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# Building Assets Toolkit: Developing Positive Benchmarks for Adolescent Girls—Asset Cards [Swahili]

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**KADI ZA UJENZI  
WA RASLIMALI**



**Kujua eneo la maeneo la  
uokoaji wa jamii**

Know the location of community rescue places

**1**

**Kuwa na akiba inayoweza  
patikana katika hali ya dharura ya  
kibinafsi au kwa upungufu  
wa kaya**

Have savings that can be accessed in case of a personal emergency or a household shortfall

**3**

**Kujua eneo la huduma za afya  
za dharura zilizo karibu na angalau  
hali mbili ambazo zihitaji tahadhari  
ya dharura**

Know the location of the nearest emergency health services and at least two conditions that require emergency attention

**2**

**Kuwa na pahali pa  
kukutana na marafiki kwa  
usalama na kwa faragha  
angalau mara moja kwa wiki**

Have a place to meet friends safely and privately at least once a week

**4**

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**Kuwa na mpango wa Kutembelea  
benki karibu au kituo kingine cha  
kifedha, na marafiki au mzazi**

Have a plan to visit the nearest bank or other financial service facility, with friends or a parent

**5**

**Jua kituo cha polisi kilicho  
karibu kiko wapi na aina  
ya msaada ambao polisi  
wanaweza kutoa**

Know where the nearest police station is and the kind of help the police can provide

**6**

**Kujua ishara ya kuhara Kwa  
mtoto na jinsi ya kutibu**

Know the signs of diarrhea in a child and how to treat it

**7**

**Jua mahali pa kupata huduma za  
Kupimwa virusi vya ukimwi**

Know where to get an HIV test

**8**

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**Kuwa na ujuzi wa kuunda bajeti  
na kujua jinsi ya kufuatilia  
mapato na matumizi**

Have the skills to create a budget and know how to track income and spending

**9**

Know to ask for a female authority if she is uncomfortable with a male

**10**

**Jua kuulizia mamlaka ya kike  
ikiwa ana wasiwasi na Yale  
ya kiume**

**Kuwa na nyaraka za kibinafsi  
zinazohitajika ili kupata  
huduma za kifedha**

Have at least three female nonfamily friends

**11**

Have the personal documentation needed to access financial services

**12**



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**Kuwa na nyaraka za kibinafsi  
Zinazohitajika ili kupata  
huduma za afya**

Have the personal documentation needed to access health services

13

**Kuwa na mshauri wa kike Anaye  
kuzidi kidogo kwa umri ambaye  
unaweza kurejea kwa ushauri  
unapokabiliwa na changamoto**

Have a slightly older female mentor she can turn to for advice when faced with challenges

14

**Kujua jinsi ya kucheza  
michezo ya jadi**

Know how to play traditional games

15

**Kuwa na ustadi wenye  
tija unaopata pesa**

Have a productive skill that earns money

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**Kuwa na uwezo wa kutumia ujuzi  
wa kufanya maamuzi kutofautisha  
Chaguzi za mapato Salama na  
Zisizo salama**

Be able to use decisionmaking skills to differentiate safe and unsafe earning options

**17**

**Kujua wakati wa kunawa mikono na  
jinsi ya kuifanya vizuri katika maisha  
ya kila siku na katika muktadha  
wa milipuko ya magonjwa ya  
kuambukiza**

Know when to wash hands and how to do it properly in daily life and in the context of infectious disease outbreaks

**19**

**Kujua maelezo ya hedhi  
na jinsi ya kuisimamia  
kwa njia safi na salama**

Know the specifics of menstruation and how to safely and cleanly manage it

**18**

**Kuwa na ufahamu wa  
mahitaji ya kila siku  
na msimu kwa wakati wake  
na kujua jinsi  
ya kupanga wakati wake**

Be aware of daily and seasonal demands on her time and know how to budget her time

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**Kujua juu ya ukeketaji wa uke (jinsi na wakati Imefanyika, jinsi ya kumsaidia mtu anayetishiwa na hilo, na kwamba ni kinyume cha sheria)**

Know about female genital mutilation (how and when it is done, how to help someone threatened by it, and that it is illegal)

21

**Kutumia mazungumzo, ujuzi maalum wa matukio, na ujuzi wa kutatua shida ili kuepuka mila ya madhara (kama ukeketaji wa uke) ambayo ni ya kawaida katika jamii yake**

Use negotiation, specific knowledge of risk scenarios, and problem-solving skills to avoid harmful traditions (like FGM) common in her community

22

**Kuwa na mtu wa kukopa Pesa Wakati wa dharura**

Have someone to borrow money from in an emergency

23

**Kujua kanuni za tabia ya waalimu (pamoja na kutowauliza wanafunzi neema maalum au kuwaalika manyumbani mwao)**

Know the teachers' code of behavior (including not asking students for special favors or inviting them to their homes)

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**Tambua mtu wa Kuomba  
msaada iwapo umedhulumiwa  
shuleni na kujua wapi  
kuripoti unyanyasaji**

Identify someone to go to for help in case of abuse at school and know where to report abuse

25

**Kujua wapi unaweza pata dawa  
za kimsingi na kuwa na pesa  
zinazohitajika kuzinunua**

Know where to go to get basic medicines and have the money necessary to purchase them

26

**Kuwa na mahali salama  
Pa kulala usiku kando na  
nyumbani, ikiwa inahitajika**

Have a safe place to spend the night away from home, if needed

27

**Kujua dalili za hatari wakati wa  
ujauzito na wakati wa kuzaa, na  
wapi pa kwenda kupata  
msaada**

Know signs of danger during pregnancy and labor, and where to go for help

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**Kujua jina la wilaya  
anayoishi**

Know the name of the district in which she lives

**29**

Have the ability to tell her parents that what they want her to do is illegal

**30**

**Kuwa na uwezo wa kuwaambia  
wazazi wake kwamba  
wanachotaka afanye ni  
kinyume na sheria**

**Kujua hatari za msimu na mikazo  
juu ya riziki/mapato ya familia yake**

Know the seasonal risks and stresses on her family's livelihood/income

**31**

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

**32**

**Kuwa na malengo ya  
muda mfupi ya  
kifedha na mpango  
wa kuyatimiza**

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**Kuwa na malengo ya kifedha ya  
muda mrefu na mpango  
wa kuitimiza**

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

**33**

**Uwe umefikiria kwa uangalifu ni  
ujuzi gani unaohitaji kushiriki  
katika shughuli za mapato  
ambazo unazofurahia**

Have considered carefully what skills she would need to engage in earning activities that she enjoys

**34**

**Jua idadi ya chini ya miaka ya  
shule ambayo ana haki  
kusoma**

Know the minimum number of school years to which she's entitled

**35**

**Kuwa na ustadi wa majadiliano  
na wa kutatua shida ili kuweza  
kusisitiza upendeleo wake  
kukaa shuleni**

Have the negotiation and problem-solving skills to assert her preference for staying in school

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**Kuelewa misingi ya  
kibiolojia ya ujinsia  
na uzazi**

**37**

Understand the biological basics of sexuality and reproduction

**Kuwa na uwezo wa kuelezea  
kitu cha pekee au maalum  
juu yake mwenyewe na kutambua  
ustadi ambao anaweza  
kuwafunza wengine**

**38**

Be able to describe something unique or special about herself and identify a skill that she can teach others

**Kujua jinsi ya kutofautisha kati  
ya gharama inayohitajika na  
ile ambayo inaweza kuahirishwa**

**39**

Know how to distinguish between a required expense and one that can be postponed

**Kujua faida na ubaya  
wa chaguzi mbili  
au tatu za akiba**

**40**

Know the advantages and disadvantages of two to three savings options

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**Jua jinsi virusi vya ukimwi  
vinasambazwa, jinsi ya kujizuia,  
wapi unaweza kupimwa, na kwamba  
kuna chaguzi za matibabu**

Know how HIV is transmitted, how to prevent it, where to be tested, and that there are treatment options

**41**

**Kujua umri wa kisheria wa  
kufanya kazi na hali ya msingi  
iliyoidhinishwa**

Know the legal age of work and basic approved conditions

**42**

**Kujua ishara na hatari za utegemezi wa  
madawa ya kulevya na pombe,  
na wapi anaweza kutafuta msaada kwa  
ajili yake au mtu mwingine**

Know the signs and dangers of drug and alcohol dependence, and where to seek help for herself or someone else

**43**

**Kuwa na mahali na taa ya  
kutosha ili kusoma kwa  
masaa matatu kwa wiki**

Have a place with sufficient light to read for three hours per week

**44**



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**Kujua umri wa kisheria wa kupiga  
kura wapi kujiandikisha,  
na wapi kupiga kura**

Know the legal voting age, where to register, and where to vote

45

**Jua ni nani wa kuuliza/wapi  
kuomba msaada ikiwa yeye au mtu  
anayemjua ni mwathirika  
wa dhuluma**

Know whom to ask/where to ask for help if she or someone she knows is a victim of violence

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**Kujua baraza la jamii hufanya  
nini, wakati linapokutana,  
na baadhi ya viongozi rasmi**

Know what the community council does, when it meets, and some of the official leaders

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**Jua kwamba vurugu sio tu  
vurugu za wageni-mara nyingi  
hufanyika katika familia**

Know that violence isn't just stranger violence—it often occurs in families

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**Jua misingi ya kujihami  
kibinafsi na njia za  
kuvutia msaada**

Know basic self- defense and ways to attract help

**49**

Know what abuse is and the difference between a “good touch” and a “bad touch”

**50**

**Kujua unyanyasaji ni nini  
na tofauti kati ya  
“mguso mzuri” na  
“mguso mbaya”**

**Kujua wakati ana njaa na  
kuwa na ujasiri wa kumwambia  
mtu salama kwamba anahisi njaa**

Know when she is hungry and have the courage to tell someone safe that she feels hungry

**51**

Know how to obtain/raise a few key foods she needs to eat

**52**

**Kujua jinsi ya kupata/kuongeza  
vyakula vichache muhimu  
anavyohitaji kula**

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**Jua kwamba wasichana wa ujana  
wanahitaji chakula zaidi  
kuliko wasichana wadogo  
(haswa protini zaidi)**

Know that adolescent girls need more food than younger girls (specifically more protein)

**53**

Be able to read a sentence in her native language

**54**

**Kuwa na uwezo wa kusoma sentensi  
katika lugha yake ya asili**

**Kuwa na kitambulisho cha  
Serikali (kama ile ambayo  
inaweza kuwa muhimu kwa  
kupiga kura)**

Know how to describe/express a problem to someone in authority, such as a local official

**55**

Have a government ID (such as one that would be necessary for voting)

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**Kujua juu ya mipango ya  
serikali na / au haki  
ambazo yeye na familia yake  
wanaweza kustahili  
na jinsi ya kuzipata**

Know that adolescent girls need more food than younger girls (specifically more protein)

57

**Jua kwamba ndoa ya watoto  
inahusishwa na afya mbaya,  
umaskini, na talaka (na kwamba  
talaka hubeba hatari za kijamii  
na kiuchumi)**

Know that child marriage is associated with poor health, poverty, and divorce (and that divorce carries social and economic risks)

58

**Kuwa na uwezo wa kudai  
na kwa heshima chaguzi  
salama na zenye afya  
kuhusu ndoa**

Be able to assertively and respectfully navigate safe and healthy choices with regard to marriage

59

**Jua eneo la kituo cha jamii,  
shughuli zinazotolewa hapo,  
na jinsi ya kushiriki**

Know the location of a community center, the activities offered there, and how to participate

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**Kujua eneo na masaa ya  
nafasi za wasichana tu**

Know the location and hours of girl-only spaces

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**Jua cha kusema na cha  
kutosema kwa mtu  
ambaye amekuwa mwathirika  
wa uhalifu wa vurugu**

Know what to say and what not to say to someone who has been a victim of a violent crime

62

**Kujua sehemu zake za mwili  
na sehemu za mwili wa  
jinsia tofauti**

Know her own body parts and the body parts of the opposite sex

63

**Kujua wakati wa siku/wiki  
Ambapo anaweza kukabiliwa  
na hatari zaidi nyumbani,  
shuleni na barabarani**

Know the time of day/week when she is likely to face more risks at home, at school, on the street

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**Jua ni lini na wapi iko  
salama ya kutosha kwenda  
pekee yako au wakati  
vikundi viko salama**

Know when and where it is safe enough to go out alone (or when groups are safer)

**65**

Know her right to determine and communicate the number of children she wants and the timing of births

**66**

**Jua juu ya Usafirishaji wa kijinsia  
na aina nyingine za ngono za kulazimishwa  
(k.m., ushawishi, usaliti ),i),  
na wapi pa kupata msaada**

Know about sex trafficking and other forms of forced sex (eg., persuasion, blackmail), and where to get help

**67**

Know the helpline number to register any violence or to get help

**68**

**Kujua haki yake ya kuamua  
na kuwasiliana idadi ya  
watoto anayotaka na  
nyakati za kuzaliwa**

**Kujua nambari ya usaidizi  
kusajili vurugu yoyote  
au ili kupata msaada**

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**Kujua kutokubali chakula chochote  
au vinywaji kutoka kwa wageni**

Know not to accept any food or drinks from strangers

69

Know that polygamy is illegal

70

**Kujua kuwa mitala sio halali**

**Kuwa na mpango wa kuweka  
ustadi wake (kusoma na  
kuhesabu) wakati wa likizo  
ya shule**

Know that she has the same rights as her brother

71

Have a plan to keep up her skills (reading and numeracy) during school holidays

72

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**Kujua jinsi ya kutambua  
chanzo salama cha maji  
(au ikiwa na shaka kupata  
msaada wa kupima)**

Know how to identify a safe water source (or if in doubt to get help testing it)

73

**Kujua jinsi malaria Ina  
ambukizwa na jinsi ya kufunga  
na kudumisha wavu wa kitanda**

Know how malaria is contracted and how to install and maintain a bed net

74

**Kuhisi kuwa yeye ni mwerevu  
kama watu wengine**

Feel that she is as intelligent as other people

75

**Kuwa na kadi ya mgawo**

Have a ration card

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**Kujua nyakati/njia salama za  
vyanzo vya maji na mahali pa  
kukusanya kuni, pamoja na  
wakati wa dharura**

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

77

**Kujua mtu ambaye anaweza  
kusaidia kwa kutafsiri  
(kwa lugha kuu rasmi),  
kama inavyohitajika**

Know someone who can help with translation (to major official languages), as needed

78

**Kuwa na mpango wa usalama  
na kuweza kutaja hatari tatu  
za usalama zinazo wakabili  
wanapoendelea na maisha  
ya kila siku**

Have a safety plan and be able to name three safety risks faced while going about daily life

79

**Kujua majina ya watu wenye  
mafunzo katika jamii ambao  
wanaweza kutegemewa kulinda  
wasichana (walezi)**

Know the names of trained people in the community who can be relied upon to protect girls (the guardians)

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**Kujisimamia mwenyewe na  
marafiki zake wakati  
wametukanwa**

Stand up for herself and her friends when insulted

**81**

Know how STIs, including HIV, can be prevented and their consequences (including infertility)

**82**

**Kujua wapi kupata kondomu  
na uzazi wa mpango na wapi  
anaweza pata ushauri na  
maelekezo**

Know where to obtain condoms and contraceptives and where to obtain advice and instructions

**83**

Know local health promoters and community-based health activities

**84**

**Kujua Jinsi magonjwa ya zinaa  
pamoja na virusi vya ukimwi,  
yanaweza kuzuiwa na matokeo  
yake (moja ya matokeo  
ikiwa ni utasa)**

**Kujua watangazaji wa kiafya  
na shughuli za kiafya za  
msingi ya jamii**

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**Kuwa na uwezo wa kuwakilisha  
hoja kwa kundi la wenzao na wazee**

Be able to present an argument to a group of peers and elders

**85**

**Kupata ruhusa kutoka kwa  
wazazi kufanya kazi na kupata  
fursa salama**

Obtain parental approval to work and access safe opportunities

**86**

**Fanya mazoezi kila wakati ya kusoma  
na hesabu na vyombo vya habari  
vinavyopatikana na katika  
hali ya maisha ya kila siku**

Regularly practice reading and numeracy skills with the media available and in daily-life situations

**87**

**Kujua jinsi ya kusoma  
michoro au ramani**

Know how to read diagrams or maps

**88**

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**Kujua jinsi ya kuandika barua  
rahisi ya kuomba kitu**

Know how to write a simple letter requesting something

**89**

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

**90**

**Kujua jinsi ya kuandika na kutuma  
ujumbe wa maandishi na kutumia vyombo  
vya habari vya rununu ili kupata usalama  
na upatikanaji wa rasilimali**

**Kujua hesabu za kimsingi  
(vipande, nukta, na asilimia)  
na jinsi ya kuhesabu  
gharama rahisi**

Know how to fill out forms

**91**

Know basic math (fractions, decimals, and percentages) and how to calculate simple costs

**92**



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**Kusikiliza redio na kuangalia  
runinga ili kupata habari**

Listen to the radio and watch television to get information

93

**Kuwa na uwezo wa kuelezea  
hisia na kumjulisha rafiki au  
mtu mzima kuhusu tatizo  
shuleni au nyumbani**

Be able to express feelings and notify a friend or trusted adult of a problem at school or at home

94

**Kutumia mawasiliano fanisi  
na ujuzi wa kusikiliza (sikiliza  
Kwa huruma na uvumilivu  
lakini sio kwa fujo)**

Use effective communication and listening skills (listen with empathy and patience; speak assertively not aggressively)

95

**Kuwa na uwezo wa kupunguza  
hali ya migogoro inayopatikana  
kati ya marafiki na wanafunzi  
wa darasa**

Have the ability to de-escalate a conflict situation experienced among friends and classmates

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**Dhibiti hasira ukiwa  
Katika hali zenye mkazo**

Manage anger when in stressful situations

97

Feel like she can say “no” to her friends if they are pressuring her to do something she doesn’t think is right

98

**Kuhisi kama anaweza kusema  
“hapana” kwa marafiki zake ikiwa  
wanamshinikiza kufanya kitu  
ambacho yeye hafikiri ni sawa**

**Kujua dalili za magonjwa ya  
kuambukiza, jinsi ya kujitenga  
na mtu binafsi, na wapi pa  
kutafuta msaada**

Know the symptoms of infectious diseases, how to isolate an individual, and where to seek help

99

**Jua kwamba magonjwa mengi  
yanaambukizwa kingono  
(kutoka kwa watu walio na dalili  
na wasio na dalili) Na mengine hubaki  
hivyo hata baada ya kupona**

Know that many diseases are sexually transmissible (from both symptomatic and asymptomatic individuals) and some remain so even after recovery

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KADI ZILIZO TUJU: ZA KUUNDA MALI YA KIBINAFSI



KADI ZILIZO TUJU: ZA KUUNDA MALI YA KIBINAFSI





KADI ZILIZO TUJU: ZA KUUNDA MALI YA KIBINAFSI



**KADI ZA  
MIAKA**



Umri wa  
miaka sita

Umri wa  
miaka nane



Umri wa  
miaka kumi

Umri wa  
miaka kumi  
na mbili





Umri wa  
miaka kumi  
na nne

Umri wa  
miaki kumi  
na sita



Umri wa  
miaka kumi  
na nane

Umri wa  
miaka  
ishirini