ASSETS



**Specific skills that help girls plan for the future.**

Age-graded financial education, knowing how to create a simple budget (and establish a small savings account), and knowledge of vocational-training opportunities.

### COGNITIVE ASSETS



**Competencies often nurtured in school (and ideally beyond).**

Numeracy, literacy, confidence and clear self-expression, critical analysis, communication, and problem-solving.

## GETTING STARTED

You will use the following materials found in this kit:

- A set of eight age cards (ranging from age 6 to age 20), which are organized in three color groups to indicate three stages of adolescence:

AGE 6   AGE 8	AGE 10   AGE 12   AGE 14	AGE 16   AGE 18   AGE 20
<i>(light blue cards)</i>	<i>(light green cards)</i>	<i>(dark green cards)</i>
<b>Pre-adolescence</b> is the life stage in which children are in the run-up to puberty but have likely not yet experienced the bodily and social changes associated with the pubertal transition, including the onset of menstruation.	<b>Early adolescence</b> is the life stage in which girls undergo puberty: they begin menstruation, develop breasts, and experience new and heightened emotions, including sexual desires. Girls at this age must also learn to navigate the social landscape in which these changes occur, which itself may shift in response to their physical maturation.	<b>Late adolescence/early adulthood</b> is the life stage in which girls have likely experienced the full course of pubertal changes and are experiencing the profound social shifts that also occur. At this time, in certain contexts, many girls may be married or have children of their own.

- A deck of 100 asset cards. The cards included in this toolkit were culled from a core list after many iterations of the exercise were conducted in different settings. This deck also includes 10 blank cards for creating customized additions, which is strongly encouraged.
- The Resource Manual, which provides important information about building meaningful program content, resources to enhance asset-building exercises, and detailed notes on each asset.

Be sure to read the Resource Manual before beginning the exercise. If you would like to print out additional copies for your group, download the PDF at [popcouncil.org/AssetToolkit](http://popcouncil.org/AssetToolkit).

### YOU WILL NEED TO PROVIDE YOUR OWN TAPE

Make sure you have enough for each group to secure the age signs and asset cards to a large flat surface (wall or white board/chalkboard are recommended). Some have even used the ground or tables if no tape is available.

- Now you're ready to begin!

## BEGINNING THE EXERCISE

The cards in this deck list assets that adolescent girls can build by participating in your program. The purpose of this exercise is to work through the cards, deciding which are important for you to include and then the age by which a girl should have each asset. Refer to the “Tailoring” section on page 12 for help in defining the segment of girls you want to work with and the assets that will be most appropriate for them.

**1** To start, **tape the age signs (ages 6, 8, 10, 12, 14, 16, 18, 20) to a wall or other flat surface.**

The grouping of signs into three distinct categories is meant to help participants identify which assets should be acquired at each stage of adolescence as opposed to overthinking the exact age by which a girl should acquire each specific asset.

**2** With your whole group, **pick out a few assets and invite different participants to come forward to model “how to place the asset card.”** *Remember to have them place the card next to the latest age or stage that a girl should have*

*a particular asset.* Participants should share their initial thinking behind the placement. If the group is unable to decide which specific age card an asset should be placed under, focus the discussion on which stage of adolescence the group thinks the asset should be made available to them.

**3** When you are certain that everyone understands the exercise, begin by dividing the participants into groups. (You may skip this step if you have only a few participants.) Then, distribute the cards you’ve chosen evenly among the groups and have each group work independently. Participants should read and think through the assets in their portion of the deck one by one. For each, **tape the card in the area under the sign for the age by which a girl should have that asset.**

**Do not feel that you must use every asset in the deck; they might not all be relevant to your work.** Identify ahead of time the assets you will use so the exercise is as focused as possible. You can also set aside any assets that are newly proposed, confusing, or disputed. These items will require further discussion.

## 4

After everyone has placed their assets, look back at the results and answer the following questions as a group:

- How are the assets spread along the wall?
- Do they cluster around certain ages or one particular stage of adolescence?
- Are the assets in the right place given the data?
- Does the sequencing make sense to you and others?
- What assets need explanation and discussion?
- What newly proposed assets have participants suggested?
- What is missing?
- Is there any disagreement about where particular assets are placed?

## DON'T FORGET TO:

### Use the blank cards

There will undoubtedly be assets not included in the deck that are relevant to the girls in your context. Each time this exercise is conducted, new and important assets can be identified and should be written on the blank cards. Some examples include: *knowing the seasonal cycles of food scarcity and how to secure foods safely* and *knowing the scenarios in which girls are tricked into unsafe work and become victims of trafficking*. Understanding the unique challenges that girls in your region must navigate at specific ages can inform the application of knowledge and skills in given content material.

Girls often have unique insights when it comes to asset content (*needing to tell a parent that what she is being asked to do might be illegal*) or the age by which she should have it (*by what age should a girl know not to take walks alone with older men, or not to accept food from strangers?*). These examples came from the girls themselves, so be sure to allow ample time for participants to develop their own assets and place them under the appropriate age category.

## Determine the latest age at which a girl should have acquired a particular asset

As you begin placing assets (or moving them around), *you will tend to compare ideal with real*. Focus on the latest age or stage by which a girl should know or have something. It is okay if she knows or has it earlier, but under current circumstances (grim as they might be) by what age *should* she know it? Debating the realities that girls face is a productive process, and the age you select should reflect that: When are girls really in danger of child marriage or trafficking? How early might they have to confront their family about their own needs (being hungry, finding scarce food, articulating their rights, finding ways to manage income)?

## Break it down if the exercise seems daunting

If, after the first cut, the content looks too daunting, you may ask participants to define what is *essential* by a certain age or stage and what is *desirable*. In this process, you might think more specifically about the context and about the different segments of girls that you're going to focus on in your program (e.g., domestic workers, migrant girls, married girls). Are any critical competencies or skills missing?

## CASE STUDY

### Some assets are needed earlier than you'd think

In West Africa, a group of program practitioners who conducted the asset-building exercise said girls need to know the signs of danger during pregnancy and labor by age 22. This was in an environment in which 70 percent of the girls would have had babies by age 20 (and where there were underlying perceptions that teaching girls about sexual and reproductive health would encourage sexual activity). When the group discussed this asset, they realized that adolescent girls are themselves having babies and accompanying friends and family during labor. So, regardless of individual biases, it was necessary to realistically place this asset at a far earlier age (for example, age 12) given that many girls reported sexual activity by age 14.



## TAILORING

You may be conducting this exercise with a specific kind of girl in mind. This may color both the assets of most importance and the age by which they're needed. Think about the girls in your program. Who are they? How old are they? What do girls in the community do and what do they want? When do they need particular knowledge, skills, competencies, or resources? Perhaps your program is targeting 10-14-year-old domestic workers or young girls with babies. Are there assets that are particularly important for this segment of girls? For example, if you are working with a mobile population, how important is it for them to have a savings account? Is it feasible to tailor the asset to the needs of your particular population? Finally, have some discussion around program activities that will help girls obtain the assets they need when they need them.

## MOVING FROM ASSET CHOICE TO DEVELOPING PROGRAM CONTENT

In a day (or less) you can develop a list of assets by segment (age, geography, marital status, or some mixture). They can be divided into 10-20 "core" assets (those that are critically important and you've decided must be included) and another group of "desirable" assets (those that are important as a "reach" goal). There is often (but not always) agreement on what these groupings should be. Nevertheless, when finished, you will have a sorted list of assets that can serve as a basis for developing your program's content.

This toolkit contains a Program Planning Worksheet that will be useful in identifying training and informational resources to be used in developing your program.

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.

We invite you to send feedback and stories of how you use the Building Assets Toolkit. Email: [publications@popcouncil.org](mailto:publications@popcouncil.org).

