



International
Labour
Organization



Improved
Labour
Migration
Governance



► **Training Manual:
On Life Skill, Financial
Education, and
Entrepreneurship for
Potential Migrants and
Migrants**

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and Entrepreneurship for Potential
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This publication was produced at the request of the
International Labour Organization by Mela Development Training
& Consultancy Services Pvt. Ltd. Co.

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First published 2020

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Training Manual: On Life Skill, Financial Education, and Entrepreneurship for Potential Migrants and Migrants

ISBN: 9789220338711 (print)
9789220338728 (web pdf)

ILO Cataloguing in Publication Data

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Printed in Thailand

Cover photo credit: Photo by SAIRA on Unsplash

Design by the International Training Centre of the ILO, Turin – Italy

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Foreword

Labour migration is increasingly featuring on the global agenda including that of Ethiopia. In the last decade, Ethiopia has simultaneously become a major sending country of migrant domestic workers to the Middle East; and one of the largest refugee-hosting nation in Africa. Given the significant increase of labour migration in Ethiopia, the Government of Ethiopia has taken progressive measures to improve the labour migration governance in the country. These measures commenced with policy level interventions with the revision of the Employment Exchange Services Proclamation 632/2009 and adoption of the Overseas Employment Proclamation 923/2016. The proclamation with a focus on the protection of rights of Ethiopian migrant workers defines the role of private sector and strengthens the role of the Government of Ethiopia in the follow-up and monitoring of overseas employment exchange services. Moreover, it also enumerates obligations of migrant workers prior to their departure where requirements, among others, include the need for migrant workers to be trained and certified for the work they will be employed in destination country and undertake pre-employment and pre-departure orientation.

Further to the vocational skills and pre-departure training it is believed that it is critical for migrants to acquire soft skills such as entrepreneurship, life skills and financial literacy to ensure a positive migration outcome. As most of the emigration from Ethiopia is temporary migration it is important for migrants to start thinking about their return and reintegration from the first day of their migration, hence having the right skill is critical. Therefore, it is imperative to equip Ethiopian migrant workers with entrepreneurship, financial literacy and life skills prior to their departure to help them make their migration experience successful, enable them to plan their return better, improve their lives and bring change in perceptions, attitudes and behaviour. To this end, the ILO in partnership with the Ministry of Labour and Social Affairs developed this *“Training Manual and Guide on life skills, financial education and entrepreneurship training for potential migrants and migrants”* in 2018 and published it in 2021. The manual and guide cover three major modules namely life skills, financial literacy and entrepreneurship, comprising topics such as self-awareness, building self-confidence, migration goal setting, communication, conflict management, managing income and saving. Moreover, the entrepreneurship module focuses on generating your business idea based on the ILO Start and Improve your Business tool. This training manual aims to determine the effect of entrepreneurship education, life skills and financial literacy, on migration.

It is my desire that this training manual will help migrant workers’ better prepare for a positive migration outcome. I am confident that this training will help migrant workers’ to have a vision, manage their resources better, invest wisely, build self-confidence, respect ones work, be responsible, protect themselves and take care of their family while achieving their own dreams.

I would like to acknowledge the Government of Ethiopia's effort to effectively govern labour migration in Ethiopia and enhance competitiveness of Ethiopian migrant workers in the destination countries labour market by sending migrant workers' equipped with necessary knowledge and skills. Finally, I would like to express my appreciation to the United Kingdom's Department for International Development for funding the project *"Improved labour migration governance to protect migrant workers and combat irregular migration in Ethiopia"* under which this training manual and guide was developed.

Alexio Musindo

A handwritten signature in blue ink, appearing to read 'AM', with a stylized flourish extending to the right.

Director

ILO Country Office for Ethiopia, Djibouti,
Somalia, Sudan and South Sudan & Special
Representative to the AU and the UNECA

Introduction

The International Labour Organization (ILO) in Ethiopia is implementing a project entitled *“Improved labour migration governance to protect migrant workers and combat irregular migration in Ethiopia”* funded by the United Kingdom’s Department for International Development (DFID). The project aims to address and reduce irregular migration by improving labour migration governance and making regular labour migration more accessible and desirable to potential migrants in Ethiopia. Through this project, the ILO is supporting the Government of Ethiopia (GoE) and its partners to address irregular migration and protection risks faced by migrants in countries of origin and destination by working on legal and regulatory frameworks for fair recruitment, strengthening and building the capacity of federal, regional, zonal and woreda government offices as well as Ethiopian foreign missions, migrant communities and migrants themselves.

Under this project, the ILO and the Ministry of Labour and Social Affairs (MoLSA) intend to integrate entrepreneurship, life skills and financial education as part of the pre-departure skills training for empowering migrant domestic workers migrating to the Middle East. The objective of this training is to better equip Ethiopian migrants going to the Middle East with essential knowledge and skills that will help them make their migration experience successful, plan their return, improve their lives and bring change in perceptions, attitudes and behaviours.

Accordingly, these training materials have been developed to facilitate training for Ethiopian migrants and potential migrants going to the Middle East. The training materials that will be used together in facilitating the training are:

- 1) training manual; and
- 2) trainers’ guide.

The manual is intended to assist trainers/facilitators that provide pre-departure training for Ethiopian migrant domestic workers going to the Middle East. The trainers who are expected to use the manual are instructors from the Technical and Vocational Training and Education (TVET) institutes and/or BoLSA experts. The targets of this training are Ethiopian migrants and prospective migrants going to the Middle East as domestic workers.

The manual and guide attempt to integrate and adapt the ILO’s Start and Improve Your Business (SIYB) (see programme website www.ilo.org/siyb) and financial education tools (see link http://www.ilo.org/asia/publications/WCMS_171658/lang--en/index.htm), taking into account the country context and target group. Considering the fact that the target group, i.e. migrants and potential migrants, are mostly young women and men from rural

areas and from culturally and linguistically diverse backgrounds, and many of them with limited educational attainment, an effort has been made to contextualize the training manual and to make it easily understandable.

Discussion with key stakeholders (ILO, MoLSA, and the Federal TVET Agency) was held on what the manual should contain. Besides, a few returnees from Arab countries were interviewed to get some inputs from their real-life experience.

The training is expected to take about 33 hours (i.e. nearly five full days). Thus, only the most relevant and useful topics to the target groups are covered.

This training manual is to be used in conjunction with the *Trainers' guide on life skills, financial education and entrepreneurship training for potential migrants and migrants* (hereinafter referred to as the trainers' guide) which provides session plans and the instructional sequence that trainers will be using when facilitating the training. The package provides TVET trainers and other facilitators of the this manual with comprehensive direction and materials to facilitate the training.

Outline of the Training Manual

As indicated above, the training manual is to be used in pre-departure skills training for potential migrants and for migrants in destination countries. It comprises life skills, entrepreneurship and financial education components. The manual includes the following:

► **Module 1: Life skills**

Session 1.1 Self-awareness: Me and my assets

This session should enable participants to be self-aware and identify their strengths. First, trainees will introduce themselves to one another by sharing something unique to them. The session will also include a self-awareness exercise using a case study. Participants will then recall a personal accomplishment and identify the assets it reveals. They will also undertake an exercise on becoming resilient. Finally, they will identify the different assets (human, natural, social, physical and financial) and map them.

Session 1.2 Building self-confidence

In this session, participants should be empowered to understand what self-confidence and self-esteem mean. Trainees will discuss the meaning and characteristics of self-confidence. They will also describe examples of language and behaviours that “build up” or “put down” confidence and articulate how they will apply confidence-building statements in their own lives.

Session 1.3 Goal setting and migration goals

Participants will be introduced to the concept of setting goals and understand the benefits of having goals in this session. They will then start thinking about their migration goals and the possible challenges and solutions to achieve their goals. Besides, the session will attempt to help participants visualize their return home and plan their reintegration.

Session 1.4 Communication skills

The session attempts to improve the communication skills of participants. Participants will define communication and understand its importance. They will also be able to identify barriers to communication and learn ways of improving their communication skills.

Session 1.5 Being sensitive to cultural differences

Here, trainees will discuss what culture is, how the culture in Ethiopia may be different from the culture in Arab States, and how cultural insensitivity may led migrants into unwarranted misunderstandings or challenges.

Session 1.6 Conflict management

By learning the skills they need for successful conflict resolution, participants can maintain good relationships with employers, co-workers, family and others. This session should enable participants to realize that conflict is inevitable, and thus the right strategy is to handle it in a healthy manner but not to be afraid of or avoid conflict. Ways of preventing stress and emotions from influencing our conflict management ability will also be explored.

Session 1.7 Information that potential migrants need to have

Having the necessary information with regard to their travel and employment abroad is very important for Ethiopian migrant workers going to the Middle East. This session therefore attempts to provide participants with some relevant information they should be equipped with. This includes information about the documents they need to make ready, airlines and customs procedures including aviation safety rules, in-flight rules, immigration control and customs procedures at destination, and how to establish a good working relationship with employers.

► Module 2: Financial education

Session 2.1 Managing your money wisely

In this session, trainees will discuss the meaning and role of managing money as well as the need for and ways of setting financial goals for migration. They will also explore how to control spending and remit money wisely. ►

Session 2.2 Savings: You can do it!

In this session, participants will learn the importance of savings, how and where to save, and how to make a savings plan. They will also discuss the advantages and disadvantages of savings before determining the safest mechanism of saving, and the characteristics to be considered in their choice.

▶ Module 3: Entrepreneurship

Session 3.1 Generate Your Business Idea (GYB)

In this session, trainees will discuss the concept of entrepreneurship. They will know what it takes to be an entrepreneur. Participants will also be introduced to the method of generating their business idea and exercise how to develop a feasible business idea.

Module 1: Life skills

The World Health Organization (WHO) defines life skills as “the abilities for adaptive and positive behaviour that enable individuals to deal effectively with the demands and challenges of everyday life”. UNICEF defines life skills as “a behaviour change or behaviour development approach designed to address a balance of three areas: knowledge, attitude and skills”.

There is often a mismatch between what Ethiopian migrant workers going to the Middle East already have (in terms of knowledge, skills and attitude) and the demands placed on them in the world of work and the new environment in their countries of destination. This module of the training therefore attempts to provide the participants with empowering skills that can help them cope with the new life and its challenges and changes. The topics in this module will assist participants in getting ready for the world of work and dealing effectively with the demands and challenges of life in a new environment. This in turn is important to prepare the participants for maximizing opportunities by setting clear goals for their migration, managing their money wisely, planning what to do on their return and how to reintegrate after working in the Middle East. The next two modules of the training, i.e. Module 2: Financial education, and Module 3: Entrepreneurship, will build on the life skills that the participants are going to learn in this module.

Session 1.1

Self-awareness: Me and my assets

Introduction

The purpose of this session is to enable participants to be self-aware and identify their strengths and abilities. Identifying and valuing personal strengths and assets are elements of a positive identity and assets in personal development. People who describe or display their personal assets are more likely to engage in positive behaviours and avoid negative as well as destructive behaviours.

Learning outcomes

At the end of the session, participants will have:

- ▶ Identified their own strengths and acknowledged their uniqueness.

- ▶ After recalling a personal success and making a self-assessment, participants will list at least four personal strengths, or internal assets, and at least two assets they would like to further develop.



Time: 205 minutes

Training methods

- Brainstorming, presentation, exercises, discussion
- Exercise 1.1a: Story of the talkative tortoise
- Exercise 1.1b: It was a big success
- Exercise 1.1c: Asset mapping
- Poster 1.1: Half-full/half-empty glass
- Handout 1.1: Becoming resilient

Training aids

- Open area large enough for the movement of all participants
- Whiteboard, flip chart, markers, notebook, pen/pencil
- Ball or other soft, safe object suitable for tossing
- Exercise 1.1a: Story of the talkative tortoise (enough copies to have one for each small group)
- Poster 1.1: Half-full/half-empty glass
- Handout 1.1: Becoming resilient (enough copies for all participants)
- Coloured cards (2 different colour cards per participant)

Procedure and tools

First, participants will introduce themselves to one another by sharing something unique about themselves. This will be followed by a self-awareness exercise using a case study. Participants will also recall a personal accomplishment and identify the assets it reveals. Finally, they will undertake the “Becoming resilient” exercise.

The session comprises the following topics:

- ▶ Topic 1: “My name is ...” exercise
- ▶ Topic 2: Self-awareness
- ▶ Topic 3: Successes and helping factors
- ▶ Topic 4: Yes, I have assets
- ▶ Topic 5: Mapping assets

Topic 1: “My name is ...” exercise

1. Welcome people to the life skills course and this first session. Say:
“I’m really excited to begin this course with you because it will be a great opportunity to build skills and to strengthen friendships that will help you for years to come. This first session begins with a look at yourselves: Who you are, the strengths you have, and the resources you can build upon to become a successful person in the future.”
2. Invite everyone to form a circle in the centre of the learning space. Say:
“I’d like each of you to say your name and briefly tell the story behind your name: For example, what it means, how your parents chose it, after whom you are named ... You can talk about your whole name, part of your name, or a nickname. Your story doesn’t have to be funny or clever. You know your own name best and whatever you share will tell us a little something about you. We’ll keep our stories short so everyone has time to share. I’ll start and then I’ll throw the ball to the next person.”
3. Tell the story of your name (or your nick name) in 30 seconds or less so that participants are encouraged to do the same. Toss the ball to another participant. Make sure each person has a chance to share his/her story.
4. **Summary.** Summarize by asking:
“What were some new things you learned about other people? After getting some responses, say: “Each of us has unique characteristics, skills, and strengths. Many of our unique characteristics are displayed in the single word of our name (or nick name). We’ll be learning more about each other and ourselves throughout this session.”

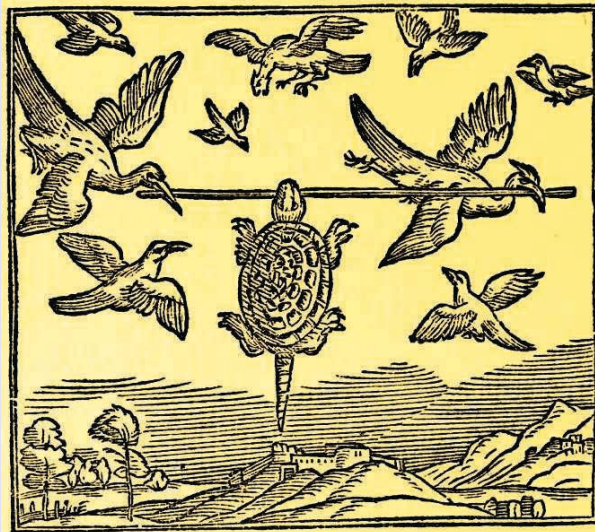
Topic 2: Self-awareness

- Put participants in smaller groups. Give the following story to each group and let one person in each group read the story to the group. Ask the group to then discuss and answer the questions at the end:






Exercise 1.1a: Story of the talkative tortoise and its duck friends

The story is about two ducks who befriend a very talkative tortoise. The two ducks amaze the tortoise by describing their beautiful mountain home. "We can take you there," the ducks tell the tortoise. Excited, the tortoise asks, "but how can you take me there? I am too slow to walk all that way up the mountains and to your wonderful home." The ducks explain to the tortoise that they would hold a sturdy stick in their beaks to carry him up into the sky and fly him to their home. But, since he is such a talkative tortoise, the two ducks warn him not to speak during the journey so he won't fall. However, the tortoise forgets the warning and opens his mouth to speak, so suddenly falls down and dies.



Discuss and answer the following questions:

-  What does this story tell you about self-awareness and accepting oneself?
-  How does lack of self-awareness harm us?
-  What are the benefits of self-awareness and self-acceptance?

Each group will discuss and present their finding in plenary.

- Show participants Poster 1.1: Half-full/half-empty glass (see below) and ask them what they see. Some may say half-full, others half-empty. Both are correct.

3. Then compare the water to what one has and does not have. Say:

“When we focus on the half-full, we see what we have and can do more to fill the half-empty. We look for opportunities and look for contributors – not total supporters/donors. When we focus on the half-empty, we say ‘I am poor’, ‘I need help’, ‘I don’t know anything’, etc. One cannot do much by focusing on what one does not have. We forget what we have – assets.”

4. Ask them what **assets** mean to them. Let them think individually about the assets they have. Let some speak out. After getting some responses, say:

“Assets include skills, talents, space, good health, family members, supportive family, location of house, commitment, self-confidence, educational background, positive attitude, demand for products in the community, production equipment, natural resources, facilities, associations, institutions and many more.”

5. **Summary.** Summarize by saying:

“Self-awareness means the overall understanding a person has about his/her identities (physical, emotional, cognitive images, strengths and weaknesses, etc.). It includes our recognition of ourselves, of our character, of our strengths and weaknesses, desires and dislikes. To improve your self-awareness (or build positive self-awareness), you need to first acknowledge your uniqueness and be happy with yourself, develop self-confidence and hold high self-esteem. Identifying the weak areas of your self-awareness (or your characteristics of negative self-awareness) and making conscious efforts to improve them is also important.”

► **Poster 1.1: Half-full/half-empty glass**



Full part - capacities, gifts

Empty part - deficiencies, gaps



Topic 3: Successes and helping factors



Exercise 1.1b: It was a big success

1. Invite participants to think of something they accomplished or achieved. Say:

“I’d like you to think of a time you did something that you are proud of, or that you accomplished. Perhaps you received a high mark at school, maybe you helped a neighbour or friend, maybe you did something with a younger brother or sister, or perhaps you took on a responsibility in your neighbourhood or spiritual community (e.g. in church, mosque …).”

If you think it would be helpful, participants could write their thoughts down on paper. You can tell them that they can make this as private as they want and that no one else will read their papers. Also let them know that they will have the option of sharing their successes and that you actually encourage them to do so.
2. Collect and post (or write) examples on a flip chart with the heading: “Successes”. Ask:

“Who would like to share an example? I will write some accomplishments and successes that any of you would like to share. We welcome all examples and you don’t have to give much detail. Who would like to start?”

If participants are shy to respond, you could ask for a showing of hands related to topics, such as, “How many of you thought about an achievement at school? How about at home? With a friend, neighbour, or someone in your neighbourhood? In your spiritual community? Where else? What can you tell us about your successes?”
3. Build upon the discussion by having participants identify what helped them to be successful. Collect and post (or write) examples on another flip chart with the heading: “Helping factors”. Say:
 - a. *“Who would like to share what or who helped you with your success? Like before, I will write a list of helpful factors that any of you would like to share. As always, we welcome all examples and you don’t have to give much detail. Who would like to start?”*
 - b. *“Now think about what helped you with your success? Perhaps you overcame some challenges. How did you do that? What skills did you use? Who helped you and what did they do?”*
4. Distribute **Handout 1.1: Becoming resilient**. Say:

“There are a number of strengths or assets that we all have that enable us to accomplish what we want and need to do. They also help us stay strong during difficult times. Together we will look through this list and, as we go along, circle any assets that helped you with the success you just identified.”

Determine the best way to have the list read:

- a. If you think participants will understand the list, ask them to read it themselves. You might ask them to circle anything they don't understand.*
- b. You might ask for a few volunteers to read parts of the list aloud or you could read the list to the group.*

5. **Summary.** Summarize by checking for understanding. Say:

"Since all questions are good questions, please let me know if anyone has questions to help them better understand this list of assets."

Topic 4: Yes, I have assets

1. Explain how knowing and using the assets we have can contribute to our success, and encourage participants to think of how they can use the assets while living abroad and on return. Say:
"The starting point for change is always mindset and positive attitudes. A meaningful and lasting change always originates from within. Identifying our own assets will enable us to focus on our resources, capacities and strengths instead of our deficiencies or problems. Success in life depends on whether we know and use those assets. Therefore, you should think about how you can link the assets that you have with your migration and return plans."
2. Let participants identify assets that they have and others they would like to develop. Distribute **Handout 1.1** to participants and ask them to mark assets considered as strengths. Say:
"As we've discussed, assets help us accomplish difficult tasks and stay strong during tough times. They help us be successful. We each have some of these assets, but not many people have all of them. You may feel very strong in some and less strong in others. Put an 'X' next to all of the assets you have. Maybe they are the same assets we identified on our 'Helping factors' list. If you feel that any of the assets are really strong (e.g. in terms of their benefit to you), you can put 'XX' next to the asset."
3. Ask participants to turn to someone next to them and briefly share two to three assets they have. (If the number of participants is uneven, make one group of three.) After about two minutes, make sure each person in the pair has had a chance to share. If not, give them another minute. Then, ask for volunteers to share a few of their own assets with the large group.

4. Using the same handout, ask participants to mark assets they would like to develop. Say:
"You can also work to make some assets stronger or more useful for you. Or you can develop some assets that you don't yet have. I'd like you to look at the whole list and put a smiley face 😊 next to at least two strengths or assets you would like to develop in your life."
5. Ask participants to turn back to their partners and quickly share two to three assets they would like to develop and why. After about two minutes, make sure each person in the pair has had a chance to share. If not, give them another minute. Then, ask volunteers to share a few of these assets with the large group.

An alternative could be to ask participants to write two assets they have on a coloured card and two assets that they would like to develop on another card with a different colour. Then participants could affix their cards to flip charts at the front – one titled "Assets I have" and the other, "Assets to develop". As the participants are sharing what they wrote with a partner, you could group the cards and see if there were any commonalities or differences and talk about them with the large group after the pair sharing.

6. **Summary.** Summarize by saying:

"We have a lot of strong assets and strengths among us. We have some assets in common and we also have strengths in different areas. As you plan to develop your own assets, recognize that your friend here might be a 'helping factor' as you seek to improve yourself and build your resilience and your ability to go through difficult situations."

Handout 1.1: Becoming resilient¹

Everyone goes through rough times and difficult situations. Most people survive these difficult situations. They are like strong trees that bend and sway in the wind rather than break. Resilience is the ability to spring back after something bad happens and to move forward successfully. You have many assets and strengths that enable you to be resilient. You have used many of them already to accomplish good things. Use the following code to mark your own assets:

X = Asset I have; **XX** = Asset I have that is strong; ☺ = Asset that I want to develop or strengthen

Strengths and assets for resilience

I know other people who can help

For example: Parents and others who support me; good communication in my family

I can make decisions and follow up on them

For example: People see me as someone who can be helpful

I know my limits and expectations

For example: I know the rules in my family, school, workplace and neighbourhood; my friends and others have high standards and expect positive things from me

I use time productively

For example: Involvement in training programmes, creative activities, business or a spiritual community

I think learning is important

For example: Commitment to learning at school; finding ways to improve myself

I have high standards and principles

For example: Believing in such things as social justice, honesty, or being responsible that help create a positive community

I can interact effectively with others

For example: Resolving conflicts peacefully; communicating positively in emotional situations; planning and making priorities

I feel good about myself and my future

For example: Confidence in myself; pride in my work; meaning in my life; hope for my future

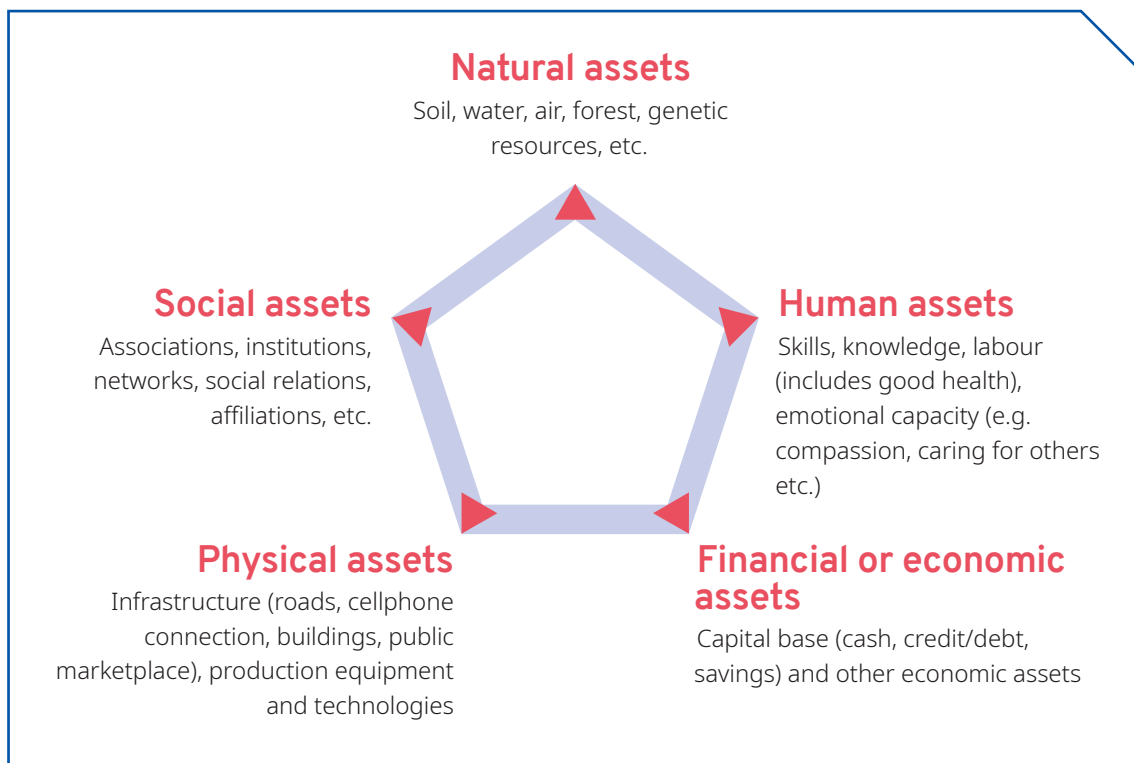
I have a saving attitude

For example: Controlling spending; putting aside some money from my income for my future needs

¹ Source: Peace Corps, *Life skills and leadership manual* (ICE No. M0098)

Topic 5: Mapping assets

1. Start the topic by reminding participants about assets and their different categories. Say:
“Assets are valuable resources that people use in building livelihoods and to lead daily life. Assets give people the capability to be (e.g. to be a business person, to be self-sufficient, etc.) and to act (to start a business, etc.). Assets can be human, social, physical, natural and financial.”
2. Present the following about the human, social, physical, natural and financial assets.



Source: Adapted from WISE, *ABCD facilitators' guide*, 2016.



Exercise 1.1c: Asset mapping

3. Ask participants to form random groups of 4–5 people. Give them the following instructions:

General instructions:

- ▶ *In your group, have each person briefly describe the community she/he knows very well. It can be a community you live in or lived in before, or a community you know through your work.*
- ▶ *Give a chance for every group member to describe the community that each knows very well.*
- ▶ *After listening to each, choose one community as a group that you would like to use for the asset mapping exercise.*
- ▶ *Ensure that it is a community that the person knows well. The selected person will be the resource person for uncovering the various assets of this community with your group.*
- ▶ *Remember: It is not about the story – it is the community in general.*
- ▶ *Please note that you are now a member of that community. Whenever you discuss or present your findings to the plenary, please use the pronoun/term 'we' or 'our community', but not 'they' ... as an external person.*

Specific instructions:

- a) *Identify the various assets of your community:*
 - *Human assets*
 - *Social assets*
 - *Natural assets*
 - *Physical assets*
 - *Financial or economic assets*
 - b) *Explore how you, as potential migrants, may use the various assets of your community:*
 - *while living abroad*
 - *when you return home after working abroad*
4. Ask the groups to present their findings and lead a plenary discussion on the presentations. Focus on how participants can use the assets during their migration and/or upon return.

Session 1.2

Building self-confidence

Introduction

Improving self-awareness and identifying their own strengths discussed in the previous session will help participants to build self-confidence. Once you recognize and value what you have (your capacities, abilities, gifts and ideas as well as your limitations), you can be more confident in yourself.

Identifying and valuing self-confidence are elements of a positive identity and assets in personal development. People with a positive identity and self-confidence, and who make positive self-statements, are more likely to engage in positive behaviours and avoid negative and destructive behaviours. This session will enable participants to recognize their own strengths and develop self-confidence.

Learning outcomes

At the end of the session, participants will be able to:

- ▶ Describe characteristics of self-confidence.
- ▶ Describe examples of language and behaviours that “build up” confidence or “put down” confidence.
- ▶ Articulate how they will apply build-up statements in their own lives.



Time: 115 minutes

Training methods

- Brainstorming, presentation, exercises, discussion
- Role play: Tsega and Almaz discuss a migration plan
- Handout 1.2: Put-down, turn around

Training aids

- Whiteboard, flip chart, markers, story, notebook, pen/pencil
- Script for role play (two copies); name badges for characters
- Handout 1.2: Put-down, turn around (enough copies for all participants)

Procedure and tools

This session begins with defining what self-confidence and self-esteem mean and a role play is presented to demonstrate language and behaviours that “build up” confidence or “put down” confidence. Finally, participants will practise how they can apply build-up statements in their own lives.

The session comprises the following topics:

- ▶ Topic 1: Self-confidence: Doomed to failure ... or not!
- ▶ Topic 2: Self-confidence: Put-down, turn around
- ▶ Topic 3: Build-up statements 3-2-1



Topic 1: Self-confidence: Doomed to failure ... or not!

1. Introduce the purpose of the topic and then ask:

- ↳ **What is self-confidence?**
- ↳ **What is self-esteem?**
- ↳ **Why do we refer to these as strengths?**

2. Summarize responses about self-confidence and self-esteem. Say:

"Self-confidence is the belief that you can do something and do it well. Self-esteem is having a realistic and healthy respect for oneself and high regard for oneself."

3. Describe what is meant by self-confidence. Say:

*"We might hear criticism from others, or we might be the one to say negative things about ourselves. The truth is no one is smart, or good, or trustworthy, or any other quality **all the time**. Each of us has times when we are all these things, both good and bad, but we also strive to become better people. Unfortunately, that's difficult to do when we repeat to ourselves the same critical comments that others are telling us. This makes it even harder to be successful at what we do because we are thinking that we aren't good enough or smart enough. It's what we mean by lack of self-confidence.*

"In just a moment, we'll watch a short role play and I'd like you to observe carefully and be ready to talk about the things you see with one of the actors 'putting-down' or decreasing the confidence of the other person."

4. **Role play** (please refer to the script later in this section): Ask for two volunteers, give them copies of the script, and have them retreat to a more private space to rehearse the role play a couple times. (**Note:** The Tsega character can be a male or a female. Almaz is typically a female.) While they are practising, ask the remaining participants to share examples of what someone might say that would put down another person's self-confidence. Write these examples on a flip chart.

(Possible responses: Saying the person is stupid, immature, careless, etc.; saying no one likes you, you look silly, weird, childish, etc.; saying you are a bad person, a cheat, a liar, etc.)

5. Give the actors a name tag with the name of their character and have them perform the role play. Thank them, give them a round of applause, and remove their name tags. Point out that they were reading a script and playing a role. They are not this way in real life! Lead a discussion with these questions:

- What were some examples of “put-downs” that the Tsega character used on Almaz?
 - How do you think the Almaz character was feeling when she heard the “put-downs”?
 - What put-down statements do you think Almaz might make about herself after this encounter?
 - What effect did the “put-downs” have on the employment the two were working on?
 - What do you think will happen the next time Tsega and Almaz have to do something together?
 - What are some “put-downs” you can add to our list after seeing the role play?
 - What are some of the common beliefs or messages we have that limit our potential, or make it more difficult to build our confidence and skills to be successful in our lives (Possible responses: I’m not smart; I cannot do that).
6. Remind participants of some of the things Tsega said and ask them to imagine the beliefs or messages Almaz might tell herself as a result. Sample responses:

What Tsega said	What Almaz might think
It makes you look like a little kid!	I am foolish
That’s stupid! No prospective employer can give money in advance to a potential migrant worker	I know nothing about prospective employers
Anyone with common sense knows that won’t work	I never have common sense
I already heard that idea from Meseret. Did you steal it from her?	I am a thief
You’re being so impractical	My ideas are never realistic
I don’t know why I even listen to you!	I always waste other people’s time

7. Summarize the discussion of the role play by saying:

“Put-downs” have a lot of negative effects. They weaken friendships, they lead to lowered self-esteem and lowered confidence; they reduce the likelihood of success, and make it more difficult to interact positively in the future. Hence, you need to examine your negative thoughts about yourself, if any, and try to develop more positive views about yourself.”



Topic 2: Self-confidence: Put-down, turn around

1. Explain how to change negative “put-downs” and thoughts into “build-ups.” Say:
“When someone gives us a put-down, it’s like a storm blowing debris or trash onto our house. We can feel sad or angry that our house was damaged, or we can get a hammer and paint and begin repairs. What are some ways you can build up your confidence level after a put-down?”
2. Take some ideas from participants as examples. Distribute **Handout 1.2: Put-down, turn around** (see below). Say:

“It helps to take a closer look at your negative thought patterns to check out whether or not they are true. When you are in a good mood and when you have a positive attitude about yourself, ask yourself the following questions about each negative thought you have noticed:

Point out the following questions on the handout. Participants can also circle words they hear you say.

- *Is this message really true?*
- *Would a kind person say this to another person? If not, why am I saying it to myself?*
- *What do I get out of thinking this thought? If it makes me feel bad about myself, why not stop thinking about it?*

Now say:

“The next topic in this process is to develop positive statements you can say to yourself to replace these negative thoughts whenever you notice yourself thinking about them. You can’t think two thoughts at the same time. So, when you are thinking a positive thought about yourself, you can’t be thinking a negative one. In developing these thoughts, use positive words like happy, peaceful, loving, enthusiastic, friendly and good.

- *Avoid using negative words, such as worried, frightened, upset, tired, bored, not, never, can’t.*
 - *Don’t make a statement like ‘I am not going to worry any more.’ Instead, say, ‘I focus on the positive’ or whatever feels right to you.*
 - *Substitute ‘it would be nice if’ for ‘should’.*
 - *Always use the present tense, e.g., ‘I am healthy, I am well, I am happy, I have a good job, I am succeeding at school ...’ as if the condition already exists.*
 - *Use I, me, or your own name.”*
3. Ask participants to form groups of three. Give directions:
“In a group of three, read the handout and add to it by taking some of the put-down statements that Almaz might have said about herself and turning them around into build-up statements.”
 4. Ask the groups of three to share a few examples of the ‘build-ups’ they wrote.

5. Summarize by saying:

"These are all good examples of put-down, turn arounds. Sometimes it feels like we get a lot of put-downs, so it's important to take care of yourself. Give yourself a build-up whenever you can."



Topic 3: Build-up statements 3-2-1

Participants articulate how they will apply build-up statements in their own lives.

1. Hold up **three** fingers and ask participants to share the following with a person nearby:

"Quickly tell your neighbour three positive comments or build-up statements you think you will use between now and the next time we meet."

(After a few minutes, the pair change roles – the one who listened first now speaks.)

2. Hold up **two** fingers and ask participants to share the following with a different person nearby:

"Quickly tell your neighbour two situations where you think your build-up statements will be helpful and how you might use them in your life, between now and the next time we meet."

(After a few minutes, the pair change roles – the one who listened first now speaks.)

3. Hold up **one** finger and ask participants to share the following with a third person in the room (they might need to move around the room to find this new partner):

"Quickly tell your new partner one person with whom you will share something about what you learned in today's session; maybe it's someone who can help you practise your build-up statements."

(After a moment, the pair change roles – the one who listened first now speaks.)

4. Ask participants to move around and walk in different directions so they are passing by a variety of other participants. After about 30 seconds, shout "Stop". Have participants find someone next to them that they haven't worked with in the past 10 minutes (or at all during this session). Say:

"3-2-1! Tell this person your three build-up statements, the two situations where you might use these statements and the one person with whom you are going to share what you've learned. You each have 30 seconds to share. Go!"

(After a moment, the pair change roles – the one who listened first now speaks.)

5. Summary. After the full minute, thank participants and say:

"I want to encourage you to keep practising what you have learned about making negative comments about others and about yourself. Remember, you can always stop to consider whether what someone says about you is really true. If it's not true, you don't have to repeat it in your own mind to yourself. Instead, work on ways to build your own self-confidence. Next time we'll learn about other ways to focus on positive things in our lives."

As participants leave, hold up three fingers, then two and then one; reminding them of 3-2-1!

Script for role play: Tsega and Almaz discuss a migration plan

Tsega: Hey, Almaz, why are you wearing that weird scarf?

Almaz: It's a scarf for protecting me from the sun. I'm getting in the mood for the hot weather in Saudi Arabia where I plan to go.

Tsega: Well, it makes you look like a little kid!

Almaz: Oh ... Well, anyway, I had an idea that I wanted to talk to you about.

Tsega: OK, what were you thinking?

Almaz: I wanted to know if you could ask my prospective employer to give me some money in advance so that I can buy some essential materials for my travel.

Tsega: That's stupid! No prospective employer can give money in advance to a potential migrant worker.

Almaz: Oh? ... But maybe we could offer to pay the advance from my first month salary.

Tsega: Anyone with common sense knows that won't work! You will only be paid salary after actually working, how can a prospective employer pay you money before you have even arrived at your workplace?

Almaz: I thought it was a good idea ... Then what about your company giving me a loan that I can repay you from my first salary?

Tsega: Yes, I already heard that idea from Meseret. Did you steal it from her?

Almaz: No, I just thought of it as an option ... Having some money to buy goods that I need for my travel is necessary.

Tsega: Why do you want to have a loan now? What if the prospective employer changes his mind and decides not to hire you? You're being so impractical. I don't know why I even listen to you!

Handout 1.2: Put-down, turn around

Ask yourself some questions about each negative thought you have experienced.

- ▶ Is this message really true?
- ▶ Would a kind person say this to another person? If not, why am I saying it to myself?
- ▶ What do I get out of thinking this thought? If it makes me feel bad about myself, why not stop thinking about it?

You cannot think both a negative and a positive thought about yourself at the same time, so develop some positive statements to replace the negative ones.

Use positive words: happy, peaceful, loving, enthusiastic, warm

Avoid negative words: worried, frightened, upset, tired, bored, not, never, can't

Examples:

Negative thought	Positive thought
I am not worth anything.	I am a valuable person.
I have never accomplished anything.	I have accomplished many things.
I always make mistakes.	I do many things well.
I am a jerk.	I am a great person.
I don't deserve a good life.	I deserve to be happy and healthy.
I am stupid.	I am smart.

Source: Adapted from Curie and Arons, Building self-esteem: A self-help guide.

You try it!

What Almaz might think	Almaz's positive thoughts
I am foolish	
I never have any original ideas	
I never have common sense	
I am a thief	
My ideas are never realistic	
I always waste other people's time	

Session 1.3

Goal setting and migration goals

Introduction

In this session the participants will be introduced to the concept and benefits of setting goals and they will be able to set their overall migration goals and also identify the challenges and solutions to achieve their goals. Setting reintegration goals and planning for their return and reintegration will also be discussed.

Learning outcomes

At the end of this session, the participants will be able to:

- ▶ Describe the benefits of goal setting.
- ▶ Set migration goals and plan how to reach them.
- ▶ Identify challenges and solutions to achieve goals.
- ▶ Visualize their reintegration goals and identify a concrete plan of action for their return and reintegration.



Time: 175 minutes

Training methods

- Brainstorming, presentation, discussion, exercises
- Case study. Exercise 1.3a: Muhe decided to migrate again
- Exercise 1.3b: Coming home – my vision

Training aids

- Flip chart/whiteboard, markers, notebook, pen/pencil
- Exercise 1.3b: Coming home – my vision (enough copies for each participant)

Procedure and tools

The session begins with introducing the concepts of setting goals and the benefits of having goals. Then, the participants will start thinking about their migration goals as well as the possible challenges and solutions to achieve their goals. They will also exercise planning for their return and reintegration.

The session comprises the following topics:

- ▶ Topic 1: Introduction to goal setting and its importance
- ▶ Topic 2: Setting migration goals
- ▶ Topic 3: Identify challenges and solutions to achieve goals
- ▶ Topic 4: Planning for returning home and reintegration



Topic 1: Introduction to goal setting and its importance

1. Start the discussion by asking participants the following question:

“How many of you have a dream for the future?”

Encourage participants to raise their hands if they have a dream. Invite a few participants to briefly share their dreams in plenary.

2. Explain:

“Every year tens of thousands of Ethiopians migrate. While the places they go are different, they all have one thing in common: their dreams. Whether the dream is to finish school, start a business, or support their families, all of them want to have a better life.

“But unfortunately when people migrate some of them never see their dreams come true. Why does this happen? This is mainly because they have no clear goals for their migration.”

3. Ask the following question in plenary:

“Why is having a goal necessary?”

Explain, giving examples from your experience.

4. **Summarize** the responses. Say the following:

“Dreams, goals and success are closely associated. If you want to achieve success, you must set clear goals, plan how to achieve the goals and work hard towards your goals. A goal is something you want to achieve in a fixed period of time. An example of a goal is to start or expand a business; to build or improve a home, or to pay back a debt you owe someone. Some goals can be achieved in a few months. Other goals take a few years to come true.”

Topic 2: Setting migration goals

1. This topic starts with a case study. Ask one participant to read out Muhe's story (see Exercise 1.3a) in plenary session; get other participants to listen and note down the challenges Muhe faced.






Exercise 1.3a: Muhe decided to migrate again

Time: 10 minutes

Muhe went to Dubai to work as a driver. After staying in Dubai for two years, he returned to his home town Kombolcha. He wanted to settle with his family by starting his own business with the money he brought from Dubai. But he didn't have any idea about the type of business he could start. He asked for advice from people he thought would be helpful in suggesting a good business venture for him. Unfortunately, everybody was giving him entirely different advice. While someone recommended one type of business, other people told him to engage in completely different things. He was so confused that it was impossible for him to decide what to do. In the meantime, he was spending the money he brought from Dubai on consumption and giving to relatives and friends. Finally, he finished his money and lost hope. Then he decided to re-migrate again to one of the Arab countries.

Discussion questions: Lead a plenary discussion on the following topics:

-  **Why do you think Muhe couldn't start a business? What was his problem?**
-  **What should have Muhe done prior to migrating in the first place?**
-  **What would you advise Muhe to do before migrating this time?**

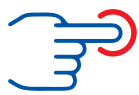
2. Ask the participants to take a moment and think about their own migration goals. Say:
"What are your migration goals? Write down your goals in your notebook."
"Do you think your migration goals are realistic? Review and select realistic goals."
"Which goals should you achieve first? Identify your short-term and long-term goals."
3. After 10 minutes ask for some volunteers to share their migration goals with the whole group and lead a plenary discussion on the migration goals participants by asking the following:
"In your view, are these goals achievable? Why or why not?"
"Which of these goals can be met within a short period of time?"
"Which goals take longer to achieve?"

4. **Summarize** the discussion. Say:

"The first step in making a plan is to set a specific goal. A goal is something you want to achieve or acquire in the future. The secret is that all goals require hard work, saving money, and agreement with the ones you love or your family.

"You need to set specific goals for your migration. You should also be enthusiastic about your migration goals and discuss them with your family or friends, as this will enhance your commitment to your goals. Your goals should be very specific so you can measure your success."

Remind participants that they will practise setting financial goals for their migration in greater detail under the financial education module (Session 2.1, Topic 2 below).



Topic 3: Identify challenges and solutions to achieve goals

1. Start the topic by asking the following questions in plenary session:

"What are the main challenges that migrant workers face to achieve their goals?"

"What other challenges do people face to achieve their goals?"

"In your view, what should migrant workers do to overcome those challenges?"

2. List participants' responses on a flip chart. Some examples of challenges and solutions are listed below for reference.

► **Challenges and tips for achieving migration goals**

Challenges	Solutions/tips
• Do not have clear goals	• Set a clear goal
• Feel obliged to support family	• Agree on the goal(s) with family members
• Owe money (e.g. loan to pay migration costs)	• Make a plan on how much money to set aside to reach goals
• Do not set aside money to reach goals	• Save money (e.g. set up a savings account so you can save your own money)
• Spending on unnecessary expenses	• Reduce unnecessary spending

3. Ask:

"In your view, why do you think some migrant workers migrate more than once?"

"How do you think this affects their families?"

4. Review the responses and **summarize** by saying:
 - *“If migrant workers set a goal, and stick to their plan, they can improve their own situation and the situation of their families. Your chance of reaching your goals increases if you work with your family. For instance, it is important to agree that you have to save some amount of your income to reach your own goals and the amount you will send back to your family is what you can to help them to reach their goals. You have to decide to save a certain percentage of your salary every month.*
 - *Some migrant workers migrate over and over again because they feel like they have not achieved anything in their previous migration. Setting clear goals and making a plan can help migrant workers measure their success and build their self-confidence.*
 - *Families can be affected by repeat migration. In some families, children miss their mother and/or father who migrated and migrants miss their family. In other families the marriage can be threatened after a spouse migrates. These social costs should be considered.”*



Topic 4: Planning for returning home and reintegration

1. Start by asking participants the following question:

“What do you think are the challenges that Ethiopian migrants may face when they return after working in Arab States?”
2. List their answers on a flip chart and then present the following challenges. Say:

“Ethiopian migrant workers may face various challenges when they return home after living and working abroad. Examples of the challenges include:

 - They may not have enough money to resettle themselves when they return home (e.g. to meet basic needs, to start a business, etc.).
 - Changes in family relationships (e.g. separation of parents, a spouse has established a new relationship, etc.).
 - Feelings of alienation in one’s own culture (e.g. new behaviours a returnee developed abroad may not be acceptable at home).
 - Changes in earning capacity (it may be difficult to earn as much income as they were getting abroad.)
 - Their family may expect especially women returnees to resume their “traditional role” of a wife, mother, daughter and/or sister.
 - Returnees may meet resistance if they assert their new identities after experiencing independence while working overseas.
 - Returnees may not get the facilities at home (e.g. toilet, bed, etc.) they got used to while working abroad.
 - They may not be able to start their own family by getting married.
 - They may not have any idea of what to do next to earn a living.”

3. Ask participants the following question:

“What do you think potential migrants should do to counter the challenges they may face up on return and to smoothly reintegrate?”

4. Write down their answers on a flip chart and then present the following. Say:

“Migrant reintegration is a process by which migrants resettle themselves into the social and economic structure of their country of origin after living and working abroad.

“If you want to make your reintegration process a success, you should plan your return and reintegration well ahead. Reintegration planning should start before a migrant even leaves to go abroad and should continue while living abroad and until finally returning home.

“Reintegration planning requires more than just having enough savings and investments. It also involves preparation in three aspects: financial, emotional and technical.

“Reintegration planning includes:

- a) ***Financial preparation*** – consider if you have enough savings and investments, enough money to start a business, to retire, or to build a source of capital that can sufficiently meet your family’s financial requirements when you return home.
- b) ***Emotional preparation*** – be aware of the challenges you and your families may face during reintegration. These challenges may include changes in family relationships, feelings of alienation in one’s own culture, changes in earning capacity, etc. You should discuss such challenges openly with your family.
- c) ***Technical preparation*** – seek to develop the skills and knowledge that will support what you wish to pursue upon your return home.”

5. **Exercise 1.3b:** Ask participants to practise doing their reintegration planning individually.



Exercise 1.3b: Coming home – my vision

Time: 20 minutes

- ↳ **Visualize yourself when you return home after working abroad. What have you achieved? What are you engaged in? Draw your vision.** (Use a page in your notebook to draw your vision – what your situation would look like when you return.)
 - **What can I and my family do to achieve this vision?** (List what you and your family can do, while you are working abroad and when you return, to help you achieve your vision.)
 - **What knowledge, skills and attitude do I need to develop in order to achieve this vision?** (Identify the knowledge, skills and attitude you need and how you would develop them, including how you can use the exposure you will have abroad to develop them.)
- ↳ **What are the family, socio-cultural, and other issues that I need to prepare for when I return?** (Identify the issues you may face and prepare for, including about your marriage upon return.)
 - **Organizations or business I may engage in.** (List the organizations or businesses you can potentially engage in.)
 - **People who may help me get a job, start a business, etc.** (List the people who can help you)

6. Let some participants share their reintegration plan and lead a plenary discussion.

7. **Summary.** Give the following helpful tips about planning return and reintegration. Say:

“You should start planning your return and reintegration now, before you leave. There is also much you can learn from those who were able to successfully return and reintegrate. It is good to engage the whole family in your reintegration planning.

“If you are single now, it is important for you to think about your future married life and make necessary preparations to start your own family when you return from abroad. Many female returnees are now suffering because they couldn’t get married or they ended up in a very bad relationship that they regret, for example, because the men they partnered with cheated them.

“Use your time abroad to improve your knowledge and skills, and the knowledge and skills of your family. While abroad, try to build the knowledge and skills that you think are necessary to realize your return and reintegration plans. For example, if your plan is to run a restaurant business upon return, you need to learn about many different food types and how to prepare them.

“Develop a network of people from government, NGOs and the private sector who can help you achieve your goals for migration and reintegration.”

Session 1.4

Communication skills

Introduction

Being a good communicator and a good listener is very important for Ethiopian migrant workers to effectively communicate and get along with people in a new environment. In this session, participants will define communication and understand its importance. They will also be able to identify barriers to communication and learn ways of improving their communication skills.

Learning outcomes

At the end of this session, participants will be able to:

- ▶ Define communication and describe its importance.
- ▶ Identify barriers to effective communication.
- ▶ Explain ways of improving their communication skills.



Time: 120 minutes

Training methods

- Brainstorming, presentation, discussion, exercises
- Exercise 1.4a: Whispering game
- Case study. Exercise 1.4b: Aster doesn't speak English or Arabic

Training aids

- Whiteboard, flip chart, markers, story, notebook, pen/pencil

Procedure and tools

This session will enable participants to develop effective communication skills. They will understand what communication is. They will also learn how to convey their views, information or message to another person or group in an effective and efficient manner as well as what they can do to clearly understand the information or messages they receive from others.

The session comprises the following topics:

- ▶ Topic 1: Definition of communication and its importance
- ▶ Topic 2: Barriers to communication
- ▶ Topic 3: How to improve your communication skills



Topic 1: Definition of communication and its importance

1. Start the session by asking participants the following questions in plenary.
“How do you understand the term ‘communication’?”
“What are the different types or methods of communication?”
2. Describe what communication is and the different methods of communication. Say:
“Communication is a process of transmitting messages, information or views between people.² Communication is a two-way process. It has a transmitter and a receiver. Therefore, it is essential for the information to be transmitted in such a manner that the meaning intended is conveyed and the receiver understands the message.”
Communication comes in many forms:
 - verbal (sounds, language/words, and tone of voice)
 - non-verbal (facial expressions, body language, posture, communicating by doing)
 - written (notes, text messages, emails, and publications)
 - visual (signs, symbols, and pictures).”
3. Exercise 1.4a: Whispering game. Give out instruction for the whispering game.



Exercise 1.4a: Whispering game

Time: 10 minutes

1. Ask participants to stand in a semi-circle.
2. Whisper a sentence in the ear of the first participant. Example of sentence: “Mekya’s family puts pressure on her to send them money from Saudi Arabia, but they misuse the money she sends by spending on less important things.”
3. Ask him/her to whisper the same sentence to the next participant only once. No one else should hear the sentence. Then the 2nd person should whisper it to the 3rd person and so on.
4. After the message reaches the last participant, ask three or four people, including the first and last person, to repeat what they were told.
5. Tell the group the sentence you told the first participant.
6. Compare the similarities and differences:
 - ↳ **Ask participants why there was a breakdown in communication and relate this to real life experiences. Allow participants to share their experiences.**
 - ↳ **Ask them how they can avoid such distortions.**

² FDRE, Ministry of Youth and Sports, 2010.

4. Ask participants the following questions in plenary:

“Why is possessing good communication skills necessary to everyone in their everyday life?”

“What is the importance of good communication skills for you as a migrant worker?”

5. **Summarize** the responses. Say:

“Communication skills are important to everyone – they are how we give and receive information and convey our ideas or opinions with those around us. A person with good communication skills is often able to convey and receive messages in a clear way. Miscommunication is the main cause of problems and conflict. Besides, our daily feelings are a product of our communication with others. For instance, bad interactions create bad feelings, good interactions create good feelings.

“As migrant workers, you are going to deal with new people and new cultures. Hence, you need to have good communication skills to cope with the new environment. Good communication skills are perhaps the most basic skills that employers want you to possess since miscommunication is one of the challenges they face with migrant workers.”

6. Explain that body language has meaning in Arab culture. Say:

“Body language has extra significance in Arab culture. Men shake hands using their right hand longer but less firmly. Close friends and colleagues from the same sex hug and kiss both cheeks upon greeting. Arabs tend to use a lot of hand gestures when they speak.

“You should also know that some behaviours that in other countries are taken lightly can be very offending to Arabs – such as sitting with the sole of your shoe facing someone. So, you need to understand the meaning of body language.”



Topic 2: Barriers to communication

1. Explain that there are many barriers to communication. These barriers can stall or distort communication; therefore, attention must be paid to overcoming these barriers.
2. Exercise 1.4b: Aster doesn't speak English or Arabic. Read the case study to the participants and ask them the questions.




Exercise 1.4b: Aster doesn't speak English or Arabic


Time: 15 minutes

When Aster went to Lebanon, she was an eighth-grade student. She was employed as a housemaid in Beirut, but didn't speak English or Arabic. The next morning, her employer gave her instructions in English before she went out. Aster nodded in response signalling as if she understood the instruction.

However, she couldn't perform any of what her employer had instructed. When the employer came back, she saw that Aster had not done any of what she had asked her to do in the morning. Furious, she immediately terminated Aster's contract.

Ask participants to discuss the following topics in buzz groups of 3–4 persons each and then to report their answers in plenary:

 **What was the problem that prevented Aster from doing what she was instructed?**

 **If you were Aster, what would you have done in this situation?**

Note: *Emphasize the lesson from Aster's story – the value of being honest and not pretending. If you didn't understand a message, openly tell the sender that you didn't comprehend.*

3. Inform participants about language problems. Say:

"One of the challenges that Ethiopian migrants face especially during the first days of arriving in destination countries is a language barrier in communicating with their hosts or employers. The migrants mostly do not understand Arabic or English. Most Arab employers also do not speak English. Hence, prospective migrants need to try to learn a few Arabic words (e.g. come, go, eat, drink, take, bring, sleep, cook, clean ...) before departure from Ethiopia that can enable them to have at least basic communication with their employers. You can ask your employment agency in Ethiopia to give you some basic Arabic words and try to learn them prior to departure."

4. Ask participants to share some examples of communication barriers. Conclude the discussion by mentioning the following as possible barriers to effective communication:
 - Lack of language skills
 - Misunderstanding
 - Use of difficult words
 - Poor clarity of speech or message
 - Lack of attention
 - Different assumptions (e.g. thinking of oneself as always being right)
 - Different points of view
 - Emotions
 - Conflicting body language
 - Sending discouraging feedback
 - Cultural differences
 - Lack of trust
 - Too much information



Topic 3: How to improve your communication skills

1. In a plenary, ask the group to describe good communication by thinking about what good communication looks like.
2. Write the responses on a flip chart. Be sure the list includes the responsibilities of being a good communicator and a good listener. Say:

“Demonstrating strong communication skills is about being able to convey information to others in a simple and unambiguous way. It involves the distribution of messages clearly and concisely.

“Effective communication is a combination of both the person speaking and the person listening. You cannot do very much about how well someone sends their message to you but you can do something about what to do with their message when you receive it.

“Another most powerful tool for effective, two-way communication is active listening. Active listening is a skill you learn by practice and it takes more effort than plain ‘hearing’.”

3. Ask participants in plenary to distinguish between “hearing” and “listening”. Summarize the responses. Say:

“Hearing is a physical process, a natural and passive activity that occurs when sound waves hit our eardrums. Listening is far more complex than hearing. It is a physical and mental process, an active and learned process. Listening refers to the interpretative process that takes place with what we hear. Through listening, we store, classify and label information; listening therefore involves attention, interpretation and understanding.”

4. Describe active listening skills. Say:

- **“Listen with a purpose.** *The purpose can be to gain information, obtain directions, understand others, solve problems, share interest, see how another person feels, show support, etc.*
- **“Use non-verbal communication:** *smile, gestures, eye contact, your posture.*
- **“Give feedback.** *Remember that what someone says and what we hear can be amazingly different. Repeat back or summarize to ensure that you understand. Restate what you think you heard and ask, “Have I understood you correctly?”, “What I’m hearing is ...” or “Sounds like you’re saying ...”*
- **“Show the speaker you are listening:** *eye contact, physical attention, nod occasionally, do not change topic, confirm understanding, ask questions to clarify issues, observe the speaker’s body gestures.*

“Remember these four steps in active listening

- 1) Listen (pay attention, put aside distracting thoughts, observe speaker’s body language).*
- 2) Question (get clarification when necessary).*
- 3) Reflect/paraphrase (check if you’ve understood what is being said).*
- 4) Agree (confirm that you understood).”*

5. **Summary.** Summarize the session by saying:

“For migrant workers, good communication is about understanding instructions, acquiring new skills, making requests, asking questions and relaying information with ease. Hence, having good communication skills is very important for you to be successful.

“You have to make a conscious effort to develop a variety of skills for both communicating TO others and learning how to interpret the information received FROM others. Knowing your audience and understanding how they need to receive information is also important.

“There are many different types and methods of communication in different cultures. Thus, migrant workers need to be effective and culturally sensitive communicators who can read feelings and reactions through various gestures of people around them in the new culture. Besides, Arabs use a lot of proverbs and idioms in the language, so you need to learn the meaning of these proverbs and idioms.

“To communicate effectively, remember the two sides of communication: speaking clearly and listening carefully. Decide what you want and clearly state your interests. Think about how you want to say these things and use words that the other person will understand. Then, listen closely to the other person. Sometimes it is difficult to really hear what they are saying because you are absorbed by your own ideas, or think you already know what their intentions are, or are distracted by your emotions. You can confirm that you heard a person correctly by restating back to them in your own words what they said.”

Session 1.5

Being sensitive to cultural differences

Introduction

Being sensitive to cultural differences is essential for the participants to be good communicators and also to be successful in their migration life. Any failure to be sensitive to cultural differences could adversely affect the success of Ethiopian migrants working abroad. It could easily lead to conflicts with employers in the country of destination. Therefore, it is important that potential migrants are aware of the cultural differences that they may face in a new country and how to be sensitive to those differences.

Learning outcomes

At the end of this session, participants will be able to:

- ▶ Prepare themselves on what to expect in the new cultural environment.
- ▶ Explore important facts about the culture in the Middle East countries.
- ▶ Explain the importance of respecting cultural differences



Time: 125 minutes

Training methods

- Brainstorming, presentation, exercises, discussion
- Case study. Exercise 5.1a: Mulu has started worrying about the food in Kuwait
- Case study. Exercise 5.1b: Shashe knows little about Arab culture
- Case study. Exercise 5.1c: Alem is spiritual

Training aids

- Whiteboard, flip chart, markers, stories, notebook, pen/pencil
- Exercise 5.1c: Alem is spiritual (enough copies for small groups)

Procedure and tools

This session attempts to create an understanding of the important facts about the culture in the Middle East countries where Ethiopian migrants plan to go, and how cultural insensitivity may lead them into serious problems.

The session comprises the following topics:

- ▶ Topic 1: What is culture?
- ▶ Topic 2: Facts about the culture in the Middle East
- ▶ Topic 3: The story of Alem

Topic 1: What is culture?

1. In a plenary brainstorming session, ask participants the following question:

“What do you understand by culture?”

Write down the answers on a whiteboard / blackboard or flip chart.

The answers could be:

- ▶ The characteristics of social behaviour and norms
- ▶ A particular group of people, encompassing language, religion and social habits
- ▶ Social behaviour and norms
- ▶ The social heritage of a group

2. Say the following about culture:

“Culture is primarily composed of the values, beliefs, systems of language and communication, and practices that people share in common and that can be used to define them as a collective, as well as the material objects that are common to that group or society.”³

“Culture encompasses religion, food, what we wear, how we wear it, our language, marriage, music, what we believe is right or wrong, how we sit at the table, how we greet visitors, how we behave with loved ones, and a million other things.”⁴

3. Ask the participants if they agree with the following statements, and discuss them one by one.

True or false?

- *People can change their long-held habits if they want to. [Yes]*
- *Changing yourself to be more like others is essential to be accepted in a new culture. [Not necessarily, understanding and respecting the difference is more important]*
- *Prior to departure, potential migrants need to learn about the cultural differences they will face in the countries where they plan to go to. [Yes]*

³ <https://www.thoughtco.com/culture-definition-4135409>.

⁴ Cristina De Rossi, <https://www.livescience.com/21478-what-is-culture-definition-of-culture.html>.



Topic 2: Facts about the culture in the Middle East

1. Ask participants in plenary:

“How may your background differ from the culture in your potential destination countries in the Middle East?”

The answers may include differences in the following aspects and many more:

- Language
 - Manner of conversation
 - Meaning of gestures/body language
 - Dressing and public appearance
 - Food and eating manners
2. Remind participants that food is an issue that Ethiopian migrants in Middle East find difficult to get used to. Read the case study on Mulu's story (Exercise 1.5a) and ask participants to answer the question.



Exercise 1.5a: Mulu has started worrying about the food in Kuwait

Time: 15 minutes

For breakfast, Mulu was given *fūl* (spiced bean paste) and *khubz* (flat, unleavened bread) with vegetables. She found the *fūl* fine because it is not very different from ንክ ወጥ, but the bean in the *fūl* was coated, which is strange for her. She liked *khubz* because it is similar to ቁጥጥ.

The dish during lunchtime for the family was rice with shrimp (*machbous*) and unleavened bread (*khubz*). She had never seen shrimp before and she couldn't believe it is edible by humans. Her employer observed how displeased Mulu was when she saw the shrimp, and gave her rice with fish instead of shrimp.

The supper was *shāwurmah* (broiled meat served on flat bread). Although the meat dish was good, Mulu has already started missing injera. She is worried how long she can live without injera and how she can adapt to eating rice and flat bread as staple food.

Discussion question:



What would you advise Mulu to do in the situation?

3. Ask one of the participants to read the following case study about Shashe's story (Exercise 1.5b) Then, let them answer the questions in plenary.



Exercise 1.5b: Shashe knows little about Arab culture



Shashe arrived in Riyadh where she was employed as a domestic worker in a Muslim household. The next morning, she got up early and dressed in clothes that she thought were more convenient for work. But while working, her body was being exposed as she moved abruptly. The first activity she undertook was cleaning the house. She entered the *majlis*, the reception room for visitors, wearing her slippers. Then she started cleaning the living room and this time she removed her shoes, but she unwittingly stepped on a prayer mat. She also moved the Holy Quran to clean the table where it was placed.

When eating breakfast, she was sitting on the ground crossing her legs, with the sole of her foot visible. Besides, Shashe used her left hand for eating and drinking because she is left-handed.

At midday she saw male members of the family kneeling in prayer. She passed in front of them and started staring at them while they were praying.

All her 'misbehaviour' disappointed her employers and they decided to terminate her employment.

Discussion questions:

-  **What are the things that Shashe did that are not acceptable in some Arab Muslim households?**
-  **What could she have done in the first place to avoid the problem?**

4. Responses about Shashe's actions that are not acceptable in Muslim Arab culture may include:
- Dressing 'indecently'
 - Stepping on the *majlis* without removing her shoes
 - Walking on a prayer mat
 - Touching the Holy Quran (which is prohibited to Christians and other non-Muslims)
 - Sitting with her legs crossed
 - Showing the sole of her foot to someone
 - Using her left hand for eating and drinking
 - Passing in front of people at prayer
 - Staring at people who are praying

5. Explain important facts about Arab culture. Say:

“Arabs are generous, humanitarian, polite and loyal. People in the Arab world have much in common; they are united by language, culture and history. But there are distinct regional differences. The situation of migrants is different in different Arab States (e.g. it is stricter in Saudi Arabia, but relatively more relaxed in Dubai). So migrant workers should get information about their country of destination. Some common features of Arab culture, including related advice for Ethiopian migrant workers, are as follows.

Facts about Arab culture⁵	Advice for migrant workers
<p>1. Arabs are religious people.</p> <p><i>Many Arabs are very religious and some of them are conservative. They pray daily and are generally religiously very active. Everyone believes in God, acknowledges His power, and has a religious affiliation, usually Islam. Atheists and agnostics are mystical beings to Arabs. Piety/devotion is one of the most admirable characteristics in a person. Established beliefs and practices are sacrosanct.</i></p> <p><i>In most Arab countries, men and women are generally separated from each other in public places such as cafes, restaurants and transport.</i></p>	<ul style="list-style-type: none"> • <i>If you are Christian, do not touch the Holy Quran and do not go to the mosque.</i> • <i>Ask permission to enter holy sites or mosques.</i> • <i>Do not walk on a prayer mat or in front of any person at prayer, and do not stare at people who are praying.</i> • <i>Avoid physical contact, including hand-shaking, with someone of the opposite sex. Avoid staying with a member of the opposite sex in public places.</i> • <i>It doesn't matter whatever religion you follow; so you don't need to pretend to be Muslim (e.g. change your name) while you are not. Your employers have no problem with your faith so long as you respect their religion.</i>
<p>2. Arabs wear mainly traditional dress.</p> <p><i>Arabs generally wear formal clothes outside and always take off shoes when coming inside a house. Arab dress for Muslim men ranges from various forms of traditional robes in Saudi Arabia, Kuwait, Bahrain, UAE and Qatar, to western business suits in Egypt and Lebanon. Dress for women is mostly conservative.</i></p>	<ul style="list-style-type: none"> • <i>Migrant women workers should adopt the style of dress of Arab women. In Saudi Arabia, for instance, women should cover their hair and certain other parts of their body, and wear hijabs, abaya, etc. in public.</i>

⁵ <http://blog.globalizationpartners.com/arabic-culture-infographic.aspx>;
<https://www.quora.com/How-does-Arab-culture-and-values-differ-from-western-culture-and-values>;
<https://www.languagetrainers.co.uk/blog/2017/05/26/8-fascinating-facts-about-arab-culture/>.

Facts about Arab culture	Advice for migrant workers
<p>3. Honour is important.</p> <p>Arabs take honour and respect very seriously. Family values and respect for elders is held in high regard in the Arab world and they are key aspects of the culture that should never, ever, be trifled with. Elders are highly respected.</p> <p>A person's dignity, honour and reputation are of paramount importance. Attacking someone's honour is unforgivable. Honour and shame are viewed as collective: they pertain to the entire family or group. No effort should be spared to protect them.</p>	<ul style="list-style-type: none"> • You should never insult, not even in jest, or aggressively criticize an Arab. • Do not mock or shout at an Arab and especially at your elders. • Do not call someone significantly older than you by his/her first name. Instead, call by referring to their elder child's name (e.g. X's father, Y's mother). In some families, parents prefer being called by reference to a particular child even if that child is not the eldest. • Female migrant workers should try to maintain a good relationship with women and children in the employer's family.
<p>4. Body language has meaning.</p> <p>Body language has extra significance in Arab culture. Men shake hands using their right hand longer but less firmly. Close friends and colleagues from the same sex hug and kiss both cheeks upon greeting. Arabs tend to use a lot of hand gestures when they speak.</p> <p>Some actions that in other countries are taken lightly can be very offending to Arabs – such as sitting with the sole of your shoe facing someone (which implies that you think the other person is dirty).</p>	<ul style="list-style-type: none"> • Avoid showing the bottom of your shoes or feet, as this is highly offending to Arabs. When you sit, keep your feet flat on the ground and do not cross your legs. • You should always remove your shoes when you go inside a house. • Do not beckon to people with a finger as this is considered particularly impolite. Arabs might use such a gesture to summon a dog.
<p>5. Meals and manners are strict.</p> <p>Food and drink are central points around which almost every culture in the world revolves. Arab culture is no different. When it comes to food, Muslim Arabs are restricted from eating pork and drinking alcohol.</p>	<ul style="list-style-type: none"> • You should cover your body when serving food. You should also show respect by kneeling or sitting down when you serve while your employer is eating.

Facts about Arab culture	Advice for migrant workers
<p><i>In some Arab societies people might use their hands for eating, but others use tableware. Meals and manners are strict in Arabic households. With regard to meals, Arabs consider it very rude to use any form of technology at the table (such as a mobile phone) and everyone must remain at the table (or ground) until the meal has finished. It is considered very rude for visitors to not completely finish their plates.</i></p>	<ul style="list-style-type: none"> • <i>Use your right hand for eating and drinking; the left hand is regarded as unclean as it is used for toilet purposes.</i> • <i>Do not use your mobile phone or other technology while eating or serving food.</i> • <i>Take a portion of the meal that is just enough for you and try to completely finish your food.</i>
<p>6. Arabs do little to hide their emotions</p> <p><i>Arabs are generally comfortable showing their emotions. Whether they are men or women, they place a high value on emotional display, often to the discomfort of foreigners. They are also very passionate when they discuss religion and politics. You will see them in a social gathering discussing politics passionately. An outsider might think that they are quarrelling – loud voices and emotions are all over the place. Once the subject changes, the smiles and laughter are back as if they never disagreed on an issue.</i></p>	<ul style="list-style-type: none"> • <i>You shouldn't worry when Arabs talk among themselves loudly and emotionally.</i> • <i>Avoid discussing religious and political issues with Arabs.</i>

Topic 3: The story of Alem

1. Divide the participants into smaller groups of 4–5 people and distribute the case study about Alem (Exercise 1.5c) to the groups. Ask them to read the story and answer the questions.





Exercise 1.5c: Alem is spiritual

Time: 15 minutes

Alem is working abroad as a household worker and lives in a service quarter within her employers' compound. Her employers are a conservative Muslim family. Nevertheless, Alem tries to demonstrate her strong belief in Christianity. Her necklace has a big cross that she puts on every day and is visible to anyone. She has openly displayed the pictures of Jesus Christ, St. Mary and St. Gabriel in her room and lights candles on saint's days. Any passerby can clearly see the pictures and the candlelight. Her manner offended her employers because public observance of non-Islamic religious holidays is prohibited in their tradition. They were convinced that she believes in idols, which is not acceptable in Islam, or that she is trying to undermine their religion. Trusting that she needs Allah's mercy, the employers asked her to pray with them (i.e. to do *ṣalāt*) according to the Islamic norm. When she refused to do so, the relationship between Alem and her employers got worse.

Discuss and answer the following questions:

-  **How did Alem get into this situation?**
-  **What could she have done to avoid the problem?**

2. Let the groups present their report in plenary and summarize. Group responses could be:
 - Alem failed to be sensitive to cultural/religious differences; the employers misunderstood her (she does not believe in gods/idols, or her intention might not be to undermine their religion, but simply to reflect her devotion).
 - She could have kept all her religious symbols to herself instead of displaying them openly. She should have known that they might offend her employers since they are highly conservative and may not know much about Orthodox Christianity.

3. Say the following about cultural responsiveness:

"The ability to learn from and relate respectfully to people of your own culture as well as others is known as 'being culturally responsive'. Being culturally responsive requires openness to the viewpoints, thoughts, values, norms and experiences of others. This is not about changing others to be more like you. Instead, it is about exploring and honouring the differences of others."

4. **Summary.** Summarize the session by saying:

“As discussed above, culture is the characteristics and knowledge of a particular group of people, encompassing language, religion, cuisine, social habits, music and arts. Culture determines what is acceptable or unacceptable, important or unimportant, right or wrong.

“Therefore, to live in harmony with people in your country of destination, you need to understand and respect their culture. This requires you to be culturally responsive in your attitude.

“Developing a culturally responsive attitude is a life-long journey. It includes:

- *Developing cultural self-awareness. Understanding your own cultural makeup is the first step to understanding that others hold different values and beliefs and they believe in their values and beliefs as much as you believe in yours.*
- *Learn to appreciate and value diverse views. Do not judge views that differ from yours as wrong. Instead, just accept that they are different and even try to understand other points of view.*
- *Avoid imposing your own values. Once you are aware of cultural differences, you may find that the cultural norms of some groups make you uncomfortable. Again, it is important to resist the urge to judge. Instead, make a conscious effort to understand the other perspective.*
- *Learn what you can. Reading about or talking to members of another culture is a great way to increase your knowledge and overall acceptance. You can ask someone who is closer to you among members of your employer’s family what is acceptable or unacceptable, right or wrong in their culture.”*

Session 1.6

Conflict management

Introduction

Conflict is a normal, and even healthy, part of relationships. Since relationship conflicts are inevitable, and even more so in the context of migrant workers, learning to deal with them in a healthy way is crucial for participants. When conflict is mismanaged, it can harm the relationship. But when handled in a respectful and positive way, conflict provides an opportunity for growth, ultimately strengthening the bond between two people. By learning the skills they need for successful conflict resolution, participants can maintain a good relationship with employers, co-workers, family and others.

Learning outcomes

At the end of this session, participants will be able to:

- ▶ Identify causes of conflict.
- ▶ Explore healthy and unhealthy ways of handling conflict, including tips for managing and resolving conflict.
- ▶ Explain how stress and emotions interfere with the ability to resolve conflicts.
- ▶ Describe ways of managing stress and emotions so that they wouldn't affect conflict management.



Time: 130 minutes

Training methods

- Brainstorming, presentation, exercises, discussion
- Exercise 1.6a: Your recent experience of a conflict situation

Training aids

- Whiteboard, flip chart, markers, story, notebook, pen/pencil

Procedure and tools

This session will enable participants to realize that conflict is inevitable, and the right strategy is to handle conflict in a healthy manner but not to be afraid of it or avoid it; and how to prevent stress and emotions from influencing our ability to manage conflicts.

The session comprises the following two topics:

- ▶ Topic 1: Conflict handling
- ▶ Topic 2: Conflict resolution, stress and emotions



Topic 1: Conflict handling

1. Start the session by asking participants if there is anyone of them who has never encountered a conflict situation.
2. Explain that conflict is a normal part of any healthy relationship. Say:




“Conflict is a normal, natural part of human relationships. People will not agree about everything all the time. In and of itself, conflict is not necessarily a negative thing. When handled constructively it can help people to stand up for themselves and others, and work together to achieve a mutually satisfactory solution. But if conflict is handled poorly it can cause anger, hurt, divisiveness and more serious problems. In this session, we will discuss how to deal with conflict in a constructive manner.”
3. **Exercise 1.6a:** Ask participants to do the following exercise individually.



Exercise 1.6a: Your recent experience of a conflict situation

Time: 15 minutes

Take a few minutes and quietly think of a conflict situation you encountered recently. Try to recollect what happened in the situation and answer the following questions (3-4 minutes for each question):

-  **What was the matter that grew into conflict?**
-  **What were the main causes of the conflict?**
-  **What were the actions you took at the time? How did you behave or respond?**

Let some volunteers share their recollections with the large group.

4. Ask participants in plenary:

“What are the main causes of conflict?”
5. After getting some responses, describe causes of conflict. Say:

“There can be many causes or reasons for conflict. More commonly, conflict arises from differences, both large and small. It occurs whenever people disagree over their values, motivations, perceptions, ideas, or desires. Conflict can occur when people have incompatible goals or different priorities, when they are in direct competition. Poor communication or miscommunication is also one of the biggest causes of conflict.”
6. Ask participants in plenary how they normally respond to conflict:

“How do you normally handle conflict?”

“Do you think the way you respond to conflict is appropriate? Why or why not?”

Responses may include:

- I get emotional (e.g. angry, stressed, sad, disappointed, crying, anxiety ...)
- I am afraid of conflict, avoid it at all costs
- I fight/brawl, scold the other person
- I withdraw, isolate myself
- I try to resolve it (discuss with the other person ...)

7. Explain how our response to conflict is influenced. Say:

“We respond to conflicts based on our perceptions of the situation, not necessarily to an objective review of the facts. Our perceptions are influenced by our life experiences, culture, values and beliefs. If your perception of conflict comes from painful memories (e.g. previous unhealthy relationships) you may expect all disagreements to end badly. You may view conflict as demoralizing, humiliating, or something to fear.

“You will encounter a conflict situation while living in Middle East as a migrant worker. The key is to learn how to resolve conflict in a healthy way but not to avoid it. When conflict is mismanaged, it can cause great harm to a relationship, but when handled in a respectful, positive way, conflict provides an opportunity to strengthen the bond between two people.

“If you’re afraid of conflict, it can become a self-fulfilling prophecy. When you enter a conflict situation already feeling threatened, it’s tough to deal with the problem at hand in a healthy way. Instead, you’re more likely to either shut down or blow up in anger.”

8. Ask participants what the healthy and unhealthy ways of handling conflict are. List the responses on flip chart under the headings “healthy response” and “unhealthy response”.

9. Present the following about healthy and unhealthy ways of handling conflict:

Unhealthy responses to conflict	Healthy responses to conflict
<i>An inability to recognize and respond to the things that matter to the other person</i>	<i>The capacity to empathize with the other person’s viewpoint</i>
<i>Explosive, angry, hurtful, and resentful reactions</i>	<i>Calm, non-defensive, and respectful reactions</i>
<i>The withdrawal of love, resulting in rejection, isolation, shaming and fear of abandonment</i>	<i>A readiness to forgive and forget, and to move past the conflict without holding resentments or anger</i>
<i>An inability to compromise or see the other person’s side</i>	<i>The ability to seek compromise and avoid punishing</i>
<i>Feeling fearful or avoiding conflict; expecting a bad outcome</i>	<i>A belief that facing conflict head on is the best thing for both sides</i>

10. Describe the tips for managing and resolving conflict. Say:

"You can ensure that the process of managing and resolving conflict is as positive as possible by sticking to the following guidelines:

- **Address the issue early.** *The longer you let an issue fester, the more time you waste and the greater chance you have of it spiralling into other problems.*
- **Don't attempt to resolve conflict when tempers are flaring.** *During an argument, often no one can agree on a reasonable solution. If that is the case, agree to take a break and come back to the problem later, when you have had time to settle down and think about the issue.*
- **Listen for what is felt as well as said.** *When you really listen, you connect more deeply to your own needs and emotions, and to those of other people. Listening also strengthens, informs, and makes it easier for others to hear you when it's your turn to speak.*
- **Respond constructively.** *Let the other person know you value what he or she is saying, even if you don't agree. Try to avoid responding negatively, for example criticizing, ridiculing, dismissing, diverting (talking about yourself rather than about what the other person has said) or rejecting the other person or what they are saying.*
- **Be specific and objective.** *Identify the specific issue at hand and the effect it is having. Avoid generalizing statements such as "always", "ever" or "never". Stick to the subject; try not to digress into broad personality issues or revive past issues.*
- **Make conflict resolution the priority rather than winning or "being right".** *Maintaining and strengthening the relationship, rather than "winning" the argument, should always be your first priority. Be respectful of the other person and their viewpoint.*
- **Focus on the present.** *If you're holding on to grudges based on past conflicts, your ability to see the reality of the current situation will be impaired. Rather than looking to the past and assigning blame, focus on what you can do in the here-and-now to solve the problem.*
- **Pick your battles.** *Conflicts can be draining, so it's important to consider whether the issue is really worthy of your time and energy.*
- **Be willing to forgive.** *Resolving conflict is impossible if you're unwilling or unable to forgive others. Resolution lies in releasing the urge to punish, which can serve only to deplete and drain your life.*
- **Know when to let something go.** *If you can't come to an agreement, agree to disagree. It takes two people to keep an argument going. For example, you may have a conflict with a boss or co-worker who is known for irrational outbursts, and the effort you make to resolve the conflict may not work. If a conflict is going nowhere, you can choose to disengage and move on."*



Topic 2: Conflict resolution, stress, and emotions

1. Start the topic by brainstorming about possible emotions migrant workers may feel.
Possible answers may include: regret, loneliness, anger, fear, love, passion, rage, anxiety, happiness, guilt, annoyance, shyness, guilt, confusion, etc.
2. Ask participants about a situation that migrant workers in the Middle East might have that is potentially stressful or emotional (it could be similar to what they've heard from returnees or other people talking about migrant workers in Arab countries).

Possible answers may include:

- Strict control by employers
- Too much work load
- Challenges from cultural differences
- Bad relationship with employers
- Family pressure
- Shortage of money,
- Risky behaviour with alcohol or other substances
- Illegal behaviour
- Sexual feelings, etc.

3. Describe how stress and emotions interfere with conflict resolution. Say:

"If you are out of touch with your feelings or so stressed that you can only pay attention to a limited number of emotions, you won't be able to understand your own needs. This will make it hard to communicate with others and establish what's really troubling you.

"Stress interferes with the ability to resolve conflict by:

- *Limiting your ability to accurately read another person's nonverbal communication*
- *Affecting your ability to hear what someone is really saying*
- *Limiting your ability to be aware of your own feelings*
- *Affecting your ability to be in touch with your deep-rooted needs*
- *Limiting your ability to communicate your needs clearly*

"The capacity to remain relaxed and focused in tense situations is a vital aspect of conflict resolution. If you don't know how to stay centred and in control of yourself, you may become emotionally overwhelmed in challenging situations.

"Therefore, to successfully resolve a conflict, you need to learn and practise two core skills:

- a) **Quick stress relief:** *the ability to quickly relieve stress in the moment.*
- b) **Emotional awareness:** *the ability to remain comfortable enough with your emotions to react in constructive ways, even in the midst of a perceived attack."*

4. Ask participants the following question in plenary:

"How do you normally try to relieve stress?"

5. After receiving reactions, describe how to quickly relieve stress. Say:

“Being able to manage and relieve stress in the moment is the key to staying balanced, focused, and in control, no matter what challenges you face. Therefore, set aside personal time to deal with the daily stresses of work, family and others. Ideas include: listening to music, writing in a diary, exercising, meditating, or talking about your feelings with someone you trust.”

6. Ask participants in plenary how they control their emotions:

“How do you try to control your emotions?”

7. After getting some responses, describe the importance of recognizing and managing emotions. Say:

“Migrant domestic workers in the Middle East deal with all sorts of emotions that cause stress and make it difficult to solve problems, make decisions, or interact positively with employers or others.

“Emotional awareness – the consciousness of your moment-to-moment emotional experience – and the ability to manage all of your feelings appropriately is the basis of a communication process that can resolve conflict. Emotional awareness is the key to understanding yourself and others. If you don’t know how you feel or why you feel that way, you won’t be able to communicate effectively or smooth over disagreements. When you’re in control of your emotions, you can communicate your needs without threatening, intimidating, or punishing others.”

8. **Summary.** Summarize the session by saying:

“Conflict triggers strong emotions (like anger, sadness and fear) and can lead to hurt feelings, disappointment, and discomfort. When handled in an unhealthy manner, it can cause irreparable rifts, resentments, and break-ups. If you aren’t comfortable with your emotions or able to manage them in times of stress, you won’t be able to resolve conflict successfully. But when conflict is resolved in a healthy way, it increases your understanding of the other person, builds trust, and strengthens your relationships.”

Session 1.7

Information that potential migrants need to have

Introduction

A common problem with most migrants is their lack of information, for example: what travel and employment documents they should prepare, what they need to know about the airlines and customs procedures including the international aviation safety rules, in-flight rules, immigration control and customs procedures at destination, and how to establish a good working relationship with employers. This session attempts to provide participants with some relevant information they should be equipped with. 6

Learning outcomes

At the end of this session, participants will be able to:

- ▶ Identify travel and employment documents they should prepare.
- ▶ Know about the airlines and customs procedures including the international aviation safety rules, in-flight rules, immigration control and customs procedures at destination.
- ▶ Explore what they need to do to establish a good working relationship with employers.



Time: 240 minutes

Training methods

- Brainstorming, presentation, exercises, discussion
- Case study. Exercise 1.7a: Merima is flying to Kuwait soon (enough copies for the small groups)

Training aids

- Whiteboard, flip chart, markers, story, notebook, pen/pencil
- Exercise 1.7a: Merima is flying to Kuwait soon (enough copies for each group)

Procedure and tools

This session provides participants with relevant information they may need in relation to their travel and employment abroad.

The session comprises the following topics:

- ▶ Topic 1: Merima's preparations to fly to Kuwait

⁶ This information in this session is adopted from WISE's "የህይወት ክህሎት የሰልጣኞች ማስታወሻ ጽሁፍ ወደ ተለያዩ አረብ ሀገራት ለሚሄዱ ሴቶችና ልጃገረዶች የተዘጋጀ"

- ▶ Topic 2: Knowing the airlines and customs procedures
- ▶ Topic 3: Establishing a good working relationship with employers



Topic 1: Merima's preparations to fly to Kuwait

1. Introduce the session and ask participants to form random groups of 3-4 people, read the story and discuss the questions. Distribute the case study (Exercise 1.7a) to the groups.



Exercise 1.7a: Merima is flying to Kuwait soon

Time: 30 minutes

Merima has fulfilled all the formalities and she is now ready to go to Kuwait as a migrant worker. She went to Jimma to say goodbye to her family one week before her departure date. She was so excited about her travel abroad and so preoccupied with the farewell that she had little time to make necessary preparations for her travel and migration.

With just two days remaining before her departure, Merima has come from Jimma to Addis. She realizes that she has to hurry because she has so many things to do in Addis including shopping, collecting a pack that a friend has asked her to give somebody in Kuwait whom she doesn't know, and spending some time with her boyfriend. She has no experience of travelling abroad by airplane, she knows nothing about Kuwait, and she hasn't made her travel documents ready. Merima couldn't discuss with her family about some important matters related to her migration.

Discussion questions: In your group, answer the following questions:

- ↳ **What are the matters that Merima should discuss with family about her migration?**
- ↳ **What arrangements should she make before departure?**
- ↳ **What are the travel and other documents that Merima should make ready?**
- ↳ **Based on the story, what would you advise or warn Merima to be careful about?**
- ↳ **What should Merima know about Kuwait before her departure?.**

2. After 30 minutes, ask the groups to share their discussion results to whole group.

Note: it is not necessary to ask each group to answer each of the questions. You can let some of the groups to respond to some of the questions.

3. After getting responses from the groups, check if the answers include the following and discuss each:

Discussion question	Possible answers
What are the matters that Merima should discuss with family about her migration?	<ul style="list-style-type: none"> • Advantages and disadvantages of her migration • Her goals for migration, the need to save money to achieve her goals, about remittances (amount, frequency, purpose) • Her initial plan for return and reintegration
What arrangements should she make before departure?	<ul style="list-style-type: none"> • Open a bank account in her own name (not joint) • Appoint someone whom she trusts to represent her while she is abroad • Obtain the address of important people and organizations (e.g. employment agencies, Ethiopian Embassy and Consular offices in the country of destination, NGOs, women's associations, religious institution (church, mosque), close relatives in Ethiopia)
What are the travel and other documents that Merima should make ready?	<ul style="list-style-type: none"> • Air ticket • Passport • Visa • Employment contract • Birth certificate • Insurance coverage document • Medical certificate including yellow fever vaccination certificate • Certificate of clearance from crime • Certificate of occupational competence
What would you advise or warn Merima to be careful about?	<ul style="list-style-type: none"> • Not to carry somebody else's goods • To take maximum precautions when spending time with her boyfriend and to avoid unsafe sex. If she gets pregnant, her employment contract will be terminated and she will be deported immediately
What should Merima know about Kuwait?	<ul style="list-style-type: none"> • Weather • Culture (e.g. main food, eating and manner of dressing, etc.) • The way most employers treat migrant domestic workers



Topic 2: Knowing the airlines and customs procedures

2.1 From home to airport

1. Start the topic by asking what preparations migrant workers should make before departure.
2. Explain the preparations they need to make. Say:

“After deciding to go abroad for work, potential migrants should get the necessary information about their travel and start preparations. Among the information they need to have is about the airlines and customs processes.

Before departure

- *Read your employment contract and try to understand it very well. The work contract contains the following information: name and address of employer and employee; duties and contract period; salary and deductions (if any); working hours and schedule, and leave days; work/house rules; health, safety and insurance; and contract renewal/extension. If the contract is in a foreign language, request that it be translated into your local language. If the contract includes terms that are complicated, ask your recruitment agency for clarification.*
- *Make sure you have the necessary travel and employment documents. These include: passport, visa, air ticket, employment contract, birth certificate, insurance coverage document, medical certificate, yellow fever vaccination certificate, clearance from crime and certificate of occupational competence. Your failure to show any of these documents will jeopardize your travel and employment contract.*
- *Authenticity and legitimacy of your travel and employment documents is a prerequisite for you to enter your country of destination. Your visa should be valid for at least two years, or you need to make sure that it is valid for some months during which your employer will get you a work permit for the period you are staying in the country of destination.*
- *Prior to departure, you have to prepare enough photocopies of your travel and employment documents. Make sure that you have with you at least one set of the photocopies of all your documents. Leave another set of the photocopied documents with someone you trust in Ethiopia.*
- *It is advisable to keep with you the original of all your important documents and other information. You have the right to keep the original documents with you and give photocopies to your employer. In fact, some countries require original documents.*
- *Keep the original and photocopy documents separately. On the day of your flight, keep the originals and photocopies of the necessary documents safely and where you can find them easily, with other items that you have prepared for your travel.*
- *Losing your travel documents means losing your identity for the time being. Unless you get the lost documents or their replacements, you may be detained in a foreign country. Hence, you need to keep the documents carefully.*
- *If you find that you have lost the documents before leaving Ethiopia, you should immediately report to the police and immigration office. But if the documents are lost in the country of*

destination, you should report to the Ethiopian Embassy. However, you have to memorize your passport number or write it down and keep it readily available.

- *You should know who is receiving you at the destination airport and how you can identify that person. Ask your agent about the arrangement and take the address of the person who will meet you at airport.”*

3. Ask what information migrant workers should get before departure with regard to their travel.
4. Describe what they should know about **international aviation and customs rules** as follows:

“The flight you take when you travel to another country for work is an international flight. So you have to know some basic rules of international aviation. The main rules include the following:

- *When you travel abroad, it is recommended that you know basic entry and security regulations of your destination country by asking your employment agent or airline ticket office.*
- *Arrive at the airport at least three (3) hours before the scheduled flight departure time so that you will have enough time for check-in, security screening and boarding.*
- *Limit the number of people coming to the airport to give you a farewell. If too many people are accompanying you, it could be difficult for you to be focused on dealing with your flight formalities.*
- *At the airport, you will find a pushcart that you can use freely for delivering your baggage to and from the terminal.*
- *As far as possible, try to fly light by limiting the volume of baggage you are carrying. Heavy baggage will create inconvenience to you and will take you a long time to check in.*
- *You have a free baggage allowance on all flights. On Ethiopian Airlines, the free baggage allowance for each passenger is two (2) pieces of checked baggage, i.e. luggage to be put in the cargo hold of the aircraft, each weighing not more than 23 kgs. Moreover, each Economic Class passenger is allowed one (1) piece of carry-on baggage (or hand baggage) weighing up to 7 kgs free of charge.*
- *Ensure that you do not carry items that are prohibited or restricted on flights. Do not pack the following goods in your checked or carry-on baggage:*
 - **Rules on checked baggage:** *Dangerous goods (articles or substances) which are capable of presenting significant risk to health, safety or to property when transported by air are not allowed in checked luggage. These include: spare lithium batteries, power banks, gases (flammable, non-flammable, and poisonous), flammable liquids and solids such as lighter, poisons and infectious substances, and any other items which are deemed security hazards by local law.*
 - **Rules on carry-on baggage:** *Items that are not allowed in your hand baggage are: any sharp/bladed objects like knives and scissors, weapons (such as whips, baton, or*

stun gun), toys guns/gun-shaped items or lookalikes, aerosols (hair sprays, perfumes, medicines containing alcohol), and any other items which are deemed security hazards. To minimize inconvenience, put these items in your checked baggage instead.

- *There could be other items that are prohibited by the destination country law. Hence, you are advised not to carry food items such as butter, berbere, shiro, beso or other foodstuffs and drinks.*
- *Pack your luggage yourself and don't allow others to pack it for you.*
- *Not accepting packs from somebody else is advisable. But even if you accept, make sure that the pack doesn't contain prohibited items such as drugs or alcoholic drinks. Do not touch any pack or baggage at airport that is not yours. You will be in a serious trouble if you are caught with prohibited goods.*
- *Make sure that your baggage passes the security check properly.*
- *If your flight is not direct and has a transit stop, you may need to get a transit visa from the country in which you are transiting.*
- *You may need to pay money for some services or unexpected expenses. So ensure that you have some money.*
- *Do not carry more than the authorized amount of foreign currency. If you carry more, you could be fined for breaching the customs rules and your excess money may be confiscated.*

Knowing security screening and luggage check-in rules

- *Follow the instructions of the airport security staff and respect the security screening and safety rules. You may need to queue and wait for your turn to get service, for example, to go through security screening, check-in and boarding.*
- *Pass all your baggage through the X-ray machine for screening goods.*
- *Before you pass through the security screening machine, take out all your metallic jewellery, mobile phone, shoes, coins, belt, wristwatch, handbag, etc. and put them in a box prepared for this purpose. Pass the box containing your goods through the X-ray machine. Then, you yourself pass through the security screening machine for passengers (that looks like a gate).*
- *Don't forget to collect all your belongings. You can use a pushcart to bring your luggage to the check-in counter.*
- *Show your passport and air ticket to authorized airport or immigration staff when you are requested.*
- *At the check-in counter you have to queue, and when your turn comes, present your passport and air ticket to the airline staff at the counter. Give your checked baggage to the staff and make sure that baggage identification tags are attached to each piece of your baggage and receive your baggage claim tags. Retain the claim tags safely in order to identify and claim your checked-in baggage at your destination. After check-in, the airline staff will give you a boarding pass and return your ticket and passport to you.*
- *If you need any information you can ask airport staff, who wear distinct uniform. Don't be afraid to talk to them, they are there to help you if you need support. You should also know*

that the airport has various essential facilities such as toilets, places for prayer, couches for resting, and the like. If you want to buy food or drinks (coffee, tea or water), there is a cafeteria in the airport.

Knowing in-flight rules

- *Carefully listen to and follow the flight safety instructions and other information that crew members give to passengers. Turn off your mobile phone while in the airplane.*
- *In the airplane, sit according to the seat number indicated in your boarding pass. You can ask crew members to show you your seat.*
- *Respect the privacy and comfort of other passengers who are sitting near you. When you want to go past someone sitting next to you, politely ask that person to let you go. Then, thank them for their cooperation. Wear clean clothes and keep good personal hygiene, because this will give you confidence and make other passengers sitting near you comfortable.*
- *You should know that snacks and food are served to passengers during flight. There are also enough toilets in the airplane that you can use.*

2.2 Knowing immigration control and customs procedures at destination

5. Ask participants what they need to know about immigration and customs procedures at their destination.
6. Describe the information they should know about **immigration control and customs procedures at destination**:

“The control procedures you passed through before departure are to verify that you are legitimate and have fulfilled the necessary formalities to fly out of the country. You should know that there will be similar procedures in the country of destination and be prepared for them. If you want to know what is expected, you may ask other people who have previous experience. The following are useful tips.

- *Upon arrival, listen to instructions that crew members give. Try to remain calm. Be patient; try to relax and not to be anxious. If you need to know where specific places are, ask fellow passengers to guide you or follow them.*
- *Before getting off the plane, make sure that you have collected all your items. Then you will enter the terminal. Try to follow the written instructions and signs posted around the passageway. If you need additional information, ask airport staff at the information desk, which usually has “I” sign.*
- *In the terminal, look for the immigration control desk, follow the sign and go directly to the desk. Find the appropriate waiting line and join the queue to show your passport. When asked, show your passport, visa, employment contract and other required documents.*
- *Give direct and clear answers to any questions that the immigration officer asks you, after carefully listening to the questions.*

- *After completing registration at the immigration control desk, go to the baggage claim area and collect your baggage. Make sure that you are collecting your own baggage and not someone else's.*
- *You may be asked by customs officers to open and show them your baggage. If asked, politely show them your baggage. The important thing is making sure that you are not carrying prohibited goods.*
- *When you go out of the terminal, pass the main exit with a green sign. Outside, at a waiting area, you will meet with your employment agent or sponsor. The person receiving you may carry a placard with your name. In case there is nobody there to receive you, don't be nervous. Try to get calm, you can call the address of the person who is supposed to receive you, or report to the nearest Ethiopian Embassy or Consulate. That is why you were reminded to keep ready the names and address of important people, Ethiopian Embassy and your sponsor."*

7. **Summarize** by checking understanding.



Topic 3: Establishing a good working relationship with employers

1. Introduce the topic by highlighting that establishing a good working relationship with employers is crucial for participants to achieve their migration goals.
2. Ask participants what they should do to have a good working relationship with their employer.
3. Explain that they need to **know what is expected from them:**

"The impression you make during your first interaction with your employer or sponsor is crucial for your future relationship. So you have to behave nicely during your first meeting with your employer or sponsor. The following will enable you to create a good impression in your employer:

- *When you first meet the employer, dress decently in a manner that respects the religious and traditional norms. Try to answer any questions clearly, politely and cheerfully. You should behave in this manner in the future as well.*
- *You should know that your employer is your sponsor who has legal responsibility for your stay and employment in the destination country. That is why your employment is also known as a sponsorship system.*
- *When you and your employer meet in person, freely give key information about yourself. You may be required to tell about your past work experience, your skills and education level, as well as how ready you are for the work and to serve your employer diligently. Then, listen carefully when your employer (madam) tells you about your key duties and work responsibilities. If the instruction is not clear, ask for additional explanation or advice from your employer.*

- *During the discussion, it is important to maintain eye contact, smile and say “thank you”.*
 - *After the introductory discussion, your employer may take you to your workplace. You should still dress decently in a manner that respects the religion and traditions of the country.*
 - *A few days after your arrival, you may be required to undergo a medical check-up with your employer.*
 - *You should be ready to positively accept the medical check-up result. Sometimes, your medical check-up result in the destination country may not be similar to the result you got in Ethiopia. If the medical result shows that you are not fit for the work, you may return to your country. You have to prepare yourself to accept such an unexpected outcome.”*
4. Ask participants **what they should know about their employment.**
5. Explain the matters they need to know about their employment:
- “You need to know the rights you have when you go to another country as a migrant domestic worker. When you enter into an employment contract, you should know the responsibilities of your employer as well as your own duties and rights. The main issues that you need to know in this regard include the following:*
- *Get basic information about your employer because this will enable you to become prepared in advance. The basic information you need includes your employer’s household situation, what kind of people live together, if there are people who need special care and support. You have the right to know if there are very old or very sick people, people who are bedridden, people with serious physical disabilities or mental illness.*
 - *Make sure you have understood your employment contract very well before you sign. Ask for clarification if there is any unclear matter in the contract. If you need additional issues or provisions to be included, you can suggest them.*
 - *Mostly, the term of your work contract is two years and 45 days from the date you left Ethiopia.*
 - *As a domestic worker, your duty is to serve only in your employer’s house. If you are requested to also serve in your employer’s relative or a friend’s house, you have the right to ask additional payment for the additional work that is not stated in your work contract.*
 - *To make sure that the amount of your salary is not below the amount stated in the contract, you have the right to be paid in the local currency or its equivalent exchange rate.*
 - *You should get a signed receipt for your monthly salary payment.*
 - *You are expected to work a maximum of eight (8) hours per day on average, even if it is not continuously. If you are required to work overtime or on weekends, you have the right to demand additional payment.*
 - *You should know that you have annual leave and medical leave as stated in your work contract. You have to plan when you want to use these leaves and notify your employer.*
 - *You have the right to receive adequate and balanced food every day. Ask your employer whether you should prepare your own food or if you can eat from the family’s food.*
 - *You have to be given a proper room to sleep in.*

- You are entitled to have life and accident insurance coverage purchased by your employer.
 - You can get medical treatment whenever it is necessary. This means your employer should facilitate for you when you need to see a doctor. Medical costs for emergency cases and hospitalization are covered by the health insurance policy purchased for you by your employer. Dental and eye treatment costs are mostly not covered by the health insurance policy.
 - You should not take any medicine that is not prescribed by a physician. Besides, you should check the expiry date of any medicine before you take it.
 - If you face physical disability, you have the right to return to Ethiopia with your property. Also, in case of your death, your body will be returned to Ethiopia. The transportation cost is covered by the employer. Therefore, you should inform your family member or the person whom you legally delegated about these arrangements.
 - You have the right to communicate with your family/relatives. You can call your family and friends or exchange messages. You should know the area codes of the countries to which you want to make calls. For example, you have to insert the area code of Ethiopia +251 before the phone number you want call (i.e. to call Ethiopia's main Department for Immigration and Nationality Affairs from abroad, the number you will dial is +251 111 55 38 99).
 - The cost of the air ticket for your return flight when your contract ends is covered by your employer. The new law of Ethiopia (923/2016) requires the employer to buy an air ticket for your round trip.
 - You can amend your work contract if your employer is not abiding by the contract. This can happen if the employer fails to pay your salary on time or to pay the agreed amount, or if they take any exploitative or harmful measures against you.
- ▶ **If any of these rights are violated, you can report to the nearest Ethiopian Embassy or Consulate office and get advice. Running away from your employer's house should not be considered as your first option, it can lead you into a more serious problem.**
 - ▶ **You should know and respect your contractual obligation, stay until the end of your contractual term.**
 - ▶ **The effort you make to discharge your duties can earn you your employer's respect and the benefits you deserve. Failing in your responsibility can lead to termination of your contract and your return to Ethiopia."**
6. Ask participants **what they know about their duties and responsibilities** while employed as migrant workers.
 7. Describe their **duties and responsibilities**:
 - Perform all the tasks listed in your work contract properly. Take responsibility for your activities.
 - Discuss with your employer about your work assignments and reach consensus. Discuss the priority order of your tasks, plan and perform the activities accordingly.

- *Once you are told about your tasks, you shouldn't expect additional instructions now and then. Instead, you should perform the activities properly.*
 - *Perform your tasks honestly and diligently. Don't hide yourself, and don't deliberately leave tasks unfinished. Such bad behaviour will create conflict with your employer.*
 - *Keep household utensils with due care. Maintaining especially fragile and traditional or other delicate items with particular caution is important.*
 - *You shouldn't overcook or improperly mix the food you are given to cook. Try to get adequate guidance about food preparation and keep it in a hygienic manner.*
 - *Before disposing of food in the garbage bin, even if the food is unusual for you, ask your employer if you can discard it.*
 - *You shouldn't show any desire to eat the food prepared for children, older people or people with disabilities.*
 - *Focus on your daily tasks. Try not to enter into unnecessary relationships or conflict with fellow workers. Even if problems occur, discuss with the relevant person alone. If the problem becomes serious, you can inform your employer.*
 - *You shouldn't show disrespect to or mistreat your employer or other members of the family. Not respecting your employer can lead to termination of your work contract and your deportation. According to the seriousness of your offence, in some Arab countries it can cause you even more serious trouble and suffering based on the existing law of the land.*
 - *In whatever situation, never engage in criminal activities such as theft, murder, commercial sex work, forgery of documents, violence and the like. In many countries, these offences will result in severe punishment.*
 - *You must think twice before fleeing your employer's house. Choosing this option will lead you to live in fear and even to deportation or imprisonment. It is necessary to try to resolve problems through discussion with the employer, or inform your employment agency. If it is still not resolved, you can report to the nearest Ethiopian Embassy or Consulate.*
 - *You shouldn't quit your job, unless you have an obviously known or legal reason to do so.*
 - *Unless you have permission from your employer, you shouldn't terminate your employment contract or find employment with another employer, because this will create conflict with the employer and in the end you may be deported.*
 - *You should always be honest. Don't try to pretend or lie to cover up your mistakes.*
8. **Summary.** Summarize the session by asking participants if they have any questions and checking their understanding.

Module 2: Financial education

The financial education module attempts to build on what the participants have learnt from module 1: Life skills. The module expands on some topics discussed in the previous module, such as goal setting, by having the participants set their own financial goals and showing them the importance of savings and the methods that can help them to save, including managing money and controlling spending as well as remitting money wisely and having a plan for returning home. The topics covered in this module are expected to help potential migrants to be more successful in their effort to improve their life and support the development of their families, their communities and their country by increasing the productive use of their resources.

Session 2.1

Managing your money wisely

Introduction

In this session the participants will be introduced to the concept of money management and will set their financial goals and plans for their migration. The idea is to draw the attention of the participants to the fact that managing your money can protect yourself, while expanding opportunities for improving your future livelihood.

Learning outcomes

At the end of this session, the participants will be able to:

- ▶ Explore the causes of personal/household financial pressure.
- ▶ Set financial goals for migration and plan how to reach them.
- ▶ Explain the importance of making wiser spending decisions.
- ▶ Identify ways of remitting money smartly.
- ▶ Visualize their reintegration goals and identify a concrete plan of action for coming home.



Time: 240 minutes

Training methods

- Brainstorming, presentation, exercises, discussion
- Flip chart: Three stages of migration

- Case study. Exercise 2.1a: Abeba has goals
- Worksheet. Exercise 2.1b: Set your financial goals for migration and plan them
- Case study. Exercise 2.1c: Sawda lived a wasteful life in Beirut
- Case study. Exercise 2.1d: Aster can't touch her money
- Worksheet

Training aids

- Whiteboard, flip chart, markers, notebook, pen/pencil
- Worksheet. Exercise 2.1b: Set your financial goals for migration and plan them (enough copies for each person to have one)
- Exercise 2.1c: Sawda lived a wasteful life in Beirut (enough copies for small groups)

Procedure and tools

In this session, we first deal with the meaning and role of managing money and then we introduce the process of setting financial goals and how to control spending and remit money. Participants need to be aware of these in order to be able to manage their money wisely. The session comprises the following topics:

- ▶ Topic 1: Introduction to money management
- ▶ Topic 2: Develop financial goals and plan for your migration
- ▶ Topic 3: Controlling spending
- ▶ Topic 4: Remitting your money wisely



Topic 1: Introduction to money management

1. In a plenary brainstorming session, ask participants the following question:

“What do you understand by managing money?”

2. Write down the answers on a whiteboard / blackboard or flip chart.

The answers could be:

- ▶ Deciding what to buy
- ▶ Figuring out how to have enough money for investment in business
- ▶ Saving
- ▶ Budgeting

3. Reconvene and explain:

“We do not have enough money to buy things we want. Therefore, we have to be selective. We also need to save to meet our future requirements. It can be difficult to manage money for fulfilling present needs and also for future requirements. In this session, we will focus on the importance of savings and on the methods that can help you to save.”

4. Say:

“Beliefs about money are based on what we have seen, heard, and experienced in the past. We build our behaviours on them. However, some common beliefs about money are not accurate and they hold us back unnecessarily. For example, many of us believe that we cannot manage money well because we are not good at maths.”

5. Ask the participants if they agree with the following statements, and discuss them one by one.

True or false?

- Managing money is complicated.
- A person needs to be good at maths to be good with money.
- My friends would leave me if I earned more money than they did.
- It takes a lot of money to invest.
- My debt is too big to do anything about it.
- I trust someone else (e.g. my husband/wife, family) to make good choices for me.
- Poor people cannot save money.

What other ideas about money are common in their village?

6. Say:

“As already discussed, managing money is not that complicated, nor does it require being good at maths. Everybody can and should manage their money. Think of the people who are good with their money in your area. What do you think is unique about them?”

7. After getting some responses, explain some basic ways of managing money. Say:
"You can be good with money if you a plan and are financially disciplined. This involves setting your financial goals, developing a saving culture, controlling your spending, limiting outgoing money and expanding your source of income."
8. Summarize the discussion and check for understanding.



Topic 2: Develop financial goals and plan for your migration

1. Brainstorm the importance of savings for migrant workers.
2. Summarize the responses by saying:
"Migrant workers go abroad primarily to earn money for a better life, to support their families and to invest in their future. So they have to save to meet these needs. Besides, we can't predict the future; we wouldn't know precisely how much money we would need for the things that we want and need. Hence, the need to save money for the future is vital. It provides a great deal of financial security. You can use savings to meet these expected and unexpected needs."
3. Post the following flip chart and ask a volunteer to read the flip chart out loud:

Three stages of migration

- ▶ First stage (short term): The migrant worker is focused on paying off the debt of the trip, if any. The receiver pays off the debt with the money sent. During this stage there is little or no money left over from the remittance.
- ▶ Second stage (medium term): The migrant worker desires stability for the family back home and sends money to cover basic household needs and home improvements.
- ▶ Third stage (long term): The migrant worker sends money home for productive investment such as buying a house or starting a business. The receiver may use some of the money to achieve his/her own financial goal.

Source: ILO, 2011.

4. Ask one participant to read out Abeba's story (Exercise 2.1a) in plenary session; get other participants to listen and note down Abeba's goals.



Exercise 2.1a: Abeba has goals

Time: 15 minutes

Abeba heard from a recruitment agent that she could go to Dubai as a migrant worker and she was excited that she could earn a lot of money. Abeba and her husband agreed to save a portion of her earnings to expand their shop and start a restaurant business.

While Abeba is in Dubai she is very lonely and her only joy is from seeing her friends on Friday afternoons in the park. During their ejazah (day off) on Friday they go shopping and sight-seeing. One day her friend asks her to borrow money and she agrees. Her friend promises to pay back the loan after two months. It has been six months and her friend has not paid her back.

Group discussion: participants are divided into small groups and discuss the following topics:

↪ **What are Abeba's goals?**

↪ **Do you think she will achieve her goals? Why or why not?**

↪ **What do you think will happen to Abeba in the future?**

Groups will present the discussion report and have a brief reflection in plenary.

5. Ask participants the following questions:

“Review your migration goals that you identified previously” (in Topic 2 of Session 1.3)

“What is the specific thing you and your family want to achieve from your migration?”

“Why do you think goals may change according to the stage of migration?”

6. Before proceeding to Exercise 2.1b, inform the participants that the first stage migration costs that Ethiopian migrant workers are responsible to pay are now limited. Say:

*“According to the Ethiopia Overseas Employment Proclamation 923/2016 (Article 10(1)), migrant worker recruitment fees should be borne by the employer. The **employer** shall cover such fees as: visa fee, transport costs (round trip), work permit fee, residence permit fee, insurance, visa and document authenticating in destination country and employment contact approval fees.*

*“Article 10(2) of the Proclamation states that the **migrant worker** shall cover the following expenses: passport issuance fee, costs associated with authentication of contract of employment received from overseas and certificate of clearance from crime, medical examination fee, vaccination fee, birth certificate issuance fee, and expenses for certificate of occupational competence.*

“Now it is time for you to develop your own financial goals for migration and your plan to achieve them. In order for you to have a successful migration, first identify your financial goals.

“Think about these questions:

- *What are some of the financial goals you want to achieve by migrating?*
- *How many months or years will it take to achieve them?*
- *How much money will you need to accomplish each of these goals?”*

7. Ask participants to develop their own (or their family's) financial goals for migration and plan them using the following worksheet. Tell them that the amounts given in the worksheet are just examples. Participants can either work together on their (or their family's) goals of one group member, or each person fills in the sheet separately. Ask them:

“How do you plan to achieve these goals?”

“How much money do you need to achieve these goals?”

“How much would you need to save per month in order to achieve your goal?”

“Put a timeline to achieve each goal.”



Exercise 2.1b: Set your financial goals for migration and plan them

Time: 30 minutes

My/my family's migration goals and plan			
Goal	Lump sum needed	When needed?	Amount of savings required per month
First stage (short term)			
e.g. pay off debt	Birr 3,000	Within 2 months	Birr 1,500 per month
Second stage (medium term)			
e.g. improve home of family	Birr 15,000	After 2 years	Birr 625 per month
Third stage (long term)			
e.g. money for starting a business	Birr 42,000	After 4 years	Birr 875 per month
Total savings required	(See note below)		

Note: According to the above example, total savings required is Birr 60,000 within four years (or 48 months). That is, Birr 3,000 per month in the first 2 months, Birr 1,500 per month in the next 22 months and Birr 625 per month during the last two years (or 24 months).

8. Get a couple of volunteers to present their migration goals/plans and lead a plenary discussion.

Topic 3: Controlling spending

1. Start this topic by asking the participants in plenary to distinguish between “needs” and “wants”. Write down the answers on a flip chart or whiteboard.
2. Summarize the discussion by saying:
 - *“Needs are things that are important to our life or that are required for survival.*
 - *“Wants are things that we would like to have, things that may be nice, but are not required for survival. Wants may sometimes prevent us from reaching our goal. This doesn’t mean that everything we want is bad – sometimes it is ok to spend money on our wants. However, if you spend too much money on your wants, you will run out of money and you will never reach your goal!”*
3. **Exercise 2.1c:** Let participants divide into small groups of 3–4 people, then read Sawda’s story and discuss the questions:





Exercise 2.1c: Sawda lived a wasteful life in Beirut

Time: 25 minutes

Sawda went to Beirut some four years ago. Her employers in Beirut are very nice people. They were giving her a considerable bonus on top of her monthly salary. However, Sawda spent most of her income buying stylish clothes and decorative jewellery. During her day off, she went to expensive places to drink juice and eat cakes. She never drank water. In mockery, she asked, “How do people drink water?” When her friends advised her not to be extravagant, she told them that she wanted to live in a state of comfort, and she asked them, in contempt, what they had achieved by being thrifty. They continued to warn her that they were living in a foreign country and things would change one day. In fact, she was sending some money occasionally to her family, but mostly she sent clothes and other goods. Her family did not appreciate what she was sending them.

As her employment term ended, she returned home with a small amount of money. Her family thought that she had been saving, but they realized that she had no money and they were not welcoming to her. As a result, Sawda was living in anger and regret. One of her friends who were advising her in Beirut, who now has her own business in Ethiopia, heard about Sawda’s bad situation. Then she invited Sawda to work with her, and Sawda has been employed in her friend’s business.

Discussion question:

-  **What did you learn from Sawda’s story?**
-  **How would you manage your money while you are working abroad?**

Invite some of the groups to share their discussion points in plenary.

4. Say:

“Sometimes migrant workers send most of their salary back to their families. They do this because they want to provide for their families. They want to help their families pay back debt, purchase basic needs and also invest in the future. Sometimes migrant workers feel bad saving money for their own personal needs and planning for their own future needs.”

5. Read the story of Aster in a loud, engaging voice (you can also ask a participant to read it out).






Exercise 2.1d: Aster can't touch her money

Time: 15 minutes

Aster completed her two-year contract in Kuwait. She is so happy because although she spent too much money in the beginning, she now has more financial discipline. She has been sending her salary to her husband to save for their food processing business. When she returned home, she discovered something that broke her heart. Her husband is very friendly with a neighbour who has been helping him to take care of their children. He says that they cannot use the money she sent for the business anymore, but instead he has started to support the neighbour's children because she is a widow. Aster is upset and goes to the bank to check and withdraw their savings. She realizes that the account is in her husband's name and she cannot withdraw even the little money that is left in the account. She is very unhappy.

Ask participants to discuss the following:

-  **What happened to Aster?**
-  **Why do you think she did not set aside money for herself?**
-  **What could Aster have done differently?**

6. Ask participants to share some major spending decisions migrant workers may need to make.

List their answers on a flip chart and make sure that the list includes the following:

- How much money to save from my income?
- What are my necessary expenses (spending on needs):
 - Which of my necessary spending – e.g. house rent, utilities (water, electricity), food, transportation, medical expenses, communication (phone), clothing ... – need to be given priority? Which of them can I delay?
 - How much money do I need to pay for my necessary expenses that are a priority?
- What are my optional expenses (spending on wants):
 - Which of my optional spending– e.g. ice cream, presents for family/friends, charity offering (to church ...), the newest mobile phone model ... – can be ignored?

- How much money to send back home and how frequently?
 - What items to buy for myself, in what quantity and which quality?
7. Ask participants to identify challenges migrants may face when making spending decisions. Ask:

“What are some of the challenges migrant workers face when making spending decisions?”

“Who tries to influence them? Why?”

List their ideas on a blank flip chart. Some sample responses are provided below:

► Influences on spending decisions	
Expectations and challenges	Who
Remit most or all salary home	Parents, spouse
Buy presents for families and friends when you come home	Parents, relatives, neighbours
Spend on fashionable and trendy items	Friends, work colleagues
Spend on items to show improved financial status (show-off)	Friends, work colleagues

8. Tell them:

“There are no perfect answers when it comes to prioritizing and choosing among expenses, but there are some general guidelines. The following are some ways to help you set your own personal financial priorities.

“Maximize your savings and income!

- *Spend on needs and not on wants.*
- *Save a little money every day.*
- *Don't buy something new if you already have an old one that works (mobile, motorbike).*
- *Buy fewer gifts for friends and family when you return to your home. Make sure to talk about this and agree as a family.*
- *Spend less on parties, festivals, birthdays, marriages and funerals.*
- *Carry less money in your pocket – keep your money in a safe place like banks.*
- *Don't remit your entire savings to your family.*
- *Make sure you save every month in your own account.*
- *Look at your long-term goal and think about it every day.”*

9. Make it also clear to the trainees that they should try to increase their income. Explain:

“Saving money is not enough; you will have to make your money grow by investing it properly. Investing refers to putting money into business, real estate, gold, the bank, or other financial instrument (e.g. shares) for the purpose of earning an income or profit.

“Hence, try to make additional income by investing part of your savings, for instance, in shares in Ethiopian companies, cooperatives or businesses.”



Topic 4: Remitting your money wisely

1. Start by explaining that one of the reasons that many Ethiopian migrant workers go to Arab States is to support their families by sending money home. Hence, migrant workers are performing an important service for their families by sending them money.

2. Remind the participants that they need to involve their family when deciding on remittances. Say:

“It takes the whole family working together to reach your migration goals. So, agree with your family on the amount of money you can send, its frequency, and what the remittance will be spent on. Your families should also spend the remittance wisely.”

3. Ask participants the following in a brainstorming session:

“How do Ethiopian migrant workers in the Middle East remit money to their families?”

Answers may include various informal channels:

- By mail through a post office.
- Through individuals (by hand).
- Via unregistered money transfer agencies.

4. After getting some responses, tell them that these are very risky channels. Say:

“Migrant workers work hard for their money, and therefore they should make sure they remit it wisely. But they mostly send money through informal channels, like individuals or unregistered money transfer agencies. It would be foolish to have their efforts go to waste by sending money through unreliable channels. Therefore, avoid sending money through these channels.”

5. Ask participants the following:

“What are the dangers of sending money through informal channels, such as relatives, friends, strange individuals, hawala or unregistered money transfer agencies?”

Responses may include:

- It is unsafe. Money could be lost.
- It is slow. Money may not reach your family on time.
- You cannot track your money as you don’t have any official receipt.

6. Discuss the benefits of remitting money through formal channels such as banks and registered money transfer agencies like Western Union and Dahabshill. Say:

“The advantages of remitting money through formal channels like banks and internationally registered money transfer agencies are:

- It is safer. No worries about losing your money.
- It is faster. Your family can receive the money within a short time.
- Tracking your money is easier. You will have bank receipts of all your transactions.
- Your money can grow. You can send money directly to your family through your bank account and it will earn interest.”

7. **Summary.** Summarize by providing key points of what participants should do in relation to remittances. Say:

- *“Avoid sending money through informal channels, such as individuals be it relatives, friends or strangers, hawala or unregistered money transfer agencies.*
- *Always use registered remittance agencies like banks or money transfer agencies.*
- *Confirm with your family if they have received the remittance and discuss on how you want them to use the money.*
- *Do not send all of your extra income back to your family.*
- *Do not borrow money in order to send a remittance, unless it's a serious emergency.*
- *Money transfer agencies or banks receive service charges. Hence, get information or advice about the service charges before you choose the channel for sending money home.*
- *If your money is sent to your family by your employer or some other person, make sure that you get a copy of the receipt from the bank or money transfer agency.”*

Session 2.2

Savings: You can do it!

Introduction

In this session the participants will learn the importance of savings, how and where to save, and how to make a savings plan. The objective is to present the various savings mechanisms, their advantages and disadvantages, and enable participants to establish linkages between savings goals and savings products.

Learning outcomes

At the end of this session the participants will be able to:

- ▶ Explain why it is important to save.
- ▶ Identify various savings mechanisms.
- ▶ Discuss their advantages and disadvantages.
- ▶ Match savings goals with specific savings products.



Time: 250 minutes

Training methods

- Brainstorming, presentation, exercises, discussion

Training aids

- Flip chart, whiteboard, markers, case story, notebook, pen/pencil
- Ball or other soft, safe object suitable for tossing
- Template of Exercise 2.2a: Make your short-term and long-term goals for saving (enough copies for all participants)
- Template of Exercise 2.2b: Prioritizing your goals for saving (enough copies for all participants)

Procedure and tools

In this session we first deal with the definition of savings and the different ways people save. Then participants will discuss the advantages and disadvantages of savings before determining the safest mechanism of saving, according to their opinion. The next topic consists of an overview of the many saving products offered by financial institutions, and the characteristics to be considered in their choice. Finally, participants will discuss about how to match savings goals with savings products.

The session includes the following topics:

- ▶ Topic 1: Understanding the reasons for saving and setting goals for saving
- ▶ Topic 2: The leaky pot
- ▶ Topic 3: Identifying savings mechanisms available in the community
- ▶ Topic 4: Advantages and disadvantages of different savings methods
- ▶ Topic 5: Identifying the features that influence choice of savings services



Topic 1: Understanding the reasons for saving and setting goals for saving

1. This topic starts with a plenary brainstorming session. Ask the participants:

“What do you think about your saving habits? Do you think you save enough money or could you save more?”

If there are some participants who cannot save at all, ask them for their reason.

2. Explain that **the only way to save is by spending less than you earn**. The principles of savings include:
 - *Saving a little bit at a time*
 - *Saving regularly*
 - *Savings allow building up a significant amount over time*
3. Next is a ball game. Ask the participants to stand up and form a circle. When they catch a ball (that is passed randomly), they need to give a reason why they need to save.

Note: *While one trainer is facilitating this game, another trainer (or one of the participants) should write down participants' ideas on a flip chart or whiteboard.*

4. Present the following. Say:

“There are many reasons to save and most of the reasons fall into one of the following three categories:

- a) *For unexpected life cycle events (emergencies). Examples include accidents, medical, fire, floods, landslides, illnesses in the family, etc. Without savings, we would have to borrow money to pay for these expenses, creating an added financial and emotional burden.*
- b) *For expected life cycle events e.g. marriage, education for the family, food etc. These needs require additional money.*
- c) *To achieve long-term goals and build assets, e.g. building or buying a house, starting a business, etc. An asset is something that you own that has long-term value. If need arises, an asset can be sold and converted to money. Some assets can also generate income for*

us, like a house (if we rent it out). Without savings it would be difficult to buy these assets that provide us long-term security.”

Explain that the importance of saving is that saving helps us to ensure our long-term health, security, happiness and stability.

5. Tell the participants to review the reasons for saving that they mentioned earlier and ask them in which category each reason belongs. Let them complete the following table:

Unexpected life cycle events (emergencies)	Expected life cycle events	Long-term goals

6. Explain that one of the uses of savings is to get loans for investment. Say:

“When migrants return home after working abroad, their savings may not be sufficient to start own business and therefore they may need to borrow. But lenders will not give you a loan unless you have a certain amount of saving. Your savings is a prerequisite for getting a business loan.”
7. Exercise 2.2a: Make your short-term and long-term goals for saving. In order to ensure a good understanding of this issue, ask participants to do a short and useful exercise related to personal goal setting. It is good if they consider their situation as migrant workers.



Exercise 2.2a: Make your short-term and long-term goals for saving

Time: 20 minutes

A savings plan assumes that you have already defined your priorities and made a list of your goals. So, now you should define your goals and fill in the table. You should list at least three short-term, three mid-term and three long-term personal goals. For each personal goal, you should define a financial goal and a period of time to achieve it. For example: a short-term personal goal might be to repair the roof on your house after a storm. This goal should be achieved in one month.

PERSONAL GOALS for saving	AMOUNT	TIMELINE
Short-term goals (weeks/months, up to one year)		
Mid-term goals (1-3 years)		
Long-term goals (over 3 years)		

Participants should discuss their individual goals with other participants after they finish – whether they share the same goals, agree on categorizing, have some propositions on how to achieve these goals. Sharing experience on this issue can be valuable for the participants.

8. Explain the need for to prioritize financial goals. Say:

“Not all goals are of the same importance – some are more urgent than others, some are individual and some include/influence other people. Some are under the influence of a person setting them; some are dependent on numerous factors. In the end, some are easily achievable and some are more complex. Usually, we cannot achieve all goals at the same time or within a short period. Therefore, we have to prioritize.”



Exercise 2.2b: Prioritizing your goals for saving

Time: 10 minutes

This exercise is a continuation of the previous one. Using the same table, you need to mark in the last column how important/urgent each goal is (e.g. first/immediate, second, third ...).

PERSONAL GOALS	AMOUNT	TIMELINE	PRIORITY
Short-term goals			
Mid-term goals			
Long-term goals			

After you finish, you need to analyse and discuss the way and reasons for prioritizing the goals in a specific manner. Then, all participants should do a joint brainstorming and draw some conclusions, summarize lessons on prioritizing, together with the trainer.

Topic 2: The leaky pot

1. Show participants the leaky pot poster (poster 2.2, below).
2. Explain what the arrows and the content of the pot portray. Say:

"The arrows coming into the pot indicate money in (personal or household income) while those going out represent money out (personal or household expenses). What remains in the pot is savings."
3. Ask participants to brainstorm how they can apply the poster in their real life.

Possible answers may include:

 - For budgeting (for planning their income and expenses).
 - For controlling spending (expenses).
 - For deciding savings amount
4. Next, ask participants to draw their own leaky pot by specifying arrows for their personal or household income and expenses.
5. After they draw arrows for their income and expenses, let them consider what they should do in order not to deplete what has come in to the pot. Ask for ideas.

6. Summarize the discussion. Say:

"In order not to deplete the pot, you can increase the money coming in to the pot (your income) by investing your savings in income-earning ventures such as shares, buying houses for rent and the like. You should also control your expenses by reducing spending on less important things."

► **Poster 2.2: The leaky pot**

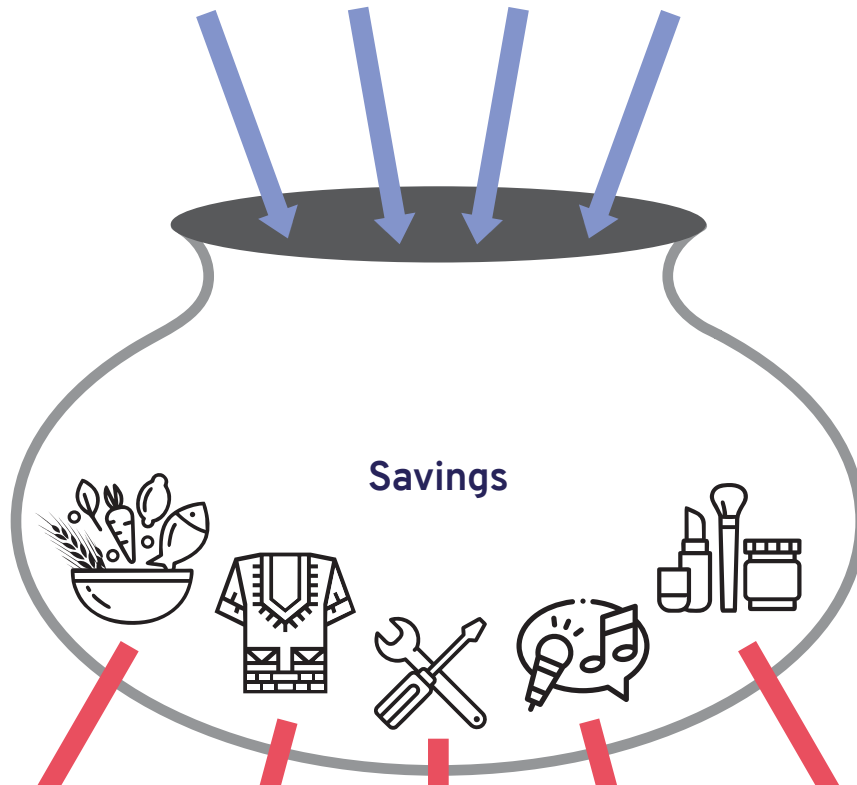
**Money in
(income)**

Salary

House
rent

Business
profit

Dividend



**Money out
(expenses)**

Food

Clothing

Utilities

Entertainment

Cosmetics

Source: Adapted from WISE, 2014.



Topic 3: Identifying savings mechanisms available in the community

1. Start by asking participants to explain how one can build savings. Note responses on a flip chart.
2. Present the following:

Save before spending

- Pay yourself first by setting aside some money in a savings fund every time you receive your income. Decide to save a certain share of your salary (say, 30%) every month.

Earn more money

- Diversify your sources of income e.g. salary, farming, business .
- Invest in income-generating activities e.g. business, rental houses, shares.

Spend less money

- Spend less on wants. (Needs are things that are required for survival, wants are things that we would like to have but are not required for survival.)
- Avoid the temptation to spend by carrying less cash with you.
- Look for bargains before buying.
- Carry your lunch to work instead of eating in a restaurant.

3. Introduce savings mechanisms with an interactive discussion on the participants' views regarding the ways people save in their community.

Ask the participants:

“What are the different ways in which people in your area save?”

“Where do you keep your savings? Why?”

The purpose is to start with the savings methods participants know. This would include both cash and non-cash forms like jewellery, livestock, and land. People may keep cash savings at home, with Equb, self-help groups, microfinance institutions, with saving and credit cooperatives or with banks.

4. Summarize the participants' views on a flip chart. Thereafter, for each category, ask the participants to raise their hands if they have used the different ways of savings and tally them to know their most common methods of savings.
5. Ask the participants:

“Do you know where Ethiopian migrant workers in the Middle East keep their savings?”

6. Remind the participants not to keep cash savings at home. Say

“Most Ethiopian migrant workers in Arab States keep their money at home (e.g. try to hide in a mattress or within clothes). This is a highly risky method that exposes their money to theft, fire and the like. As a result, they often lose their money. Even if it is not lost, they will spend it on unnecessary things because the money is easily accessible.

“Hence, before departure, you should open a bank account in your own name (not joint) and put your cash savings in your bank account.

“There are many Ethiopian migrant workers who kept their money with their employers and finally got betrayed. Hence, you shouldn’t keep your money with your employer. You have to deposit your monthly salary in your bank account as soon as you receive it.

*“Some Ethiopian banks, including the Commercial Bank of Ethiopia (CBE), Zemen Bank, Awash Bank, etc. have started a bank service known as a **Diaspora Account** targeted for Ethiopians living abroad. Migrant workers can open a Diaspora Account in any of these Ethiopian banks and deposit their savings through the nearest Ethiopian Embassy or Consular office in their country of destination, without a need to go to bank. On top of its convenience, the Diaspora Account will earn you a higher interest rate; for instance, the CBE now pays 14% interest on a Diaspora Account, which is twice the rate for a normal saving account (7%). You can use this bank service to save your income while you are working and living outside the country.”*



Topic 4: Advantages and disadvantages of different savings methods

1. This topic is guided through Exercise 2.2c. The exercise takes 20 minutes. Thereafter, each group presents its findings during a plenary session which is followed by a discussion.



Exercise 2.2c: Advantages and disadvantages of different savings methods

Divide the participants into 4 small groups:

- ▶ Group 1 discusses advantages and disadvantages of savings with a bank or microfinance institution.
- ▶ Group 2 discusses advantages and disadvantages of savings with a savings and credit cooperative.
- ▶ Group 3 discusses advantages and disadvantages of savings with a self-help group.
- ▶ Group 4 discusses advantages and disadvantages of savings at home or in kind.

Savings services	Advantages	Disadvantages	Risk rating
Savings with a bank or a microfinance institution			
Savings with a savings and credit cooperative			
Savings with a self-help group			
Savings at home (in cash)			
Savings in kind (gold, jewellery, livestock, land)			

2. Lead a plenary discussion on the advantages and disadvantages of savings methods.

Use the following during the plenary discussion:

Savings methods	Advantages	Disadvantages
Banks and microfinance institutions	<ul style="list-style-type: none"> • Safest option • Can withdraw from any branch office • Earns interest • Access to a wider range of savings products (current account, fixed account, etc.) • Helps to manage money • Legally recognized • Can use ATM 	<ul style="list-style-type: none"> • Low remuneration • Minimum deposit may be required • Long lines and delays inside banks • Less accessible to those who cannot read or write
Savings and credit cooperatives	<ul style="list-style-type: none"> • Safe option • Earns interest • More interest than in bank • Helps to manage money • Can save small amount of money • Easy access in rural areas • Helps to strengthen relationship with shareholders/members 	<ul style="list-style-type: none"> • Need to be a member • Minimum deposit may be required
Self-help groups (saving groups)	<ul style="list-style-type: none"> • Easy access • Savings often linked to credit • May earn dividends on loans made with savings • Group rules about frequency and amount of deposit encourages savings 	<ul style="list-style-type: none"> • Safety depends on the group
At home in cash	<ul style="list-style-type: none"> • Easy access 	<ul style="list-style-type: none"> • No interest • Not safe • Too easy to spend and “waste” on non-essential items
At home in kind	<ul style="list-style-type: none"> • Value might increase over time • Must sell to access cash – decreases temptation 	<ul style="list-style-type: none"> • Difficult to liquidate in case of emergency • Value could decrease over time • Risk of theft or death (animals)

- In plenary, ask the participants to consider each method as presented in Exercise 2.2c and give a score of 1, 2 or 3, **depending on how safe they think the method is in their situation as migrant workers.** “3” is safest and least risky and “1” is least safe and most risky.

Savings methods	Risk score
Banks and microfinance institutions	
Savings and credit cooperatives	
Self-help groups (saving groups)	
At home in cash	
At home in kind	

Encourage discussion if there is any disagreement.



Topic 5: Identifying the features that influence choice of savings services

- In plenary, organize a brainstorming session and ask the following question:
“What are the important characteristics of savings services to consider when selecting a service?”
- The participants state their views briefly on cards (one idea per card). All cards are shown and posted up, and similarities and differences are discussed in the plenary session. Present the following:

Characteristics to consider when choosing a savings service

- Ease of access – how quickly we can get our money when we need it.
- Convenience and ease of use.
- Opening deposit requirements.
- Safety: for example from fire, theft, etc.
- Earnings in formal institution savings, e.g. interest. e

- Remind participants about the challenges faced by irregular migrants in accessing a bank. Say:

“You should note that irregular migrants are not able to access banks in destination countries and this puts them at risk of losing their money when they are keeping it home.”

4. Explain the risk of trying to save money by sending it to family. Say:

“Migrant workers mostly try to save by sending their money to relatives in Ethiopia. But in many cases, families deny the migrant workers their money and it is extremely difficult for migrants to recover their money as they have no legal basis to claim. For example, a study by the ILO⁷ found that families denied a returnee her 400,000 Birr and the house constructed with her cash.

“Currently, bilateral agreements between Ethiopia and the receiving countries, which are a prerequisite for deployment of workers, mostly require the receiving countries to allow migrant workers to have bank accounts in destination countries. You should therefore explore the opportunity to open your bank account in your destination country. Besides, some Ethiopian banks are seeking to provide savings services for Ethiopian migrant workers in the Middle East. The participants should check if there are Ethiopian banks that can provide them with savings services in the country of destination.

“In any case, potential migrants must open a savings bank account in Ethiopia before their departure. They can use their bank account in Ethiopia to deposit their money while working abroad.”

5. **Summary:** Describe what participants should be cautious about with regard to savings. Say:

- “Note that savings is not the opposite of spending. Saving means ‘to preserve for future use’. It does not mean ‘money that you haven’t spent’. So, save before you spend. Do not save what is left after spending, but spend what is left after saving.
- Do not spend your money on unnecessary expenses (e.g. long telephone calls to Ethiopia, buying excessive jewellery).
- Do not try to send household goods to your family from abroad, because it is too expensive and unnecessary since you or your family may easily buy similar goods in Ethiopia at cheaper prices.
- Open your own bank account in Ethiopia before you depart to the Middle East.
- You can leave the original of your savings bank book with someone you trust in Ethiopia, but don’t forget to take the photocopy of your bank book with you.
- Keep a record of your bank account details (e.g. name of the bank and branch, your account number, and address of your bank) with you or try to memorize them. This is because you will need these details to deposit money in your account, to track any transactions or to communicate with your bank if there is need.”

⁷ ILO, 2014a, p. 57.

Module **3**: Entrepreneurship

Having discussed some selected topics in life skills and financial education that are expected to empower participants to cope with life and its challenges and changes related to their migration to the Middle East, now the training will move into the topic of entrepreneurship to encourage migrants to start thinking on what to engage in upon their return. The previous sessions, too, are expected to prepare the participants to think about and plan for their migration as well as return and reintegration. One of the plans for most migrants upon return is starting their own business at home. Thus, it is now time for the participants to explore ways of identifying business ideas that they can implement when they return.

Session 3.1

Generate Your Business Idea (GYB)

Introduction

The objective of the GYB training is to enable participants, as potential entrepreneurs, to find out what they need to start a business and how to develop a feasible business idea. In this session the participants will be introduced to the concept of entrepreneurship and ways of generating their business ideas.

Learning outcomes

At the end of this session, the participants will have:

- ▶ Described what entrepreneurship means and the characteristics of entrepreneurs.
- ▶ Generated a list of their business ideas.
- ▶ Realized the preparations they need to make to start their own business when they return.



Time: 170 minutes

Training methods

- Brainstorming, presentation, exercises, discussion

Training aids

- Flip chart, whiteboard, markers, notebook, pen/pencil
- Case study. Exercise 3.1a: Lily's experience (at least 4 copies)
- Exercise 3.1b (template): My business idea is ... (enough copies for all participants)
- Exercise 3.1c (template): My business idea list (enough copies for all participants)

Procedure and tools

In this session, the participants will first make a self-assessment to know if they are capable of becoming an entrepreneur and identify what to do to improve their personal weaknesses for running their own business. Moreover, they will be introduced to the method of generating their business idea and listing business ideas.

The session comprises the following topics:

- ▶ Topic 1: Entrepreneurship basics
- ▶ Topic 2: Generating a business idea
- ▶ Topic 3: Business idea list



Topic 1: Entrepreneurship basics

1. Plenary brainstorming: ask participants:

"How do you understand the term 'entrepreneur'?"

2. Summarize their response by saying:

*"An **entrepreneur** is somebody who initiates or finances new business enterprises with the objective of achieving specific outcomes and profit.*

*"Entrepreneurs who start their business activity because other employment options are absent (or unsatisfactory), or those who are driven into entrepreneurship by poverty and concern for survival, are **necessity-driven** entrepreneurs. Many people started their business mainly to overcome the challenges of poverty and its consequences. In contrast, **opportunity-driven** entrepreneurs are those who see the entrepreneurial activity as a way to exploit a certain business opportunity."*

3. Ask participants to distinguish between self-employment and wage employment.
4. Summarize the discussion by saying the following:

"Self-employment (or entrepreneurship) is a means for the economic empowerment of individuals who are marginalized in the labour market. A self-employed person earns her/his income through conducting profitable operations from a trade or business that she/he operates directly. In self-employment there is no boss, and whatever you earn from your work is all yours. Once you have paid all the expenses, whatever is left is profit. But if you have a

loss, then you have to bear it alone.⁸ On the other hand, an employee works for an employer who pays a salary or a wage. In wage employment you are working under an employer at a fixed amount of salary which is given to you at fixed intervals of time, and you have to meet your boss's expectations, you have to follow the rules of your boss.

"Upon return, migrant workers have the options of being self-employed and working for themselves as a business owner, or working as a salaried employee earning a set amount of money each month."

5. Take some time and ask **if participants are excited when they think about owning and running a business themselves upon their return, including their reasons.**

6. If they reply in the affirmative, encourage them to get prepared to start their own business. Say:

"For starting a business, an entrepreneur must provide resources – material, human, financial. One of the biggest problems for most of entrepreneurs is to secure funding for their start-ups. The main sources of financing start-up activities are the personal assets of the owner and their family. Hence, if you want to start your own business, you should first save enough money."

7. Explain what entrepreneurship involves. Say:

"Starting your own business is a big step and will change your life. It means hard work and long hours, but it can also be very satisfactory and profitable. However, entrepreneurship is not for everyone.

"First of all, you need to find out if you are capable of running your own business. Favourable circumstances, in combination with certain personal characteristics and skills, are necessary elements for your development as a successful entrepreneur. You will also need specific knowledge and experience in the field to be ultimately successful in the business you choose."

8. Group exercise: ask the participants to form groups of 4 to 5 people and identify some unique characteristics of entrepreneurs. Ask:

"What are some unique characteristics of entrepreneurs?"

After 5 minutes, let the groups share their discussion results with the large group.

9. Summarize the discussion by listing the following characteristics of entrepreneurs:

- Self-confidence
- Goal setting
- Moderate risk-taking
- Scanning the environment
- Feedback seeking

⁸ <https://www.quora.com/What-is-the-difference-between-self-employment-and-wage-employment>

- Internal locus of control
- Tolerance for ambiguity
- Concern for excellence / perfection
- Long-term involvement.

10. In a plenary brainstorming session, ask participants the following:

“Which type of business do you think is more suitable for you? Why?”

Let them think individually and then have a few volunteers share the business they identified, including their reasons.

11. After getting the views of some participants, explain:

“If you choose a business based on your work experience, technical skills, knowledge of business practices, hobbies, social ties and family background, etc., there is a greater chance that you will succeed.”



Topic 2: Generating a business idea

1. Start the topic by saying:

“Generating a business idea is a starting point for every entrepreneur. Although it is possible for entrepreneurs to first decide to start their own business, and then search for viable business ideas, business ideas are essentially the foundation of the entrepreneurial process.”

2. Ask participants to brainstorm on where one can find business ideas. Ask:

“What are the sources of business ideas, in your view?”

3. After getting some responses, say the following about sources of business ideas:

“Business ideas can arise from observing certain unmet or inadequately met customers’ needs. Sources of business ideas can also be: previous work experience, hobbies and personal interests, someone else’s idea, friends and relatives. The vast majority of new business owners came from the same sector in which they were previously employed or a sector they know better.”

4. Explain the importance of a good business idea. Say:

“A successful business starts with a good business idea. The description of your business idea is therefore the starting point for your business plan. Before you can plan your new business start-up, you need a detailed description of what your business will do and how it will operate.”

5. Exercise 3.1a: Split the participants into 4 or 5 small groups. Ask the groups to read and discuss the following case study and answer the questions. Let the groups present their findings.



Exercise 3.1a: Lily's experience

Time: 25 minutes

Lily had been deported from Saudi Arabia because she was there as an irregular migrant. After being deported to Ethiopia, she found a job in the Adama garment factory where she had been working for more than five years. Her salary was low and she was often required to work overtime. Lily's sister-in-law came to visit and complained to Lily that she was unable to find any good clothes for her 12-year-old daughter. She said that the clothes in the stores all seem to be either made for younger children or for adults. After the visit, Lily decided to go around to the clothing shops in Adama town. She saw young teenage girls shopping in the stores, but she noticed that the number and variety of clothes geared to that age group was limited. She had already been thinking of quitting her job and opening her own business.

Therefore, Lily decides to design some pretty clothes and dresses for young teenage girls. She makes some drawings of clothing that would appeal to that age group. She then takes her drawings to the local clothing shops, asking the owners if they would buy the dresses in the drawings, how much they would pay for them and how many they would buy. The shop owners seem to be quite happy with her designs and say they would display her clothes. Lily then uses her savings to buy a sewing machine and some material to make her first batch. She works in the evening after getting off from work at the garment factory. All the dresses she makes sell very well and the shops are willing to pay her in cash upon delivery. Lily then decides to quit her job to focus on her own business. Within six months, Lily starts receiving regular orders from the shops. She plans to buy one more sewing machine and hire one of her friends to work for her.

 **Why is Lily successful in her own business?**

 **What did she do that made her successful?**

6. Summarize the discussion on the case study by saying:

"Starting a business is not an easy job. It takes a lot of work and a lot of planning. The effort and the money it takes to start a business may be lost if one does not start the right business. The right business begins with a good description of your business idea."

7. Describe what a business idea is:

"A business idea is a short and precise description of the basic operation of an intended business. Before you start a business, you need to have a clear idea of the sort of business you want to run."

"Your business idea will tell you:

- **Which** need will your business fulfil for customers and what kind of customers will you attract?

- **What** good or service will your business sell?
 - **Whom** will your business sell to?
 - **How** is your business going to sell its goods or services?
 - **How much** will your business depend upon and impact the environment? *A good business idea will be compatible with the sustainable use of natural resources and will respect the social and natural environment on which it depends.*
8. Exercise 3.1b: Ask the participants to do the following activity individually (Time: 15 minutes).



Exercise 3.1b My business idea is ...

My business idea is:

Which need will my business fulfil?

What good/ service will I provide?

To whom will I sell?

How will I sell my good/ service?

How much will my business depend upon and impact the environment?

9. Encourage the participants by telling them:

“At this stage, if you cannot adequately describe your idea, it is not a problem. At least you know what information you need for any business idea that you have thought about. You may also need a list of ideas to consider instead of focusing on one vague concept.”

“The main purpose of this session is to encourage you to start planning for a business that you can engage in upon your return so that you can work towards it, as was discussed above on goal setting. You need to start thinking about the type of business you would start, start saving for your investment, try to develop the necessary skills, etc.”

Topic 3: Business idea list

1. Start the topic by presenting the following

“Every business idea should be based on knowledge of the market and its needs. ‘The market’ refers to people who might want to buy a good or service; i.e. customers. The market differs from place to place, depending on who lives in the area, how they live and what goods and services they spend their money on. When you understand the market in your area, you might recognize many business ideas that you have previously overlooked.”

“When generating business ideas, it is best to try to keep your mind open to everything. Your first goal is to think of as many ideas as possible and make a list of all the possible business opportunities. With a list, you will have more choices! You then can scan the list and nail down the idea(s) that sound most feasible to you and that you think will be most profitable.”

2. Explain that there are many ways to come up with business ideas, such as surveying local businesses or asking existing business owners. Say:

“The following are a few different approaches to generating business ideas.

- Learn from successful business owners
- Draw from experience
- Survey your local business area
- Scan your environment
- Brainstorming
- Consult returnees who are now successful entrepreneurs

The information gained from one approach may supplement another and help you to clearly describe your business ideas.”

3. Exercise 3.1c: Ask participants to identify at least three different business ideas individually. Allow 20 minutes for the activity.

Remind them to keep in mind the different approaches to finding new ideas (indicated above). For example,

- Which business would be more viable in your local area?
- Which type of business do you think would be more appropriate for your experience, knowledge, skills and background?

- What kind of business would a returnee who is a successful business person now recommend to you?



Exercise 3.1c My business idea is ...

Write down at least three different business ideas on the list.

MY BUSINESS IDEA LIST	
Ideas	Description
1.	<p>Which need is to be fulfilled?</p> <p>What good/service?</p> <p>Whom to sell to?</p> <p>How to sell?</p> <p>How will the environment be affected?</p>
2.	<p>Which need is to be fulfilled?</p> <p>What good/service?</p> <p>Whom to sell to?</p> <p>How to sell?</p> <p>How will the environment be affected?</p>
3.	<p>Which need is to be fulfilled?</p> <p>What good/service?</p> <p>Whom to sell to?</p> <p>How to sell?</p> <p>How will the environment be affected?</p>

4. Let a couple of volunteers share their business ideas with the group, and then lead a plenary discussion on their presentations.

5. Summarize the discussion. Say:

“Do not worry if your business is not innovative, since most of them are not. Just try to do better than your competitors, or at least as good as them. Most entrepreneurs start with an idea that does not introduce anything new to the market. Most new businesses started with old ideas. This should not discourage you as prospective entrepreneurs, given the fact that it is easier and less risky to enter the existing market than to create a new one.

“The most important thing for you to keep in mind is that you can start your own business when you return home and in order to do that you will need to make the necessary preparations to achieve this goal. The preparations you should make right away, from now, include identifying a good business idea, planning your business start-up and preparing what it requires (e.g. money, material, skills and the like). Starting savings for your future business is very important.

“Besides, use the opportunity of exposure to another country and learn new skills for generating business ideas for when you return.”

6. Synthesize the session by asking participants what they have learnt and highlighting the main issues addressed.

Ask the participants to review what they have discussed and explored during this session and put in their notebook:

“What have you learned in this session?”

“What do you find interesting and useful for managing your money?”

“What are you going to put into practice?”

Closing session

Ask the following questions and get post-training feedback from the participants. Let participants respond to the questions one by one:

“What has gone well so far in this training?”

“What have you learned that is new?”

“What was presented that you already knew?”

“What would you like to know more about?”

“What can the trainer(s) do differently to make the training more effective?”

“What can you as participants do to make it more effective?”

“In your view, to what extent have your expectations from the training been met?”

Finally, thank participants for their contribution in the training programme.

Emphasize that the topics covered in the training are expected to help potential migrants to be more successful in their efforts to improve their life and support the development of their families, and their communities and country, by increasing the productive use of their resources.

Conclude by telling them that migration is something participants can rely on only for some years. So, they should plan and make necessary preparations for the rest of their life.

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ISBN: 978-92-2-033871-1



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