GRANT PROPOSAL
Trauma Resilience and Sustainable Empowerment (TRASE) Project

Submitted by
ScarletCord Initiative for Women and Youths – SCI

2025

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EXECUTIVE SUMMARY

Project Name/Title:	THE TRAUMA RESILIENCE AND SUSTAINABLE EMPOWERMENT PROJECT (TRASE)
Project Summary:	**Overview:** Trauma Resilience and Sustainable Empowerment (TRASE) Project is not just a poverty alleviation scheme: it is a holistic initiative that aims to empower individuals and families suffering from trauma, especially trauma resulting from the ongoing Fulani herdsmen kidnapping, attacks and killings, to rebuild their lives, rediscover their God-given potential, and become agents of positive change. We believe that with the right support, even the deepest wounds can heal, and a future filled with hope and dignity can be achieved. The project will provide essential psychological support to empower widows and families served by ScarletCord Initiative to achieve financial independence and build a secure future through the development and implementation of sustainable economic empowerment programs. **Nature of Intervention:** The project will strategically target and reach 100 widows by equipping them with relevant emotional coping skills, financial literacy training, and the project aims to empower them to generate income, improve their families' well-being, and achieve greater self-sufficiency. **Target Beneficiaries:** Our targeted number of beneficiaries is 100 women who have lost their spouses and are the primary caregivers for their children. This is because the loss of a spouse often leads to a dramatic decline in household income, leaving widows struggling to meet basic needs and without financial security.
Project Location:	Kaduna State, Northwest, Nigeria.
Applicant's Address:	#F13 Yusufu Turaki Plaza, Adjacent ECWA Theological Seminary Farin-Gada, Jos North, Plateau State, Nigeria.
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Project Duration:	12 Months
Amount Requested:	$25, 000

ORGANIZATIONAL BACKGROUND

The ScarletCord Initiative for Women and Youths is dedicated to alleviating the suffering of widows and orphans in Nigeria, particularly those affected by the ongoing violent attacks and crippling unemployment rate.

Drawing inspiration from the story of Rahab, who used a scarlet cord as a symbol of hope and protection, the initiative aims to empower these vulnerable populations towards economic independence and a brighter future.

Through targeted interventions like trauma counselling, financial literacy workshops, and access to small grants, ScarletCord Initiative equips individuals with the psychological skills to navigate their emotional distress and build resilience, also tools they need to generate income and support their families. The initiative also recognizes the needs of orphans by providing life skills development and vocational training or scholarship opportunities. With a focus on sustainability, the initiative works with local partners to develop a replicable model that can continue to empower future generations.

Vision: A just society where human flourishing is obtainable

Mission: Be a conduit of God's love and restored hope.

Philosophy on Mental Health: Acknowledging the inherent worth and dignity of every individual, we empower minds, nurture hope, and foster resilience, affirming mental well-being as an invaluable journey.

Our Approach

We offer a holistic, Christ-centered approach based on James 2:15-16: "If a brother or sister is without clothing and in need of daily food, and one of you says to them, "Go in peace, be warmed and filled," without providing for the necessities of their body, what good is that?" We offer:

- **Trauma Recovery:** We provide individual and group sessions using faith-based and evidence-based materials to facilitate healing and spiritual renewal.
- **Economic Empowerment:** We offer financial aid, skills training, and mentorship to help individuals, mainly women, restart businesses and achieve financial stability.
- **Education Support:** We provide scholarships to orphans to ensure their continued education.
- **Youth Development:** We conduct "Purity Campaigns" in schools, promoting positive values and encouraging young people to be agents of change.
- **Advocacy:** We train community leaders to advocate for the rights of widows and orphans.

Impact to Date:

- **790 widows:** Provided trauma healing and financial support to restart/revive businesses.
- **410 orphans:** Awarded scholarships to continue schooling.
- **45 community influencers:** Trained to advocate for widows and orphans.
- **250 young adults:** Reached through our Purity Campaigns.

PROJECT DESCRIPTION

a. **Problem Statement**

Widows in communities affected by violence face a multitude of challenges due to the loss of their primary source of income – their spouse. Economic hardship is often the significant and persistent barrier to their well-being. This hardship stems from several interconnected issues:

- Loss of Primary Breadwinner: Violence, particularly due to armed conflict, often results in the loss of a spouse, the primary source of income for many families. This sudden loss leaves widow struggling to meet basic needs such as food, shelter, and healthcare. Traditional gender roles often limit their access to formal employment or income-generating skills.
- Limited Access to Resources: Widows often lack access to essential resources like land, capital, and training opportunities that are crucial for starting or expanding a business. This lack of resources restricts their ability to generate income and become self-sufficient.
- Skill Gaps: Many widows lack the necessary skills or training required for income generation in the local market. Traditional gender roles may not have equipped them with the practical skills needed for business management, specific trades, or even formal employment. This lack of training creates a significant barrier, hindering their ability to secure jobs or start their own businesses, leaving them vulnerable to economic hardship.
- Restricted Access to Financial Services: Formal financial institutions may view widows as high-risk borrowers, hindering their ability to secure loans to start or expand businesses.
- Lack of Business Knowledge: Many widows lack the knowledge and experience needed to manage a small business effectively, hindering their ability to achieve financial independence.
- Discriminatory Practices: Widows may face social and cultural barriers that limit their economic participation. Societal norms may discourage women from pursuing entrepreneurial ventures, hindering their ability to secure loans or participate in formal economic activities.

These factors create a cycle of poverty and dependence, leaving widows vulnerable to exploitation and hindering their ability to provide for their families. The absence of financial security can lead to further emotional distress and social isolation.

Furthermore, the economic hardship faced by widows has a ripple effect, impacting the entire family. Children may be forced to drop out of school to help with income generation, limiting their future prospects. Nutritional deficiencies and inadequate healthcare can become a reality due to limited financial resources. The economic disenfranchisement of widows weakens the overall economic fabric of the community. Their limited earning potential restricts their ability to contribute to local businesses and markets.

The consequences of these economic hardships are profound, contributing to high rates of

- **Food Insecurity and Poor Health Outcomes**: Reduced income makes it difficult to afford basic necessities like food, clean water, and access to healthcare leading to malnutrition and health problems negatively impacting the physical and mental health of widows and orphans.
- **Vulnerability to Exploitation**: Financial hardship makes widows more vulnerable to exploitation, unfair labor practices or predatory lending.
- **Psychological Distress**: Financial insecurity can exacerbate the emotional trauma of losing a spouse, leading to depression and anxiety.

- **Hindered Community Development**: When a significant portion of the population is economically disadvantaged, it hampers the overall economic growth and development of the community.

The need to address the economic vulnerability of widows is critical because it is a complex and pressing problem with significant consequences for individuals, families, and communities. By empowering them to generate income and achieve financial stability, we can break the cycle of poverty and hardship, foster self-sufficiency, and contribute to a more prosperous and hopeful future for both individuals and communities.

b. Rationale

The Trauma Resilience and Sustainable Empowerment Project addresses a critical need within communities affected by violence and hardship. Widows, often the primary caregivers for their children, face a multitude of challenges, with limited income being a central obstacle. This project is grounded in the understanding that by empowering widows economically, we can create a ripple effect of positive change.

Hence, TRASE addresses a critical need in Kaduna State, where widows face significant economic hardship due to the loss of their spouse. Here is why this project is crucial:

- Breaking the Cycle of Poverty: By equipping widows with income-generating skills and access to financial resources, we empower them to support their families, ensuring basic needs are met. This breaks the cycle of poverty that often traps generations of widows.
- Promoting Stability and Resilience: Financial independence fosters a sense of security and control over their lives. This empowers widows to make informed decisions for themselves and their families, leading to greater resilience in the face of future challenges.
- Investing in the Future: When widows can support their families, they invest in the future. This translates into better educational opportunities for children, leading to a more skilled and productive workforce in the long run.
- Ripple Effect of Empowerment: Empowered widows become role models within their communities, inspiring other women and fostering a culture of self-reliance. This creates a ripple effect of positive change, contributing to the overall economic and social development of the region.
- Alignments with Mission: The project aligns perfectly with ScarletCord's mission to empower individuals and families. By providing sustainable economic opportunities, we equip widows to rebuild their lives, rediscover their God-given potential, and become beacons of hope within their communities.

While existing support systems may offer some assistance with basic needs, they often fail to address the long-term economic challenges faced by widows. They may lack a focus on skills development, financial literacy training, or access to resources needed to start or expand businesses.

This project offers a comprehensive approach to economic empowerment. It will not simply provide temporary handouts, but will equip widows with the tools and support they need to become self-sufficient. Skills training workshops, microfinance partnerships, and an internal savings and loan program provide a foundation for building sustainable livelihoods.

By empowering widows, we invest in the future of entire families and communities. Financially secure widows can provide a stable and nurturing environment for their children, fostering their education and future success. This breaks the cycle of poverty and creates a ripple effect of positive change within communities.

Ultimately, the Trauma Resilience and Sustainable Empowerment Project is a strategic investment in a brighter future for widows, their families, and the communities they call home which will create a ripple effect of positive change, impacting not only individual families but fostering a more stable and prosperous future for the entire community. It is a project fueled by compassion and guided by a vision of a humane and equitable society.

c. Goals and Objectives

Goal

Empower 100 widows in Kaduna State to achieve psychological resilience and financial independence so as to reach their full potential.

Objectives

1. Provide trauma counselling for 100 individuals (25 widows each from four communities in Kaduna State).
2. Conduct financial literacy workshops to promote responsible money management and provide small scale business grant (to start or expand businesses) for all participating widows (100).
3. Develop a replicable curriculum for skills training programs to ensure ongoing support and empower beneficiaries for the long term.

d. Scope of Work

i. Project Implementation Area

The Trauma Resilience and Sustainable Empowerment Project targets specific communities in Kaduna State facing significant hardship: Awon, Ungwan Bawa, Gora and Gadanaji. These areas have been heavily impacted by ongoing violence from armed Fulani herdsmen. The project focuses on these locations due to the high concentration of widows particularly as a result of kidnappings and banditry activities. By concentrating resources in these areas, the project aims to deliver a concentrated and impactful intervention for displaced widows who are struggling to rebuild their lives and secure a more stable future.

ii. Project Implementation Strategy

Our implementation strategy prioritizes a sequential, needs-based approach to empower widows with the necessary tools for both emotional recovery and economic resilience.

The initial phase focuses on Trauma Healing, delivered through intensive 3-day group counseling sessions within each target community. This structured approach adheres strictly to the guidelines of our evidence-based curriculum, ensuring comprehensive coverage of topics critical for processing grief, building resilience, and facilitating profound emotional recovery.

Following the successful completion of the trauma healing module, participants will transition to the second phase: Financial Literacy; a 3-day interactive workshop, carefully designed to empower widows with essential financial management skills. The curriculum emphasizes practical application through numerous hands-on exercises, making the learning accessible and effective for participants regardless of their prior educational attainment or literacy levels.

Building upon the foundational financial literacy workshops, beneficiaries will then engage in a 10-day market placement (internship). This experiential learning opportunity will be meticulously aligned with each widow's identified area of interest and potential business line, offering direct observation and practical insight into real-world market dynamics, operations, and opportunities.

This deliberate sequencing ensures that participants first address the emotional and psychological impacts of their loss, creating a stable foundation for effective learning and practical application of financial management skills, which is further strengthened by the hands-on mentoring by seasoned entrepreneurs in the chosen area.

iii. Project Activities

In line with the TRASE Goals, here are the project activities to meet each goal

1. Skills Gap Analysis
2. Needs Assessment
3. Partnership Development
4. Financial Literacy Workshops
5. Business Development Support
6. Monitoring and Evaluation
7. Sustainability Planning
8. Documentation and Reporting

See Annex 1.0 for the Operational Work Plan

iv. Expected Outcomes and Results

S/N	Expected Outcome	Expected Result
1	All participating widows (100) will attend all trauma healing sessions.	Reduced symptoms of grief, anxiety, and depression, allowing widows to manage their emotions and daily life more effectively.
2	Widows will improve on emotional regulation and physical health.	At least 80% of participants will report improved ability to manage emotional triggers and a significant decrease in symptoms of trauma such as flashbacks, hypervigilance and sleep disturbances.
3	Widows will build a supportive community.	At least 90% of participants will report a sense of belonging and emotional support from peers and an increased competence to provide ongoing emotional and physical support to others.
4	All participating widows (100) will complete financial literacy workshops.	Increased knowledge and confidence among widows in managing their finances effectively, including budgeting, saving, and responsible borrowing.
5	Widows will demonstrate increased independence in managing their finances and making informed economic decisions.	Follow-up surveys will show a reduction in financial dependency on others.
6	Widows will demonstrate enhanced financial stability.	Widows will report fewer financial crises (e.g., needing urgent loans or support for basic needs).

e. **Target Beneficiaries**

Criteria for our top priority beneficiaries are women who have lost their spouses to Fulani kidnapping and are the primary caregivers for their children. This is because the loss of a spouse often leads to a dramatic decline in household income, leaving widows struggling to meet basic needs.

The project prioritizes reaching 100 widows; 25 widows each from five communities in Kaduna State. By providing trauma counselling, financial literacy training with the aim to empower them to generate income, improve their families' well-being, and achieve greater self-sufficiency reaching their full potential and build brighter futures.

f. **Project Duration: 12 Months**

The Trauma Resilience and Sustainable Empowerment Project is designed to be a focused and impactful intervention, with a project duration of 12 months. This timeframe allows for intensive training, resource allocation, and initial business development support for the target widows (100) in Kaduna State.

While the project delivers intensive support within a 12-month period, it is designed for long-term impact:

- The skills training curriculum will be developed to be replicable and sustainable beyond the initial project timeframe. This ensures continued access to relevant training for future participants.
- The project will work closely with local organizations to build their capacity to deliver skills training and financial literacy workshops. This empowers local communities to continue supporting widows in the long run.
- The project equips widows with the tools and knowledge they need to become self-reliant income earners. This empowers them to manage their finances and build a secure future for themselves and their families beyond the project's duration.

g. **Project Timeline**

Months 1-2: Project Planning and Inception

- **Needs Assessment:** Conduct research in the target communities in Kaduna State to identify in-demand skills, economic opportunities, and emotional challenges faced by widows.
- **Develop Training Curriculum:** Design trauma healing and financial literacy programs tailored to the specific needs identified in the target communities.
- **Recruit and Train Staff:** Recruit and train project staff, including community mobilisers, financial literacy facilitators, and other field volunteers.

Months 3-6: Project Implementation - Phase 1

- **Mobilization and Outreach:** Conduct outreach activities in target communities to raise awareness about the project and recruit participants (widows).
- **Trauma Healing Sessions:** Deliver group trauma counselling sessions for widows, focusing on identified unique challenges (addressing questions like; If God loves us, why do we suffer? What can help our heart wounds heal? How can we forgive others? How can we live as Christians in the midst of conflict? and how do we prepare for trouble?).
- **Financial Literacy Workshops:** Organize financial literacy workshops for participating widows, covering business idea generation, budgeting, saving strategies, marketing strategies and responsible credit use.
- **Business Development Support:** Provide guidance to widows on developing business plans, and form Village Savings and Loan Associations (VSLAs) for accountability and ongoing peer-support.

Months 7-9: Project Implementation - Phase 2

- **Skill Training:** Participating widows engage in atleast 10-day market placement (internship) in their areas of vocational or business interest.
- **Grant Disbursement:** Support widows with grants to enable them start or expand business.
- **Monitoring and Evaluation:** Begin collecting data to monitor progress towards achieving project objectives.

Months 10-12: Project Completion and Sustainability

- **Business Start-up and Monitoring:** Provide ongoing support to widows as they launch their businesses, offering guidance and troubleshooting assistance.
- **Project Evaluation and Reporting:** Conduct a comprehensive project evaluation to assess impact and identify areas for improvement.
- **Sustainability Planning:** Develop a plan for ensuring the long-term sustainability of the project's benefits, focusing on curriculum replication, local capacity building, and continued support for widows.
- **Project Completion and Celebration:** Celebrate the project's achievements and the success of participating widows.

See Annex 1.0 for the Operational Work Plan

h. **Project Budget** (*see Annex 2.0*)

ANNEX 1.0: OPERATIONAL WORKPLAN

WORK PLAN FOR TRAUMA RESILIENCE AND SUSTAINABLE EMPOWERMENT (TRASE) PROJECT					
S/N	**EXPECTED OUTPUTS**	**PLANNED ACTIVITIES**	**TIME FRAME**	**RESPONSIBLE PARTY**	**OUTPUTS/DELIVERABLES**
1	Project Planning and Inception	Activity 1: Project Launch ● Research: Identify psychological needs & economic opportunities in Kachia LGA, Kaduna State. ● Partnerships: Develop partnerships with local organizations and businesses. ● Curriculum Development: Finalize curriculum for trauma healing. ● Recruitment & Training: Recruit & train project staff & facilitators.	Months 1-2	Project Coordinator Research team, Potential partners, Curriculum development team, Training team	● Research report on psychological needs & economic opportunities. ● Secured partnership agreements with local organizations. ● Finalized curriculum for trauma healing. ● Trained project staff & facilitators.
2	Project Implementation - Phase 1	Activity 2: Mobilization, Assessments and Workshops ● Outreach & Mobilization: Recruit widows in targeted communities. ● Needs Assessment: Conduct needs assessments with participating widows. ● Trauma Healing Sessions: Deliver group trauma counselling sessions for widows. ● Financial Literacy Workshops: Organize workshops on budgeting,	Months 3-4	Outreach team, Needs assessment team, Training team, Finance team, Business development team	● List of recruited widows. ● Needs assessment reports for participating widows. ● Completion of trauma counselling sessions. ● Completion of financial literacy workshops. ● Business plans developed by participating widows. ● Created Village Savings and Loan Associations (VSLAs)

		saving, & responsible borrowing. ● Business Plan Development: Assist widows in developing business plans and VSLAs.			
3	Project Implementation - Phase 2	Activity 3: Skills Training and Seed Grant Disbursement ● Skill Training: Begin a 10-day market placement (internship). ● Disbursement: Fund allocation and release to participating widows. ● Mid-term Monitoring & Evaluation: Conduct mid-term project evaluation. Activity 4: Mentorship ● Continued Mentorship & Support: Ongoing support to widows managing their businesses.	Months 5-9	Project Coordinator, Mentorship team, Finance team, Monitoring & Evaluation team Mentorship team, Training team, Job placement team	● Completion of skills training (internship). ● Documented details of beneficiaries. ● Mid-term evaluation report with recommendations. ● Continued mentorship & support provided to widows.
4	Project Completion and Sustainability	Activity 5: Sustainability Planning and Evaluation ● Sustainability Plan: Develop a plan for replicating the project model & training local partners. ● Final Project Evaluation: Conduct final evaluation and document learnings & best practices.	Months 10 – 11	Project Coordinator, Sustainability team, Monitoring & Evaluation team	● Developed sustainability plan. ● Final project evaluation report with recommendations.

5	Project Wrap Up	Activity 6: Wrap Up ● Project Wrap-up: Finalize project activities, reports, and knowledge transfer to local partners.	Month 12	Project Coordinator Project team, Local partners	● Project closure report. ● Knowledge transfer materials for local partners.

ANNEX 2.0: OPERATIONAL BUDGET

BUDGET LINE	BUDGET CATEGORIES	QTY	UNIT RATE $	TOTAL $	%	BUDGET NARRATIVE
1.0	**Project Staff & Training**					
1.1	Project Coordinator (Salary & Benefits)	1	200x12mos	2,400		This allocation ensures effective project implementation through qualified personnel and training opportunities. It covers: ● Project Coordinator: A dedicated project coordinator is crucial for overall management, liaising with partners, and ensuring smooth project execution. ● Training Facilitators: Professional Counsellors/Facilitators are essential for delivering effective trauma counselling and financial literacy workshops to widows. ● Needs Assessment Team: Collecting and analyzing data on participating widows' needs allows for tailored training and support.
1.2	Training Facilitators (Honorariums)	4	500x4	2,000		
1.3	Needs Assessment Team: (Data collection & analysis)	4	250x4	1000		
			Sub Total	5,400	21.6%	
2.0	**Project Implementation Costs**					
2.1	Project Activities & Material, *Outreach & Mobilization* *Curriculum Development & Printing* *Training Supplies & Materials*	1	9,850	9,850		This represents the core expense of TRASE, empowering 100 widows in the selected communities in Kaduna State to achieve emotional resilience, financial independence and economic stability. This allocation supports essential activities and materials for project implementation: ● Outreach & Mobilization: Reaching target communities and attracting widows to participate requires effective outreach strategies and materials. ● Curriculum Development & Printing: Developing and printing need-based training curriculums ensure consistent and valuable training experiences. ● Training Supplies & Materials: Interactive workshops require essential materials like note pads, flip charts, boards and other items for practical exercises.

						● Business Plan and Grant Application: Facilitate writing business plan and seed grant application provides document for monitoring while empowering widows with the basic skills. ● Village Savings and Loan Associations (VSLAs): A supportive community for accountability and ongoing partnership.
2.1.2	*Business Support Seed Grants for Widows* *Close-out ceremony*	1	6000	6000		Investing directly in the project beneficiaries' livelihoods is crucial for long-term impact: ● Seed Grants for Widows (who successfully complete the trainings): An initial investment can significantly aid widows in starting or expanding their businesses. ● Celebrating the achievements of widows motivates participants and fosters a sense of community and purpose.
				Sub Total 15,850	63.4%	
3.0	**Administrative Costs**					
3.1	Office Supplies and Equipment			500		This section covers essential operational expenses to ensure efficient project management: ● Office Supplies & Equipment: This covers basic office supplies (paper, stationery) and any minimal equipment needed for project implementation (e.g., printers). ● Project Reports & Documentation: This ensures proper documentation of project activities, expenditures, and outcomes for reporting purposes. ● Communication (Phone/Internet): This covers phone and internet costs for staff communication, coordination, and project updates. ● Local Transportation: This supports staff travel within the communities for project monitoring, meetings, and logistical needs.
3.2	Communication and Documentation *Project reports and documentation* *Communication (phone/internet)*			500		
3.3	Local Transportation (for staff and materials)			1,500		
				Sub Total 2,500	10%	
4	**Contingency (5% of total budget)**					Contingency provides flexibility for unforeseen expenses.
				Sub Total 1,250	5%	
				GRAND TOTAL **25,000**	100%	

ANNEX 3.0: OPERATIONAL CURRICULUM FOR A 3-DAY TRAUMA HEALING (5 hours each day)

Day	Objectives	Activities	Outputs
Day 1: Group debriefing	● Build rapport and emotional safety. ● Explore the level of emotional impact. ● Identify the areas participants are struggling with (e.g., forgiveness, remembering God's love when we are suffering etc.)	● Welcome, authorization and consent, icebreakers, group rules, pre-test. ● Group debriefing: organise widows into groups. ● Voluntary sharing of emotional impact of the traumatic event.	● Group trust established. ● Emotional pain named and validated. ● Participants gain initial coping tools.
Day 2: Biblical underpinning	● Explore how evil and suffering came into the world as recorded in the Bible. ● Learn how to respond to doubts about God's love. ● Begin to experience God's love in the midst of suffering.	Teaching: ● Why is there evil and suffering in the world? ● When we are suffering, what can make it hard for us to believe in God's love? ● How can we remember God's love in times of suffering? ● How can we grieve in ways that brings healing? ● Bringing our pain to Jesus.	● Experience God's nearness and love. ● Emotions normalized and participants begin internal shift toward healing.
Day 3: Rebuilding hope and community	● Foster resilience and social connection. ● Introduce peer support and life skills. ● Identify those we need to forgive or ask forgiveness from.	Teaching: ● How can we forgive others? ● How can we as Christians live in the midst of conflict? ● How can we help children who have experienced bad things? ● How can we prepare for trouble? ● Post-test.	● Forgiveness explored. ● Hope and purpose reinforced. ● Commitment to ongoing healing and empowerment. ● Support groups initiated.

ANNEX 4.0: OPERATIONAL CURRICULUM FOR A 3-DAY FINANCIAL LITERACY TRAINING (5 hours each day)

DAY	OBJECTIVES	ACTIVITIES	OUTPUT

Day1: Registration, opening activities and Personal Entrepreneurial Characteristics	• Build rapport • Get to know each other a little more. • Course outline briefing. • Enlighten participants on the need to be innovative	• Registration/ Introductions (yarn coil) • Pre-test • Focus and dedication (bus game). • Important features of business planning (chair model) • Networking (spaghetti and macaroni game) • Review	• Identify common distractions in small business management and practical ways to overcome them. • Demonstrate creativity and team work. • Demonstrate an understanding of how relationships and connections influence business growth and sustainability.
Day2: Entrepreneurship	• Identify at least three potential business opportunities based on their environment, skills, and available resources. • Translate a selected idea into an actionable mini business plan with clear goals and strategies. • Demonstrate low-cost marketing strategies suitable for small-scale businesses. • Demonstrate active listening, conflict resolution, and negotiation skills.	• Recap • Business idea generation • Business idea design • Marketing • Good relationship and communication • Review	• Generate and document feasible business ideas based on personal interests, local needs, and available resources. • Produce a mini business plan. • Demonstrate improved interpersonal communication skills, especially with customers, suppliers, and peers.
Day 3: Financial Literacy	• Distinguish between needs (essentials) and wants (non-essentials). • Learn how to maintain daily income and expense records. • Learn to plan monthly income and expenses. • Set short-term and long-term saving goals.	• Recap • Needs and Wants • Simple record keeping • Budgeting • Saving • Borrowing (loans) • Risk management • Review	• Demonstrate improved decision-making in sample spending scenarios. • Widows demonstrate knowledge on how to record their income and expenditures. • Establish commitment to a weekly savings plan.

	• Learn about interest, repayment, and consequences of default. • Explore strategies to reduce or manage financial risk.	• Post-test	• Demonstrate understanding of repayment responsibilities. • Design simple risk management checklist for their livelihood or household. • Peer groups formed for support and accountability.