



Breakthrough ACTION-Nigeria

**MATERNAL, NEWBORN,  
AND CHILD HEALTH PLUS  
NUTRITION WOMEN'S  
EMPOWERMENT  
GROUP/HASKEN  
MATA (WOMEN'S LIGHT)**

OPERATIONAL GUIDELINES

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# Acronyms.

|        |  |
|--------|--|
| CBO    | Community-based organization                       |
| FCT    | Federal Capital Territory                          |
| GBV    | Gender-based violence                              |
| LLIN   | Long-lasting insecticidal net                      |
| LGA    | Local Government Area                              |
| MCHIP  | Maternal and Child Health Integrated Program       |
| MNCH+N | Maternal, newborn, and child health plus nutrition |
| MSLC   | Mother's Savings and Loans Club                    |
| NGO    | Nongovernmental organization                       |
| SBC    | Social and behavior change                         |
| SMOWA  | State Ministry of Women's Affairs                  |
| SPHCDA | State Primary Health Care Development Agency       |
| TMMD   | <i>Tallafi Mata Masu Dabara</i>                    |
| TOT    | Training-of-trainers                               |
| USAID  | United States Agency for International Development |
| WDC    | Ward Development Committee                         |
| WEG    | Women's Empowerment Group                          |



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# PART ONE



# Women Empowerment Group/Hasken Mata Operational Guidelines

The Women Empowerment Group (WEG)/Hasken Mata Operational Guidelines, developed by Breakthrough ACTION-Nigeria, provide overall guidance on how to implement the WEG/Hasken Mata model. These Guidelines are based on the Breakthrough ACTION-Nigeria's experience implementing the WEG Model in five Nigerian States. Lessons learned about what has worked have been integrated and codified into the Operational Guidelines.

## 1. Who is this for?

The Guidelines are designed for use by any group, organization or individual who is interested in systematically supporting and promoting women's empowerment, with a focus on health-related issues.

## 2. How will it be used?

The WEG/Hasken Mata Operational Guidelines serve as a reference document for anyone seeking information on how to implement the WEG model. It provides an overarching framework and structure that demonstrates the systematic approach and effectiveness of the WEG/Hasken Mata. It also provides step by step guidance on how to apply the WEG activities. Stakeholders can refer to the guidelines to, understand the operational principles and ensure compliance with the established guidelines.



# INTRODUCTION

# 01

# 1 Introduction

This section provides an overview of Breakthrough ACTION-Nigeria and its partnership with the Women’s Empowerment Group /*Hasken Mata* (English: “Women’s Light”) in promoting women’s health and gender equality. It outlines the significance of the WEG and its principles, focusing on the empowerment of women and addressing health-related issues, with the aim of establishing a clear and shared understanding of the program’s objectives and the role of the WEG in achieving them.

## **Overview of the Breakthrough ACTION-Nigeria Project**

Breakthrough ACTION is the United States Agency for International Development (USAID) flagship social and behavior change (SBC) project. In Nigeria, its goal is to increase the practice of priority health behaviors in the areas of malaria; maternal, newborn, and child health plus nutrition (MNCH+N); family planning and reproductive health; tuberculosis; COVID-19; and Global Health Security priority zoonotic diseases at the national and sub-national levels in collaboration with the relevant USAID implementing partners. The project also works with federal and state Ministry of Health programs, departments, and agencies to improve their SBC capacity and coordination.

## The project aims for three intermediate results:

1. Improved individual and social determinants of health to facilitate individual and household adoption of priority behaviors.
2. Strengthened monitoring, coordination, and quality of SBC across U.S. government investments.
3. Strengthened public sector systems for oversight and coordination of SBC at the national and sub-national levels.

## Breakthrough ACTION-Nigeria's Gender Strategy

The overarching goal of Breakthrough ACTION-Nigeria's gender strategy is to create environments that enable achieving gender equality and sustained health behavior change. The project works toward transforming gender roles and dynamics by:

- Applying evidence-based strategies in SBC.
- Testing innovative approaches that expand the evidence base on the role of SBC in gender transformation.
- Mobilizing national and state partners to work collaboratively toward a shared agenda.

## Introduction to the MNCH+N WEG

Breakthrough ACTION-Nigeria conducted a formative assessment on MNCH+N in three states of northern Nigeria (Sokoto, Bauchi, and Kebbi) in 2019 and Ebonyi State and the Federal Capital Territory (FCT) in 2021.



### Key Insights from the MNCH+N Formative Assessment

- “Many women do not have the agency or ability to make decisions—and take action—concerning pregnancy, childbirth, or child health care.”
- “Within the family, gender roles and financial control factors drive care-seeking choice and action, and outside of the family, care-seeking behaviors are influenced by peer pressure, expectations, and judgment about adequate care for children.”

To better understand how Breakthrough ACTION-Nigeria could create safe spaces outside the home, where different groups of women support each other towards economic empowerment and can learn and share knowledge about MNCH+N, Breakthrough ACTION-Nigeria organized a learning visit to Zamfara State with selected community facilitators and government officials from the State Ministry of Women’s Affairs (SMOWA) and the State Ministry of Social Development. In Zamfara, the Maternal and Child Health Integrated Program (MCHIP) implemented the Jhipiego-led model for Mother’s Savings and Loans Clubs (MSLC) (also known as Tallafi Mata Masu Dabara (TMMD; English: “Women on the Move”). The purpose of the visit was to understand the MSLC and TMMD methodology and how it transformed women’s social behavior around health care-seeking and their economic status.<sup>1</sup> The project sought to further understand the TMMD approach because of its simplicity and the autonomous nature of the clubs. Many previous projects have also adopted the methodology and modified it, including the Pact WORTH model and the USAID Maternal and Child Survival Program led by Jhipiego.

After the visit, Breakthrough ACTION-Nigeria modified the MCHIP model for MSLC/TMMD, incorporating elements of the MSLC approach to develop the WEG. The project then piloted the adaptation with women in the integrated states of Bauchi, Sokoto, and Kebbi as part of the project’s initiatives. The pilot demonstrated the WEG’s potential to improve women’s agency to improve their health and the health of their children and their capacity to generate income from small loans.

<sup>1</sup>A training manual for Mothers Savings and Loans Club [draft]. (n.d.). USAID MCHIP, CARE, and ACCESS. <https://drive.google.com/file/d/1e00Kb9QLh7EOrKHYOQkFb8bLlOk-QiRb/view>

Other learnings from the pilot include:

**Learning about health behaviors can be embedded into group activities:** Priority health behaviors can be embedded into rules and regulations to ensure groups discuss them at specific points during their meetings (e.g., before collecting member contributions). Songs and other group activities also present opportunities to discuss health behaviors.

**Simple tools are required to document and track funds:** Literacy levels vary widely among the groups. This affects multiple aspects of group management, including processing documentation and tracking funds. Multiple funds (e.g., emergency funds, social funds, savings funds) receive weekly contributions from the women. As such, bookkeeping requires a certain degree of literacy and numeracy.

**The groups can help women develop leadership skills:** WEGs present opportunities to intentionally highlight female leaders and providers, including women religious leaders, female ward development committee (WDC) members, and health facility providers.

The WEG model that emerged has a two-fold purpose:

- Create opportunities for women to have safe spaces to learn about MNCH+N
- Provide savings and simple loaning facilities to women that do not have access to formal sector financial services. This is critical to facilitate access to funds that can be used to improve their health, contribute to the household, and improve agency in decision making.



In furtherance of activities towards achieving the gender goal, Breakthrough ACTION-Nigeria replicated the adapted MSLC as **WEG**, also called ***Hasken Mata (Women's light)*** in the states where the project was implementing ISBC in 2019. Breakthrough ACTION-Nigeria then scaled the activity to Ebonyi and FCT in 2022, taking into cognizance the cultural and religious contexts of these different states.



### Objective of Breakthrough ACTION-Nigeria's WEG/Hasken Mata

- Build the capacity and agency for women to adopt priority MNCH+N behaviors.
- Increase women's confidence to discuss health and social issues with their spouse.
- Provide opportunities for income generation and building new knowledge and skills among women in the communities.



### General Principles:

Any program or community officer interested in implementing or is currently implementing the WEG/*Hasken Mata* model should bear in mind the first principles of microfinance design. Stuart Rutherford best summarizes this in his influential book, *The Poor and Their Money*, observing that microfinance clients seek products that “...allow savings and loan access as often as needed and in useful amounts matched to need. They also need delivery systems that are local, simple, quick, and flexible.”<sup>2</sup>

In other words, the best microfinance programs ***put the community members first*** instead of simplifying processes only for the implementing agency. While different countries have often implemented the microfinance and health model with considerable methodological adaptation to context, each country and program has nonetheless tended to over-standardize the program, especially in terms of:

- Group size.
- Savings contributions.
- Length of the loan term.
- Meeting frequency.
- Key health messages or focus areas.

<sup>2</sup>Rutherford, S [Ed]. *The poor and their money*. Oxford University Press, 2001.

Any interested groups, programs, or interventions that adopts the Operational Guidelines should ensure almost 100% adherence to the basic aim of the WEG, which is to help members become autonomous and profitable using locally mobilized savings, as the principal source of loan funds, to improve their health and that of their households.

While respecting this criterion as inviolable, implementers should ***adapt the methodology to local traditions, needs, and norms***. The Guidelines offer practice parameters and examples, however, each WEG should be allowed to determine its priorities on things like frequency of meetings, savings amounts, lengths of loan terms, addressing gender-based violence (GBV), integration of MNCH+N messages, and other health activities to be carried out within these groups. Through the WEG/*Hasken Mata* model community members form a self-selected group and save money, which is the source of loan capital from which they can borrow.

WEG/*Hasken Mata* is ***autonomous and self-managing***, which is fundamental to its mode of operation and objectives. This should not be compromised because the WEG's goals are to help its members achieve institutional and financial independence for improved health and the ability to contribute to household decisions.

The WEG/*Hasken Mata* groups operate autonomously to ensure the group's self-reliance. However, they are encouraged to link their activities into the broader community support eco-system which includes government departments, structures and initiatives, health facilities, nongovernmental organizations (NGOs), community-based organizations (CBOs), and other relevant community structures. These linkages facilitate group legitimacy, identification of opportunities for group members, and problem solving.

## WEG/Hasken Mata Manuals

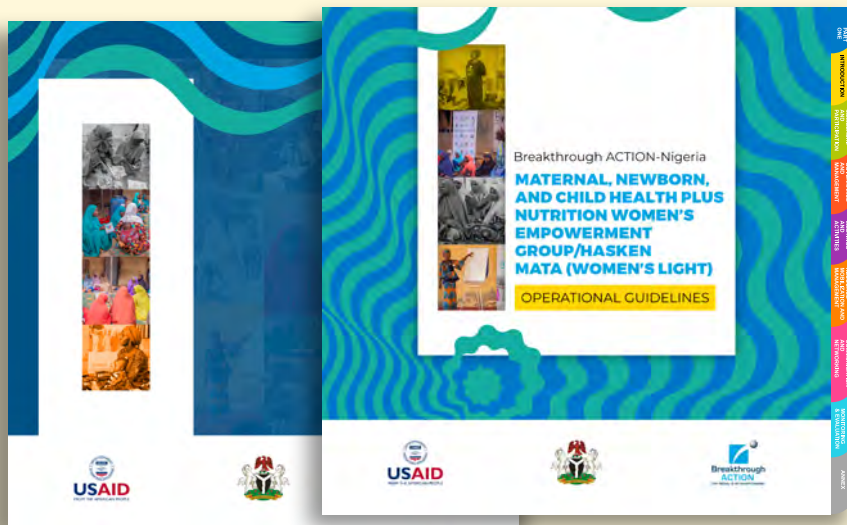
There are two WEG/Hasken Mata manuals that provide guidance for the implementation of the WEG model:

Part I: Women Empowerment Group/Hasken Mata Operational Guidelines

Part II: Women Empowerment Group/Hasken Mata Training Manual

### Part I: Women Empowerment Group/Hasken Mata Operational Guidelines

The Operational Guidelines offered in this document, provide overall guidance on the WEG/Hasken Mata's day-to-day operations. It includes step-by-step guidance on the rules, regulations, and procedures to carry out WEG/Hasken Mata group activities. The guide is designed for use by any group, organization, or individual who is interested in systematically supporting and promoting women's empowerment, with a focus on health-related issues.



## **Part II: Women Empowerment Group/Hasken Mata Training Manual**

The Women Empowerment Group/*Hasken Mata* training manual provides guidance on training for the implementation of the WEG activities. It offers step-by-step guidance on how to conduct WEG/*Hasken Mata*'s training-of-trainers (TOT) sessions. In addition, guidance is provided for step-down training for the community facilitators themselves, who will in turn train the WEG with the same document when formed.

### **WEG Facilitators:**

Different personnel support WEG activities weekly, monthly, and quarterly. Each of these personnel have specific roles they play in WEG activities. They are:

#### ***Community Facilitator***

A trained community facilitator, who will be a woman, will support and nurture a minimum of 15 groups. She ensures the stability of the group by helping participants organize themselves in a self-directed way. Facilitators should:

- Help participants understand the process for mobilizing their resources through the WEG.
- Build members' awareness and confidence so they adopt the initiative and keep it within their control.
- Mentor and coach at least one community facilitator within the groups she works with, who will also support and nurture new 15 groups. The process will continue to replicate to infinity.

### ***Local Government Area Supervisor***

This is an implementing project-based supervisor responsible for connecting the WEG with the implementing project( e.g BA-N etc.) providing the WEG with support or oversight. The supervisor is preferably a woman except in locations where the culture allows men's presence among women's groups. Her responsibilities may vary from project to project, but she should at least do the following:

- Ensure the group and community facilitators are on track with their regular activities and provide technical support to them in areas that require improvement.
- Facilitate linkages between the WEGs and government and community structures.
- Summarize the regular activities of the groups to her assigned LGA using a monthly summary form and develop a brief monthly narrative report.
- Document success stories from the groups in the monthly report.





**MEMBERSHIP  
AND  
PARTICIPATION**

**02**



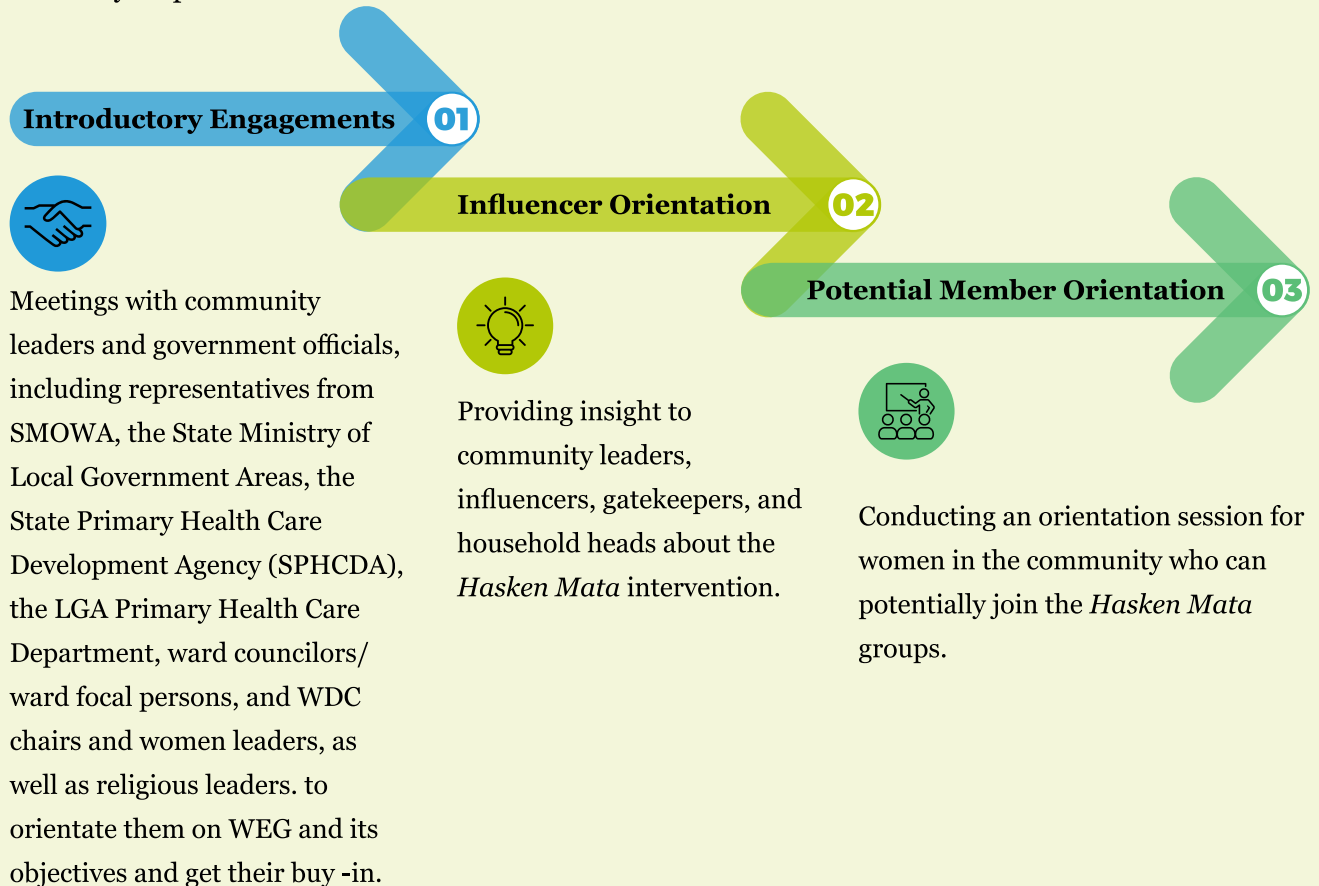
Membership and participation are vital elements within the WEG, fostering inclusivity and collective engagement. The section provides an overview on how to identify a diverse group of members and promote active participation once the WEG is formed. This process is facilitated by the WEG community facilitator, LGA supervisor, and supporting personnel from participating projects.

## **Group Formation/Membership**

### **Identifying Members:**

Prior to the establishment of WEGs and as part of the member identification process, relevant organizations, government stakeholders, and recognized community entities such as WDCs

collaboratively conduct an initial phase termed “awareness raising.” This phase encompasses three key steps:





**Formation of the WEG** requires identifying and bringing women together in a group, qualifying them as members of a specific WEG. This occurs at the village/settlement level, with the solicitation and involvement of community leaders, stakeholders, and women at the community level for recruiting group members.

Membership of the groups is exclusively for women, welcoming those from diverse backgrounds and identities, including women with disabilities, various socioeconomic statuses, and marginalized groups. Marital status and age are not factors that limit participation. Membership and group formation criteria includes the following:

- Members self-select based on an understanding of the principles and goals of the group (i.e. they indicate willingness to participate out of their own desire) Group members must come from the same village or settlement.
- Each group should have a minimum of 15 and a maximum of 35 members.
  - If groups have more than 35 members, they should divide into new, smaller groups of at least 15.
- Each group is encouraged to have among their membership at least one female religious leader, female WDC member, health facility service provider or Community Health Extension Workers, and community volunteer, or Community Health Influencers Promoters and Service Agent.
- The ideal group is composed of people from similar backgrounds, which can include similarities such as age and livelihoods.

## Group Establishment

Women who form a committed group need to first be trained as a unified group. This process is facilitated by the WEG community facilitator, LGA supervisor, and supporting personnel from participating projects like Breakthrough ACTION will play an active role during this time in helping the groups establish a strong foundation, follow proper procedures and keep accurate records.



The duration for nurturing each group is three months. During this period, the facilitator is expected to cover the complete training module for *Hasken Mata* groups, through a learning-by-doing approach and support the groups to become independent. The three months are divided into three stages. However, facilitators should bear in mind that the *groups have the flexibility to extend any of these stages by an additional week or two if necessary*. This extension is based on the group's progress and mutual agreement.

## The Nurturing Stages;

- 1. Intensive/Nurturing Stage:** The first month's stage requires the facilitator and LGS to visit the group weekly, making a total of four visits. Facilitators deliver the group training modules during this first week. Monetary contribution commences by the end of this stage.
- 2. Development Stage:** This stage also lasts one month. It requires the facilitator and LGS to visit the group weekly, making a total of four visits. During this stage, the facilitator observes the group's practices to be sure they are using what they learned during the nurturing stage and provides guidance or support where needed. Loans commence by the end of this stage.
- 3. Maturity Stage:** This is the final stage, also lasting one month. The WEG should be maturing. Therefore, the facilitator visits twice within the month to evaluate whether the group is ready to function independently. If the facilitator judges the group's performance to be satisfactory, the facilitator officially recognizes the WEG as independent and capable of managing its affairs with little supervision. After this stage, facilitators or other external partners can only visit the WEG by its request.

## Roles and Responsibilities of WEG Members

WEG roles and responsibilities may vary depending on the group's rules and regulations. Members might share these roles and responsibilities or the WEG may assign them to specific individuals, depending on the group's agreement. Effective communication and collaboration among WEG members is also essential for ensuring everyone is aware of their roles and responsibilities and can work together to achieve the group's objectives.

All members of the group are responsible for actively participating in the group's activities, contributing to decision-making processes, and supporting the group's objectives as follows:



- Attending weekly meetings and contributing weekly savings.
- Committing to improving their health and the well-being of their households.
- Abiding by WEG rules and regulations.
- Showing willingness to start businesses themselves and not take loans for others.
- Seeking support from family members (e.g., spouse, mother-in-law) who will encourage them to participate in the group and allow them to have their own businesses.
- Choosing, as a group, the WEG's name or identity.

## WEG/Hasken Mata Operating Principles

During the first three months, the WEG facilitation team supports the WEG members to have a shared understanding of the WEG Principles and Operating Procedures which include the following:

- *Hasken Mata* is foremost concerned with promoting the health and well-being of the mother, child, and her family. It offers savings and loans opportunities to those ends.
- WEG savings consist of regular cash contributions, donated by all members at each meeting.
- The savings deposits (in the form of contributed shares) constitute the funds from which members can take small short-term loans and return them with *tukuici* (English: “gratuity” or “reward”).
- WEG members also contribute to emergency and social funds to help them cope with unexpected emergencies and events.
- No outside funding is provided to the group.
- The size of the group is a minimum of 15 and a maximum of 35 members.
- If groups are larger than 35 members, they should divide into smaller sub-groups for ease of management.
- The WEG encourages spousal support for women’s participation in the group.
- Joining the group is voluntary, however, those who do join must be willing to commit to the operating principles and responsibilities.
- Attending regular meetings is compulsory for every member.
- The groups should have credible leaders.
- Each member is the same, there is no form of discrimination or superiority among members or the executives .

- Each group should agree on the day and time of their weekly meetings.
- Every group must establish its own set of rules and regulations governing daily operations. These guidelines should encompass the integration of essential MNCH+N behaviors, along with community norms that define conduct, communication, and mutual respect during meetings. This inclusive approach ensures the active participation of women from diverse backgrounds, fostering an environment where all voices are valued and encouraged.
- The WEG's Constitution is binding for all members.
- Each group should review its objectives at the beginning of each cycle (see the [Cycle](#) section).

Potential and new WEG/Hasken Mata members should also know the following:

- WEG is concerned foremost with promoting the health and well-being of the mother, child, and her family.
- WEG members can get a better return on their money saved in this way than in any bank, if managed well.
- Evidence from similar programs shows that if a group member contributes for a year, they will get back at least 30% more than they save, and usually much more.
- Loans start with minimal amounts but grow according to the rate at which the loan fund grows based on the group's financial transactions.



**GOVERNANCE  
AND  
MANAGEMENT**

**03**



## Governance and Management

Governance and management guarantee the WEG's success and effectiveness. The group requires robust systems and structures to ensure their objectives are met and their activities are carried out efficiently. What follows are descriptions of effective governance and management structures that ensure transparency, accountability, and right decision making to oversee the WEG's day-to-day operations, resource allocation, and strategic planning. It highlights the roles and responsibilities of each management member within the WEG and emphasizes their importance in ensuring effective governance. These structures and systems are established during the first month of group formation.

### Leadership

- WEG members select their own leader.
  - Members also elect other leadership positions. Each member has the right to vote for one person only once.



- The leadership of a WEG consists of five people:



- Each leadership position has specified roles, rules, and regulations.
- These positions are subject to annual re-election at the start of a new cycle.
- Leadership may be removed at extraordinary meetings according to the group's agreement.
- When selecting its leadership, group members should strive to identify at least two people with a basic literacy level (i.e., ability to read and write English, Hausa, or Ajami) and a primary school certificate.



## Roles and Responsibilities of Group Leaders and Officers

### Chairperson

#### *Qualities*

- Respected in the community.
- Patient and a good listener.
- Fair, just, and considerate of others.
- Has a positive personality.
- Hard-working and intelligent.
- Open to other people's ideas.
- Has a basic literacy level (ability to read and write English, Hausa, or Ajami)
- Has a primary school certificate.
- Has time to spare for group meetings.

#### *Responsibilities*

- Provides overall leadership to the group.
- Opens and closes every meeting with remarks.
- Organizes weekly meetings.
- Has the ability to resolve conflict amicably.
- Represents the group in external meetings.
- Enforces rules and regulations in the group.

## Secretary and Assistant Secretary

### *Qualities*

- Has basic literacy level (ability to read and write English, Hausa, or Ajami).
- Has a primary school certificate.
- Organized and intelligent.
- Has time to spare for group meetings.
- Focused individual.
- Patient and a good listener.
- A positive personality.

### *Responsibilities*

- Collects weekly contributions and records them in the savings books.
- Gives loans and records them in the loan booklet.
- Keeps a record of all the assets of the group.
- Memorizes the amount of money left in the savings box.
- Takes care of all the record-keeping material/meeting materials, e.g., mats, bowls, record books, pens.

## **Treasurer**

### *Qualities*

- Honest.
- Trustworthy.
- Intelligent.
- Has time to spare for group meetings.
- Has a safe place to keep the savings box (asusu).
- Focused individual.

### *Responsibilities*

- Provides safekeeping of all savings boxes.
- Knows the groups' assets and keeps record of them.

## **Money Counters**

Each WEG will have two elected money counters.

### *Qualities*

- Trustworthy.
- Intelligent.
- Able to count money accurately.

### *Responsibilities*

- Counts all the funds in the group, e.g., weekly contributions, tukuici paid on the loan, loan payments, and fines.
- Counts the money left in the savings box at the beginning of every week and confirms its accuracy compared to what was left during the previous meeting.

## Constitution

The constitution is the system or general principles guiding each group. The constitution is developed in the first month of the group's formation. see sample in the annex.

- Each WEG agrees on a set of rules, or a constitution, to guide their activities with attached fines for defaulters. The constitution provides a framework for governance, conflict resolution, and disciplinary action within the group. The constitution covers but is not limited to the following:
  - WEG-promoted savings and loans for small business among members, learning, adoption and practice of the MNCH+N priority behaviors, and addresses issues around GBV faced among the women in the group.
  - How its emergency/social fund will operate.
  - The terms and conditions of savings and lending.



- Each member of the group may be assigned one or more articles of the constitution to remember, on which they are likely to be questioned or asked to memorize at meetings. This reinforces the rules guiding the group, so that after some months, every member is aware of the regulations. After the first operating cycle, this memorization procedure can reduce in frequency or be eliminated because, by that time, every member is aware of the rules, and it may no longer be necessary. However, the WEG must continue to discuss MNCH+N priority behavior messages throughout the groups' cycle.
- The constitution also encourages conflict resolution among couples in the homes of members, thereby promoting spousal communication.
- The group's constitution includes fines as penalties for those who violate its rules and regulations.





**MEETINGS AND  
ACTIVITIES**

**04**

# 4 Meetings and Activities

Meetings and activities are the foundation of the WEG. These are the opportunities when the diverse range of activities undertaken within the WEG take place, such as collection and disbursement of funds, sharing of priority health behavior messages, food demonstrations, and card games. The most critical components of the meetings and time together as the WEG are to 1.) share and learn about MNCH+N behaviors and 2.) resource mobilization and management.

## Frequency of Meetings

- At a minimum, the WEG should meet at least once every two weeks. Most WEGs meet on a weekly basis.

## Meeting Format and Agenda

- The WEG weekly meeting follows a sequential format to ensure that members cover important discussion items, including both health related messaging and financial related activities. The proposed meeting agenda will be collectively determined by the groups involved. Below is a sample meeting agenda: Opening Prayer.
- Introduction/Objectives/Recaps.
- Modules/Recitation of rules and regulations/MNCH+N behaviors.



- Announcements of financial transactions, fines, general contributions, emergency funds, social funds, and total funds calculation.
- Any other business.

## Cycle

A cycle is the defined period, usually 6 to 12 months, when the group collects, keeps, and gives out savings and loans. During this time, all important health messages are covered.

- Each WEG agrees on an operating cycle. This decision takes place during the first month of operation.
- Before starting to save or to lend, the WEG agrees how long they will operate before terminating savings and lending activities and sharing out all or part of the accumulated funds.
- The group decides the length of the cycle, but it should neither be less than six months nor longer than a year.



## Ending a Cycle

- When the operating cycle (6 to 12 months) ends, the group shares out the total value of its financial contribution among the members.
- As the end of the cycle approaches, no new loans are issued, and old loans are repaid.
- The group agrees on a timeline for all loans to be repaid before the end of cycle.
- When all the group's cash is on hand, the money is shared out amongst the members based on a formula linked to the number of each person's contribution (share) as a proportion of the whole.
- At this time, the group may disband, and those who do not wish to continue as members may leave, and new members may be invited to join.
- Groups may retain a certain percentage of their tukuici funds to be able to maintain a useful level of loan disbursement at the start of the next cycle.
- At the end of a cycle, the WEG should perform a review of activity to ensure that every member is satisfied with the group's operations and find what needs improvement. This review should focus on at least the following:



- **Participation:** Did members actively participate in group activities and attend all meetings to date?
- **Rules:** Are members duly observing and enforcing the rules?
- **Record keeping:** Are all financial records well-calculated and kept to date?
- **Savings and loans:** Did members contribute to, benefit from, and adhere to savings and loans group rules and regulations?
- **Growth:** Are members experiencing both financial and health improvement?

## Activities and Events

There are types of activities and events within the WEG. The activities listed below will reinforce key messages on priority behaviors and normalize them among members by the end of a cycle.

### ***Sharing and Learning About MNCH+N Priority Behaviors***

This is the bedrock of the WEG. The WEG's savings and loans activities support women to improve both their health and the well-being of their households.

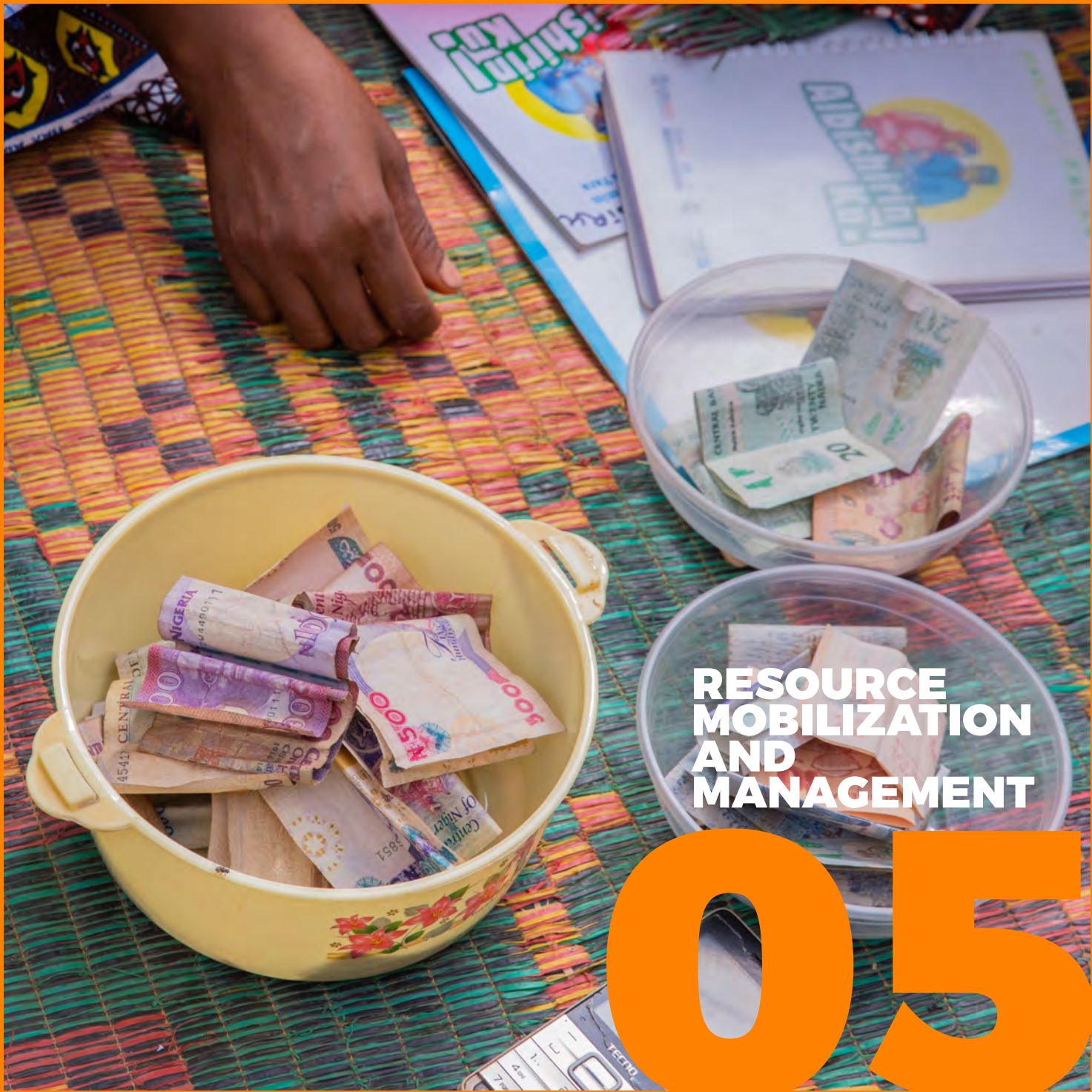
- The WEG will discuss the MNCH+N priority behaviors for at least 10 minutes each during its regular meetings.
- Discussions and other activities related to the priority behaviors should provide opportunities for reflection on the benefits of the behaviors and spur members to adopt them. By adopting the priority health behaviors, WEG members can become advocates in their communities.
- Groups can facilitate priority behaviors dialogues using tools and activities like the Integrated-Social and Behavior Change Life Stage Flipchart, MNCH+N story book: Beyond boundaries, Nutrition card game or dramatizing the priority behavior, listening to and discussing Albishirin Ku! and Jide Ka Iji radio dramas on radio or via Airtel 421, singing health songs, KaciKaci/nutrition games, food demonstrations, and cooking demonstrations.
- Each member of the group will be assigned to recite/explain/discuss/or share their successes practicing or advocating for one or more of the priority health behaviors during the weekly meetings.

## **Nutrition Activities**

WEG meetings create opportunities for women to learn about nutrition and recommended maternal, infant, and young child practices. Continuous learning and practical sessions on nutrition have led to increased knowledge on dietary diversity. The activities should include recommendations for maternal, infant, and young child feeding and practical food demonstrations which empower members with adequate information so they can make informed decisions and adopt recommended behaviors for improved nutrition and health outcomes. These activities include:

- **Nutrition Card game** - Helps players to understand about different categories of food groups or items consumed using the concept of a “four-star meal.”
- **Food demonstrations** - Provides the opportunity to practically apply learnings from the card game and shows how to prepare nutritious meals for pregnant women/mothers and age-appropriate meals for children.
- **Cooking competitions** - Allows the members to show off their newly-acquired cooking skills, featuring locally prepared food consisting of a four-star meal from both a card game and food demonstration.
- **Albishirin Ku!/Jide ka iji dramas** - Members have an opportunity to together listen to episodes of *Albishirin Ku! and Jide Ka Iji* radio dramas, and to discuss what they are learning and how to apply it.
- **Nutrition education** - Members have discussions on nutrition using the Community Health Information Booklet or I-SBC life stage flipchart.
- **Agricultural activities** - Members have an opportunity to learn about home and community gardening for improved access to nutritious foods in the home.

*Women within the group practice what they learned in their homes, share their experiences, and become advocates for nutrition and health within their community.*



**RESOURCE  
MOBILIZATION  
AND  
MANAGEMENT**

**05**



## Resource Mobilization and Management

Resource mobilization and management plays a crucial role in supporting its activities and initiatives. This section highlights various funding sources available within the WEG and provides insights into the practices employed to acquire these resources. It emphasizes the importance of effectively utilizing the resources to maximize their impact in promoting women's empowerment.

All transactions are carried out at meetings in front of the group members to ensure transparency and accountability. This also ensures all the members can witness who has saved, borrowed, and who has not, and what this means in terms of the group's net worth on a regular basis. To ensure transactions do not take place outside group meetings, the group should use a lockable cash box or heavy-duty lockable canvas pouch to prevent unauthorized cash movement and record tampering.

## Sources of Funding and Support

The WEG has different sources of funding as follows:

### Weekly Contributions

- WEG members contribute to a group fund in the form of a fixed minimum sum during their regular meetings.
- The group members set the amount for the contribution to allow the poorest members to pay reliably and regularly. The amount determined should enable members to contribute to the group during every meeting within the cycle without suspension. Payments are recorded in a weekly savings book.
- At the start of a new cycle, the value of the contribution can be increased or decreased with the consent of the members.
- Once a new cycle begins, members can agree to change the minimum value of a share. Thus, for example, a group may decide to increase the minimum contribution from ₦300 (US \$0.39) to ₦500 (US \$0.65), or decrease it.
- Members can decide to suspend weekly contributions to accommodate lean periods of the year. This may happen when there are challenging economic circumstances, such as when a local demand for agricultural labor allows no time to attend meetings. The group suspends their contributions by mutual agreement, meaning the entire group stops contributing. While the WEG relies on financial discipline and regular contributions, it must work within the reality that rural incomes are unstable and variable. Thus, rigid requirements to maintain contributions cannot be imposed on the groups, since this may lead to individuals abandoning the scheme.
- Members must continue to repay loans, regardless of whether the group has temporarily suspended financial contributions.

- In cases where financial contributions are suspended, meetings will continue to occur and focus on MNCH+N activities. This also allows for the repayment and disbursement of loans.
- A group may decide to take part of their total contribution to share among members to cushion the effect of difficult financial periods.
- Members commence making weekly contributions after they complete Module 6 (see the WEG/Hasken Mata Training Manual) during the WEG Initial/Nurturing Stage (described under Group Composition). At this point the group should understand the process of weekly contributions and can agree on the minimum and maximum share during the stage's fourth week.





## Emergency Funds

The WEG is mandated to create emergency funds that cater to members' needs in case of health emergencies. The group collectively agrees on the amount to contribute by each member and determines who qualifies to access the fund. The purpose of this fund is not to grow, but is a set, appropriate amount to cover emergency costs.

- Members can borrow from this fund when in need for **health emergencies only** and can pay it back at a stipulated time agreed upon by all members.
- The funds cannot be included at the end of the cycle share out. No member has a right to take back what she contributed to this fund even if she leaves the group.
- The funds must not be mixed with other funds and must be physically separated from other cash in the box.
- If the group decides to disband, the emergency funds can be channeled towards charitable contributions to the community, as agreed upon by the group.

## Social Funds

The WEG must set aside an agreed amount of its contributions as social funds. Additionally, members can solicit donations to the social fund from influential persons in the community. The WEG should invite potential donors to an advocacy visit with the group so they can consider such a contribution.

The social fund works as follows:

- Members' regular contributions include a fixed amount to this fund. Members agree upon this amount each cycle.
- The WEG should anticipate that the social fund will be depleted and will need replenishment after every cycle. It can be included in the loan funds to grow from the **tukuici**, interest or reward from the loan.

- Social funds cannot be included as part of the end-of-cycle share-out. However, if the group disbands, the social funds can be channeled towards charitable contributions to the community as agreed by the group. The social fund covers expenses generally agreed upon by the group. It can accommodate incorporate many purposes, including:
  - Skill acquisition.
  - Nutrition training (e.g., food demonstrations).
  - Literacy costs for groups.
  - Expenses for naming or wedding ceremonies for an individual member.
  - Community courses on addressing issues like famine, floods, or other emergencies.

## Shares

Shares are the contributions each member pays at each meeting.

- The WEG collectively agrees upon and sets the minimum and maximum amount members can contribute at each meeting. For example, a group may agree to a weekly contribution anywhere between ₦50 and ₦200 (US \$0.05 and \$0.26).
- Members may contribute multiple shares to the WEG. For example, if a group's regular contribution is ₦50, a woman who contributes ₦200 is a holder of four shares. Meanwhile, a person who contributes ₦50 has only one share.
- When the WEG distributes funds among members at the end of cycle, members receive dividends from fines and proceeds according to how many shares they have contributed.

## **Fundraising Activities**

The WEG provides opportunities for income generation and building new knowledge and skills among women in their communities. The groups can generate additional income beyond their routine contributions through the following:

### **Loans**

- Loans are money borrowed from members' combined contributions, on condition of being returned.
- The group is allowed to loan from different sources, e.g., the emergency funds for health-related issues, social funds for social-related issues, and weekly contributions, intended to be lent for business purposes only.
- Only business loans from the weekly contributions are paid back with proceeds. Loans from the emergency and social funds do not produce proceeds.
- Anyone needing support from either the emergency/social funds or weekly contributions must put forward her request publicly to the group.
- Approval of the loan rests with the group members and may be immediately disbursed.
- The loans and benefits are provided for purposes agreed to by the group, as noted in its constitution. Misuse results in fines or penalties.
- The groups set loan terms. During the first cycle, the loan terms do not exceed six weeks. They may be shorter (e.g., for two weeks), but this may change in subsequent cycles.
- The size of a loan available to a member is linked to the total value of her shares.
- The group may decide the amount a member can borrow may not be more than a multiple of her total shares. This prevents a member from borrowing far more than she has saved and then defaulting or being overwhelmed by too much debt. This also maximizes the percentage of funds in use.

- Borrowers repay loan principal repayments either by the time they are due, or earlier if they wish. The period of loan repayment may vary, as the group decides, but the full amount of the principal sum lent to the member must be repaid by this time or sooner.
- If the borrower for any reason could not pay by the end of the agreed-upon loan period, she will be fined. She must pay both any accrued proceeds from the loan borrowed and the fine, while the principal sum of the loan borrowed rolls over to the next reimbursement meeting in the form of a new loan with its expected proceeds.
- Loan disbursement starts four weeks after the group begins collecting contributions, so they have enough money for the loan.

### **Tukuici (gratuity or reward)**

*Tukuici* refers to a token gift, given as a reward or show of appreciation. WEG/**Hasken Mata** members pay *tukuici* to thank the lender (the group) for allowing the borrower to use the money.

- Tukuici are the WEG's property, including the borrower who paid the *tukuici*. This would not be the case if they borrowed from a bank. Rather, the amount paid is part of the end-of-cycle disbursement of funds and thus ends up back in the pockets of the borrowers. *Tukuici* therefore effectively serves as another form of savings.
- As the WEG agrees on when members repay their loans, borrowers should also pay *tukuici* in the same timeframe.
- The *tukuici* amount may vary from group to group. It should usually be between 2% and 10% or higher.
- Loans retired early do not continue to attract *tukuici* to the initially agreed-upon end-date, but the borrower must pay *tukuici* in full every payment period so long as any part of the loan remains unpaid.

- Any member who fails to pay *tukuici* within the stipulated time will be fined and refused another loan for a specific, agreed-upon time period.
- The person who collects the loan monies announces the *tukuici* paid, also stating the amount of loan, business done, and amount made before dropping it into the specific loan plate.
- At the end of the cycle, the *tukuici* payments are equally distributed according to the number of shares per member.

### **Fines**

Fines refer to the money the WEG decides members should pay as a penalty for either defaulting on a loan or failing to follow the group's rules and regulations.

- The WEG determines a fine's amount for specified breached rules and regulations. This set amount must be clearly written down and signed by the chairperson and secretary and kept in the safe box for reference.
- Members must memorize the fine amount alongside the rule attached to it for emphasis.
- The WEG will assign each member of the group two or more rules and regulations from the constitution. These members monitor other members adherence to the rules and ensure defaulters pay their fine.
- The WEG starts collecting fines two weeks after establishing their rules and regulations, as needed.

## Skills Acquisition

Within a WEG cycle, the leadership will ensure participants receive training on skills that aid them in income generation or are useful for the health of the family. This enables members who do not have any form of income generating activity to be able to start one. Skill-training facilitators can be members of the group, or the WEG can invite external trainers. If needed, the WEG can draw funding from the social fund for skills acquisition.



Skill acquisition activities may include but are not limited to:

- Arts and crafts
- Henna design
- Food preparation (i.e., how to prepare nutritious foods)
- Soap-making
- Hand washing and sanitizing
- Making cooking oil
- Literacy
- Making body cream
- Sewing
- Animal rearing

## Reporting and Documentation

The WEG's financial management and accountability is a collective effort, and everyone has a role to play. However, The secretary and assistant spearheaded the WEG's financial reporting and documentation. During the regular meetings, reporting and documentation follow these steps:

- The secretary, using the register, assigns each member a number and openly calls them according to this number.
- Each member once called openly announces their contributions. They also announce openly if they desire a loan.
- The secretary records all of this information in the register/savings book. The secretary is responsible for ensuring the safekeeping of the savings book.
- After members pay their contributions, money counters count the amount generated and announce the total sum openly. Meanwhile, other individuals keep track of their financial contributions and confirm the money counters' submission.
- The treasurer ensures the safekeeping of all the savings boxes (*asusu*) and knows the groups' assets.





**COMMUNICATION  
AND  
NETWORKING**

**06**





## Communication and Networking

Communication and networking are essential for facilitating collaboration, information sharing, and developing strategic partnerships. These activities create a supportive and interconnected environment, enabling the WEG to effectively promote the activity, exchange knowledge and experiences, and mobilize collective action.

### **Communication Channels and Protocols**

The WEG is autonomous. Therefore they do not necessarily report to any other entity. However, WEG community facilitators should keep key stakeholders abreast of their activities. This communication channel should be in line with the diagram in Figure 1, with the order of protocol cascading from the bottom up, as follows:

- The group
- Secretary
- The chairperson
- The facilitator
- WDC (women members)/Community leaders
- Supporting projects

## Information Sharing and Dissemination

The WEG has no obligation to share information to anyone outside the group and, for the members' safety, should be discreet with any information on the group's finances. The WEG should share such information only if absolutely necessary and in a way that protects its members. However, the group can and should decide to communicate successes and shortfalls that may either encourage other potential members to join or garner support from relevant external entities if the group deems it necessary.

The WEG may possibly wish to share the following:

- Findings from pretests and posttests (see Pre and Post Assessment).
- Documented success stories.
- Priority health behaviors it is working on and/or wishes to urge the community to engage in.

The group can share such information across different platforms as follows:

- **Community level:** Discussions with or presentations at community leaders and community meetings.
- **Government level:** Presentations at different government forums.
- **Project level:** Meetings with or sending information to donors and other implementing partners.
- **Globally:** New and mass media, e.g., social media, blog posts, and newspaper articles or letters to the editor.

## Networking with Other Organizations and Groups

### Other Personnel Linkages with the Women's Empowerment Group

The WEG links to groups, organizations, or other entities in the community support ecosystem such as WDCs, religious leaders, media, government structures at the LGA level, health facilities, NGOs, CBOs, and other relevant community structures including community psychosocial support systems for addressing GBV. These linkages facilitate the WEG's legitimacy, identify opportunities for group members, and help them solve problems.

Government, ministries, departments, agencies, and WDCs will only keep abreast of the group's activities and offer solutions to problems when the WEG gets them involved and they are beyond the capacity of the WEG to handle alone. Such institutions can assist with opportunities such as skill acquisition at the village, ward, LGA, or state levels, if available.





**MONITORING  
AND  
EVALUATION**

**07**



Monitoring and evaluation ensure the effectiveness and impact of the WEG's/Hasken Mata's initiatives. Through systematic data collection, analysis, and assessment, the WEG can monitor and evaluate the progress of its activities to help it make informed decisions and continuously improve.

Monitoring and evaluation create a way to appraise improvement in WEG activities. The WEG will carry out monitoring and evaluation in multiple phases as follows:

### **Pre and Post Assessment**

- Before starting a WEG in a settlement or village, the implementing project, such as Breakthrough ACTION, will conduct an assessment in the form of Key informant interview (KII) for women in the community who intends to join the group and other people within the ecosystem, e.g., spouses, community leaders, WDCs, and service providers (See the Pre and Post Assessment Guide in the Training Manual).
- After the first group(s) is/are established in a settlement or village, only the implementing project community support staff such as the Local government supervisor etc. will conduct KII before subsequent groups are formed.

- The WEG Community facilitators or the implementing project community support staff such as the Local government supervisor etc. will conduct additional KII once at the beginning and once at the end of the group cycle.

### **Routine Monitoring**

For routine monitoring of the WEG activities, the group should put measures in place to ensure adequate documentation supports the smooth running of the group. Monitoring tools help the WEG track day-to-day activities and at meetings. Each of the tools have specific uses and are different personnel use them within and outside the WEG. The WEG tools include but are not limited to:

- Attendance/weekly contribution register.
- Referral cards
- Loan/tukuici register.
- Fines register.
- Social funds register.
- Emergency fund register.
- Weekly meeting record form.
- Individual records (optional for groups that can keep personal records).
- Contribution box (with three padlocks).
- Plates for collecting contributions.

### **External Tools for Supervisors**

Supervisors are external individuals or organizations supporting WEGs at various levels, such as ward, LGA, or state levels. These supervisors may include local government

officials, government representatives, or officials from relevant projects or organizations.

Supervisors should possess and use the following tools:

- Regular WEG meeting record forms.
- Supportive supervision forms.
- Monthly reporting database.

### **Reporting and Feedback Mechanisms**

- Because of the self-governing nature of the WEG, tracking group activities is difficult. WEGs and any partners can use the bottom-up reporting process to help track the group (Figure 1).
- Based on this recommended line of reporting, the WEG secretary submits reports to a community facilitator, who, in turn, relays them to a local government supervisor or a ward-level structure closely collaborating with the WEG. This reporting will be facilitated through the use of the Weekly Meeting Record Form. Subsequently, the information will be conveyed to Breakthrough ACTION-Nigeria, the LGA or state-level supporting structure, or any other organization involved with or supporting the WEG initiative.
- Supporting this system, community leaders, ward development agencies, and ward focal persons will report to the LGA primary health care department (gender desk officer) and to the State Ministry of Health/SPHCDA/SMOWA as seen in Figure 1.

## **Personnel**

Different personnel support WEG activities weekly, monthly, and quarterly. Each of these personnel have specific roles they play in WEG activities. They are:

### **Community Facilitator**

A trained community facilitator, who will be a woman, will support and nurture a minimum of 15 groups. She ensures the stability of the group by helping participants organize themselves in a self-directed way. Facilitators should:

- Help participants understand the process for mobilizing their resources through the WEG.
- Build members' awareness and confidence so they adopt the initiative and keep it within their control.
- Mentor and coach at least one community facilitator within the groups she works with, who will also support and nurture new 15 groups. The process will continue to replicate to infinity.

### **Local Government Area Supervisor**

This is an implementing project-based supervisor responsible for connecting the WEG with the implementing project( e.g BA-N etc.) providing the WEG with support or oversight. The supervisor is preferably a woman except in locations where the culture allows men's presence among women's groups. Her responsibilities may vary from project to project, but she should at least do the following:

- Ensure the group and community facilitators are on track with their regular activities and provide technical support to them in areas that require improvement.



- Facilitate linkages between the WEGs and government and community structures.
- Summarize the regular activities of the groups to her assigned LGA using a monthly summary form and develop a brief monthly narrative report.
- Document success stories from the groups in the monthly report.

### **Continuous Improvement and Learning**

Continuous improvement and learning allow the WEG to achieve its goals and make a lasting impact. Moreover, learning leads to creating more effective and impactful programs that promote gender equality and empower women.



Supportive supervision is the core activity to promote continuous improvement and learning in WEG activities. The following supportive activities aid this process:

- WEG members should share their knowledge and experiences and make learning a priority.
- WEG members should nurture a safe and supportive environment where members can ask questions, challenge assumptions, and learn from one another.
- Community facilitators should regularly evaluate the effectiveness of the group's activities and reflect on what worked well and what didn't. They should encourage members to be honest and constructive in their feedback. This will help improve the group's future activities.
- Facilitators should train group members and provide them with resources that help them raise their skills and knowledge. This can include skill acquisition, sessions on priority behaviors, and networking opportunities.
- The WEG can collaborate with other groups and organizations with similar goals to learn from their experiences and build partnerships that can amplify the group's impact.

## **Call to Action and Commitment to WEG/Hasken Mata**

Women's empowerment is crucial for achieving gender equality and creating a more just and equitable society. It involves giving women the tools and resources they need to participate fully in economic and social life.

Individuals, community, and organizations can support the WEG by:

- Encouraging and supporting women in the community to join the WEG.
- Providing opportunities for income generation, new knowledge, and skills among women in their communities.
- Supporting women-owned businesses and entrepreneurs.
- Providing mentorship and networking opportunities for women in their community.
- Encouraging and supporting women's participation in community particularly in leadership.
- Expanding women's ability and agency for women to adopt priority MNCH+N behaviors.

The WEG/Hasken Mata is not a one-time event or a short-term goal. It requires ongoing commitment and action to create lasting change. When communities, partners, and governments work together and support women's empowerment, they create a better future for all.



**ANNEX**

**ANNEX**

## ANNEX I

### WEG/Hasken Mata Weekly Meeting Guide

| WEEKLY MEETING AGENDA (90 MINUTES) |          |   |             |
|------------------------------------|----------|---|-------------|
| TIME                               | DURATION | ACTIVITY  | FACILITATOR |
|                                    |          | Opening Prayer  |             |
|                                    | 10 mins  | Introduction /Objectives/Recaps/                            |             |
|                                    | 20 mins  | Modules /Recitation of rules and regulation/MNCH+N behavior |             |
|                                    | 20 mins  | MNCH+N behavior message for the week/Gender exercise        |             |
|                                    | 30 mins  | Financial transactions                                      |             |
|                                    |          | Fines   |             |
|                                    |          | General contributions                                       |             |
|                                    |          | Emergency funds   |             |
|                                    |          | Social funds  |             |
|                                    |          | Total funds calculation announcement                        |             |
|                                    | 10 mins  | Any other business  |             |
|                                    |          | Closing prayer  |             |

## ANNEX II

### MNCH+N Message Schedule for the WEG/Hasken Mata Regular Meetings

| S/No. | WEEK | TOPICS  | METHOD OF DELIVERY   |
|-------|------|---|--|
|       | WK1  | Spousal Communication During Pregnancy                                  | Activities such as I-SBC Flip Chart, MNCH+N story time, dramas, listening to <i>Albishirin Ku!</i> Jide Ka Iji and Airtel 421 messages, songs, Albishirin Ku! games        |
|       | WK2  | Early Antenatal Care and Intermittent Preventive Treatment in Pregnancy |  |
|       | WK3  | Pregnancy Danger Signs  |  |
|       | WK4  | Gender Exercise   |  |
|       | WK5  | Nutrition during Pregnancy  | Hand washing demonstration. Food demonstration of types of local food available for mothers during pregnancy   |
|       | WK6  | Developing a Birth Plan   | Activities such as I-SBC Flip Chart, MNCH+N story time, dramas, listening to <i>Albishirin Ku!</i> Jide Ka Iji and Airtel 421 messages                                     |
|       | WK7  | Delivery with Skilled Birth Attendants                                  |  |
|       | WK8  | Gender Exercise   |  |
|       | WK9  | Spousal Communication Before Delivery                                   |  |
|       | WK10 | Skin-to-Skin Care   |  |
|       | WK11 | Cord Care   |  |
|       | WK12 | Gender Exercise   | Hand washing demonstration   |
|       | WK13 | Immunization at Birth   | Activities such as I-SBC Flip Chart, MNCH+N story time, dramas, listening to <i>Albishirin Ku!</i> Jide Ka Iji and Airtel 421 messages, songs, <i>Albishirin Ku!</i> games |
|       | WK14 | Early and Exclusive Breastfeeding                                       |  |
|       | WK15 | Postpartum Danger Signs (Mother and Newborn)                            |  |
|       | WK16 | Gender Exercise   |  |
|       | WK17 | Postpartum Hemorrhage Prevention: Misoprostol                           |  |
|       | WK18 | Malaria Prevention for New Mothers and Newborn                          |  |

|      |   |  |
|------|---|--|
| WK19 | Nutrition for New mothers   | Hand washing demonstration. Food demonstration of types of local food available for mothers after delivery   |
| WK20 | Gender Exercise   |  |
| WK21 | Post-Pregnancy Contraception for Childbirth Spacing                 | Activities such as I-SBC Flip Chart, MNCH+N story time, dramas, listening to <i>Albishirin Ku!Jide Ka Iji</i> and 421 messages, songs, <i>Albishirin Ku!</i> games |
| WK22 | Postnatal care Check-ups (Mother and Newborn)                       |  |
| WK23 | Routine Immunization  |  |
| WK24 | Gender Exercise   |  |
| WK25 | Child Nutrition: Beginning Complementary Feeding                    | Hand washing demonstration. Food demonstration of types of local food available that serve as complementary feeding  |
| WK26 | Child Nutrition: Signs of Malnutrition                              | Food demonstration of types of local food available that help one avoid malnutrition   |
| WK27 | Malaria Prevention: Children Sleeping Inside a Mosquito Net         | LLIN demonstration   |
| WK28 | Gender Exercise   |  |
| WK29 | Malaria Treatment: Prompt Care Seeking and Correct Diagnosis        | Activities such as I-SBC Flip Chart, MNCH+N story time, dramas, listening to <i>Albishirin Ku!Jide Ka Iji</i> and 421 messages, songs, <i>Albishirin Ku!</i> games |
| WK30 | Malaria Treatment: Correct and Complete Medicine                    |  |
| WK31 | Diarrhea: Care Seeking and Appropriate Treatment                    | Hand washing demonstration. Food demonstration of types of food that can also help the child recover   |
| WK32 | Gender Exercise   |  |
| WK33 | Acute Respiratory Infection: Care Seeking and Appropriate Treatment | Activities such as I-SBC Flip Chart, MNCH+N story time, dramas, listening to <i>Albishirin Ku!Jide Ka Iji</i> and 421 messages, songs, <i>Albishirin Ku!</i> games |
| WK34 | Spousal Communication About Child Health                            |  |

## ANNEX III

### Constitution

Schedule of Fines for Star women group in Ekpelu ward

| Offenses   | Fine                |
|--|---------------------|
| <b>Not Obeying Hasken Mata (Women's Light) Rules &amp; Regulations</b> |                     |
| Non-attendance at a meeting for personal reasons                       | #100                |
| Late to meetings   | #50                 |
| Not memorizing Group rules as required by the Chairperson              | #200                |
| Failure to make minimum share/savings deposit                          | 50% of the amount   |
| Chatting through the proceedings                                       | #20                 |
| Defaulting more than 5 times   | Leave the group     |
| Not respecting every member opinion                                    | #50                 |
| Showing disrespect to Group officers or members of the Group           | #200                |
| Not remembering the decisions and activities of the preceding meeting  | #100                |
| Non-execution of the role by a member of the Management Committee      | #300                |
| Late deposit or loan reimbursement                                     | 10% of the interest |
| Dirtiness and unkempt  | #50                 |
| Gossip   | #500                |



|   |           |
|---|-----------|
| Fighting  | #1000     |
| Fighting spouse/disobeying  | #1000     |
| Stealing/lifting anything that does not belong to you                       | Expulsion |
| <b>Not practicing MNCH+N Behaviors including but not limited to:</b>        |           |
| Not breastfeeding immediately after birth                                   | #1000     |
| Breastfeeding with other things like water pap within the first six months  | #1000     |
| Becoming pregnant within two years of last pregnancy                        | #1000     |
| Not ensuring complete child immunization at least 5 times in the first year | #1000     |
| Not attending ANC   | #1000     |

