World Vision

Gender Inclusive Financial Literacy Training (GIFT) Manual

Acknowledgements

This manual was made possible thanks to the contributions of the following people and organisations who supported the development of this training handbook.

Project Donor: The Government of Australia: Department of Foreign Affairs and Trade through the Australian NGO Cooperation Program (ANCP) who supported the implementation of pilot and module development in multiple ANCP projects managed by World Vision Australia (WVA).

World Vision: This manual was developed by Esther Bates, Ellie Wong & Diana Johannis from WVA. Expert review was also sought from Clay O'Brien also from WVA. Sincere thanks to the Wahana Visi Indonesia – MORINGA team and World Vision Laos - Accelerated Health and Nutrition (AHAN) team and our implementing partners in both countries, who provided invaluable contributions in adapting for the Indonesian and Laotian contexts in particular, and piloted the training that shaped the development of the modules. Thanks also to the World Vision Bangladesh Nutrition Sensitive Value Chain (NSVC) team whose work we drew upon for the sessions focused on financial literacy and gender equitable relations.

Photo/image credit: World Vision International and Wahana Visi Indonesia

Training Handbook Design and illustration: Tamara Hunt.

Sources

The following sources informed the development of this manual:

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- Promundo (United States) 2019 *Changemaker Family Module. World Vision Nutrition Sensitive Value Chain for Smallholder Farmers (NSVC).* funded by DFAT Australian NGO Cooperation Program
- Wahana Visi Indonesia financial literacy material.
- World Vision *Resilient and Inclusive Social Enterprises (PTL RISE) Training Handbook – Stream 1.*
- International Women's Development Agency (IWDA), Melbourne, Australia, 2018) *Do No Harm: Integrating the Elimination of Violence Against Women into Savings Clubs.*
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Foreword

ANGELINE MUNZARA

Global Sector Leader, Livelihoods

World Vision International

As a child-focused organisation, the wellbeing of the most vulnerable girls and boys is at the heart of our vision and purpose. Economically empowering their caregivers – both women and men – is a crucial first step to achieve the global goals to end poverty and hunger, and to improve the overall well-being of most vulnerable families and their children.

The need to address the financial literacy of those socially marginalised as a way to improve their economic empowerment has been widely acknowledged. Poor financial literacy amongst women and men in rural areas is not only limiting inclusive growth and financial resilience, but also gender equality outcomes. Improving gender equality is a collective endeavour and ongoing process. As UN Secretary-General António Guterres stated on the UN High-Level Panel on Women's Economic Empowerment (WEE), gender equality remains the greatest human rights challenge of our time. And inclusive growth cannot occur without their full participation.

Our commitment to transformative household economic empowerment includes a commitment to gender equality and social inclusion (GESI). In this collective endeavour to promote gender inequality and inclusive economic growth, World Vision Australia (WVA) has been piloting Gender Inclusive Financial literacy (GIFT) as a non-biased, gender-inclusive financial literacy-training package. This manual unpacks the training package with a step-by-step guidance. Based on global best practices in financial literacy, behavioural economics, and gender transformative programming, it aims to promote women and men's access and adoption of financial literacy skills, while also promoting more gender equitable relations at the household level.

We hope this manual will help World Vision Field Office staff and local partners who are looking to implement evidence-based gender inclusive financial literacy training (GIFT) to promote inclusive practices in their families and communities.

Angeline Munzara

Global Sector Leader, Livelihoods

World Vision International

ELLIE WONG

Economic Empowerment Manager

World Vision Australia

"Agricultural Cooperative Members know how to use bookkeeping, which leads to transparency within families. In the past we didn't track income and spending and so didn't know where it went.

Women are now the ones to keep the money; they know how much they spend and generate [on the farm] and on medical and educational expenses. It prevents family conflict....and domestic violence."

– Focus Group Discussion, Satrey Ratanak, Cambodia Sustainable Business Development (CSBD) Project Final Evaluation

As a child-focused organisation, our vision is to economically empower caregivers for the well-being of their children. We want to see increased incomes for women and men translate into child well-being outcomes. To achieve this, the global evidence is clear: gender equality and women's economic empowerment (WEE) is a key driver in realising child well-being outcomes. When women are stable financial contributors to a household, investments in children's health and education increase.

This Gender Inclusive Financial Literacy (GIFT) manual was developed for couples and aims to ensure that both women and men have access to the financial literacy knowledge and skills that they need to manage their money and save for the future, including for emergencies. This can help families to benefit more from the income they earn, as well as to ensure that they have savings to help them respond and adapt to economic, social and environmental shocks.

However, household budgeting is not just about having the right knowledge and skills. It is also about decisions: decisions about what is important to that family, and decisions about how and where to allocate savings. This is closely linked to perceptions of who should make the main decisions in household, and who should control the income.

Therefore, we need to integrate practical sessions to promote women's agency, power and influence over the discussions that women have with men in their family. These sessions can also challenge any existing perceptions that women shouldn't be consulted in these vital decisions because of possible assumptions that 'it is not their place'. Our aim is that both women and men will gain the skills and knowledge to develop a sound household budget together, and that both partners have a voice in determining the financial priorities for the family, especially for children.

We hope that this manual provides a useful resource for World Vision Field Offices around the world as they work to adapt it for their context, as part of their livelihood sector strategies, core models and technical approaches.

Ellie Wong

Economic Empowerment Manager, World Vision Australia

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Gender Inclusive Financial Literacy training package: Introduction

An estimated 500 million smallholder farmers in the developing world support an estimated 1.5-2.5 billion people, encompassing a significant portion of the world's poor and food insecure population.[2] Poor financial literacy amongst women and men in rural areas is limiting inclusive growth, financial resilience and gender equality outcomes.

What is the problem?

Income generated from farming businesses can help families not only to meet their basic needs, but also to expand their businesses. However smallholder farmers face a number of difficulties in realising their potential in economic markets:

- **The nature of agriculture, including economic and climate risks and the COVID-19 pandemic:** Farming is an inherently uncertain industry: weather is unpredictable; income is seasonal and irregular; low population density in farming areas leads to high transaction costs for service providers. Factors such as COVID-19 can affect business operations through limiting workforce and access to markets and materials.
- **Limited access to credit:** A recent study[3] of smallholder households found that the majority had limited access to financial tools such as borrowing from friends or family, store credit and savings at home. Without access to capital, the productivity of smallholder farmers and related businesses will be lower. For example, farmers would not be able to afford to purchase agricultural inputs, assets or waged labour to improve production. However, this needs to be balanced with considerations linked to a family's household budget.
- **Limited financial planning skills:** Smallholder farmers are often unable to realise their full potential to participate in and benefit from economic markets to due to limited productive capacity, including poorer money, asset and debt management, because of limited knowledge and skills. Without these, it is difficult for smallholder farmers to transition to more commercial agriculture.
- **Gender inequalities limiting women's economic power:** The UN's Food and Agriculture Organisation (FAO) estimates that nine out ten of the world's farms are managed by families[4]. However, although in these family farms women often work alongside men, women tend to have less control over income generated, and their role in agricultural businesses tends to be undervalued. Women often experience limited decision-making ability, impacting household and business-related decisions. For example, women often have less control over how income is spent, limiting their own and often their families' ability to benefit from income generation activities, even in terms of meeting their basic needs, much less expanding their businesses. There is limited attention given to the connection between financial control and gender relations within a household.

As a result of these factors, financial inclusion amongst smallholder households is limited. Farmers struggle to participate in market economies, and shocks from short-term climate, economic or health factors can be devastating, potentially leading to negative coping mechanisms such as the sale of assets, reduced food consumption – or even in extreme cases, children dropping out of school, or situations of child marriage and child labour, which we have seen as a result of the pandemic.

As a result, farming families have a greater need for appropriate financial products and services, as well as the skills and ability to plan and manage both family and business finances.

To acquire these skills, implement sound financial planning and make the transition to sustainable participation in the market will typically require the cooperation of all family members, both women and men, learning, planning and working together.

What is the solution?

"Financial literacy can make a crucial difference in the lives of people, in their opportunities, in their success. It is a foundation stone for well-being, for entrepreneurship, for social mobility, for inclusive growth."[5]

- OECD Secretary-General (2017)

"Gender equality remains the greatest human rights challenge of our time. Economic empowerment is a uniquely potent way for women to achieve greater control over their own lives … Inclusive growth cannot occur without their full participation."[6]

- UN Secretary-General António Guterres on the UN High-Level Panel on Women's Economic Empowerment

What is financial literacy? For smallholder households to maintain their economic resilience, and to avoid or escape the cycle of poverty, they must be able to plan ahead, to prepare for expected and unexpected financial shocks, and to smooth consumption. To do this, they need financial literacy, "a combination of awareness, knowledge, skill, attitude, and behaviour necessary to make sound financial decisions and ultimately achieve… financial well-being".[7]

To complement World Vision's existing market based programming models, such as Building Secure Livelihoods (BSL), Local Value Chain Development (LVCD), inclusive Market Systems Development (iMSD) and Savings for Transformation (S4T), World Vision Australia (WVA) is piloting a non-biased, gender-inclusive financial literacy training (GIFT) package. Based on global best practices in financial literacy, behavioural economics, and gender transformative programming, it aims to promote women's and men's access to and adoption of financial literacy skills, while also promoting gender equitable relations.

Financial literacy programs are often run by micro-finance service institutions (MFIs)/Financial service providers (FSPs), who are promoting their own financial products. There is limited understanding of how quality financial literacy could be in their commercial interest (e.g. increasing repayment rates). Financial literacy training is often regarded as an additional activity to existing economic empowerment models like LVCD/iMSD, and S4T. However, this activity is often downplayed, with limited planning, monitoring and evaluation linked to core financial literacy competencies.

The GIFT training modules will cover basic financial literacy concepts and tools, enabling smallholder households to realistically plan for the future and make good financial decisions about managing their income, expenses, saving, and borrowing as a family. Financial choices regarding saving, and borrowing wisely, are aimed at increasing the confidence of smallholder households to actively seek out appropriate financial products that meet the needs for the benefit of the whole family.

Key financial literacy competencies that will be covered in this manual include:

- Setting your family vision;
- Saving for the future;
- Managing credit;
- Managing your money.

What is our approach to gender inclusion? Income generation from farming businesses can help families not only to meet their basic needs, but also to expand their businesses. . In this context, it is important that both women and men from farming households are equipped with financial literacy skills to enable the household to function well and equitably as both a business, and family unit. With both women and men able to participate in the household financial management, savings and budgeting processes, the whole family's financial priorities can be reflected, including business, basic needs and expenses linked to child well-being, like education and health. This is supported by the global evidence that **Women's Economic Empowerment (WEE)** is critical to increasing spending on child well-being.[8]

This is consistent with a **"household approach"**, first piloted by the International Fund for Agricultural Development (IFAD), which acknowledges the value in working with the entire household, and the importance of men and women learning how to better plan their livelihoods together, to work together to improve their food security and income, and to share the benefits equitably. This recognises the importance of gender equitable relations within households where women and men share power and decision making linked to their finances.

This manual will include **gender transformative** sessions, which seek to actively examine and question gender norms and imbalances of power between men and women, and between groups. Importantly, the manual will actively seek change by promoting equitable alternatives. For families, what decisions are more important than how to spend the family budget?

The GIFT manual promotes gender equality outcomes by ensuring that households can:

- Understand the benefits of both women and men setting the family vision and joint household budgeting goals;
- Understand the difference between gender and sex, and how attitudes and norms shape perceptions and behaviours;
- Understand the benefits of sharing financial decision making so that the whole family can benefit; and
- Understand the benefits of equitable distribution of paid and unpaid care in households.

This manual is designed for

World Vision Field Office staff who are looking to implement evidence-based gender inclusive financial literacy training (GIFT). The modules provided are developed to be generic in nature, so Field Offices will need to adapt GIFT for their context. Please refer to the GIFT Technical Guidance Note, to adapt this manual.

Key audiences for this training manual include:

✓ Technical managers and specialists

✓ Project managers and officers

✓ M&E (Monitoring & Evaluation) managers and officers

✓ GAM (Grant acquisition and Management) staff looking to develop new proposals

GIFT Target Audience

In line with the 'household approach', where farming is promoted as a family business, this training is designed to be delivered to couples (both male and female household members) in rural smallholder farming communities.

The GIFT training package is an activity that can be integrated with a number of programming approaches within the livelihoods sector approach, including: Savings for Transformation (S4T), Local Value Chain Development (LVCD) (for producer groups), and inclusive market systems development (iMSD).

GIFT Training Objectives

The objective of the training is to develop and strengthen the core competencies below.[9] These can be adapted based on specific financial needs assessment for the target audience.

Core Competencies:

After completing the module, each participant should be able to:

RESPECTFUL RELATIONSHIPS

1. See the benefits of respectful gender equitable relations between husbands and wives.
2. Understand the difference between gender and sex, and how society's expectations influence the lives and relationships of men and women.
3. Understand that family, community and socio-cultural values and customs, including harmful social and gender norms, can influence the way in which people manage their money.

VISION FOR MY FAMILY'S FUTURE

4. Develop joint family visions that meet the goals of household members, and that they can jointly work towards.
5. See the advantages of gender equitable decision-making, and identify steps to improve how decisions are made within the home.
6. Develop joint savings plans with timeframes to work towards their family vision.
7. See the value in both male and female household members setting joint financial and budgeting priorities, and managing finances together.

MANAGING YOUR MONEY & SUPPORTING YOUR PARTNER'S WORK

8. Plan income, saving and expenditure, taking into account regular, irregular and changing income and commitments.
9. Seek ways to gain sufficient income to at least maintain current living standards, including adequate food and water, hygiene and sanitation facilities and health care for all family members.
10. Identify "needs" and "wants" and prioritise as necessary.
11. Identify how men and women spend their time, and ways that men and women can support women's participation in paid work outside the home, and share care work.

PLANNING FOR THE FUTURE

12. Understand options to save for the future and how to evaluate them.
13. Prepare for future positive and negative life events that are likely to have financial consequences, in order to achieve their household vision.
14. Take steps to provide emergency savings to manage financial shocks.
15. Differentiate between the use of credit to generate or increase future income or wealth, and the use of credit for consumption.
16. Understand the benefits and risks involved in taking credit.
17. Choose credit products carefully, taking into account factors such as the interest rate, overall cost and flexibility, and the amount to be paid on regular repayments.
18. Know that different life stages and particular personal or household events may affect income and expenditure.

How to use this manual

- This manual is intended to be a resource for facilitators to refer to, in order to support the implementation of GIFT.
- The icons below show whether the section is to be conducted as an explanation, group discussion or activity:

Say/Explain to participants

Engage in a large group discussion

Conduct an activity

Specific points to note for facilitators are provided throughout the manual with boxes and icons as follows:

Facilitation Note

Remember

Tip

Key Point

- The linkage icons below show the potential for trainers to link the training session to other priorities such as Women's Economic Empowerment, Food Security, Nutrition, WASH, Education, Health or Disaster Risk Reduction.

- Refer to the 'key messages for facilitators' sections for each activity and ensure that these points are covered. Helpful notes for facilitators are provided within the text of the modules.
- Embedded pictures/text inside a thick blue border refer to suggested pre-prepared handouts which can also be found in the Annexes for ease of printing/preparation
- The Pre-test is to be carried out in Module 1 for the entire training session. The Post-tests are to be conducted at the end of each training session ***(i.e if Module 3 and 4 are conducted together on the same day, at the end of that day's training session, the Post-test questions labelled for Module 3 & 4 should be conducted).***
- Within group discussions, the most important questions to ask are indicated in ***bold italics with an asterisk****
- It is important to adapt the exercises to suit the context and target audience. Before using these materials, review and modify the following elements to your own local situation:
    - Names of people, villages, and groups
    - Currency
    - Amounts of the items shared in the examples.
    - Items being bought and sold.
    - Types of income generating activities.
    - Types of household expenses
    - When items are sold, based on the local seasons
    - Level of complexity of exercises and examples
    - Vernacular/ local language for some financial terms

Planning and Facilitation Tips

Planning Checklist:

Before planning the training, it is recommended to consult the accompanying GIFT Technical Guidance Note for a comprehensive overview of how to contextualise the training. In addition, here is a checklist of items to consider:

✓ Contact key people in the community in advance of the training (e.g. religious leaders or village elders). Explain the purpose of the training and the importance of inviting couples to this training. Think about the rationale that will motivate support for this initiative based on your context (community and family well-being, support community income generation etc.);

✓ Ensure invitations specify that this is a financial literacy training for couples (men and women);

✓ Consult key women and men about convenient times, days and seasons to hold financial literacy training for both sexes to attend the training;

✓ Consider the most convenient training locations to participants (consider if arrangements for child-friendly spaces are required);

✓ Contextualise the exercises and examples to be relevant for participants;

✓ Read the instructions carefully and imagine how it will run, then go through the manual and make notes;

✓ Print any posters in large font, and include pictures as much as possible;

✓ For each training session, print evaluation forms and distribute them to participants at the end of the session;

✓ Consider literacy and numeracy levels of participants;

✓ Consider if adjustments are required for participants with disabilities (e.g. sign language interpreters, large visual aids, appropriate seating and accessibility of venue);

✓ Prepare flip charts templates in advance as appropriate;

✓ Ensure sufficient quantities of required materials are prepared in advance;

✓ Consider venue layout when planning, and try, to pick a venue that is quiet, and try to ensure there are no spectators so that the training is private and confidential – if possible, check the training venue in advance;

✓ Try and include mix of male and female facilitators so that women and men feel more comfortable;

✓ If you expect to have more than 20 participants, make sure that at least two facilitators are present. Ensure that roles are clearly divided between facilitators beforehand.

✓ Pay attention to the Covid-19 security protocol, including ensuring:

a. Locations allow safe distances between participants;

b. There are hand washing facilities or hand sanitizers, and masks;

c. Participants who are sick or show symptoms of Covid before training do not take face-to-face training. This also applies to the facilitator.

Training and Facilitation[10]

Active learning: There is strong evidence that active learning is an effective method for transfer of knowledge. Accordingly, this training is designed to be conducted as facilitated participatory learning, to encourage participant engagement in line with adult learning methodology.

As a trainer and facilitator of this module, your job is to promote active learning through encouraging participants to engage with the learning process.

Visual aids: It is recommended to use the provided visual aids as much as possible, and try to use symbols rather than words to cater to illiterate participants. **Please see Section C for the Visual Aids.**

Recap of key messages: At the ***end of each training session and start of each subsequent training session***, conduct a brief recap of key messages covered.

Tips for Successful Facilitation[11]

- **Enforce the ground rules:** Ask participants to agree on a set of ground rules and enforce them throughout the sessions. The steps on how to do this are in Module 1. Important ground rules include listening to and showing respect for others (not talking when others are speaking, not making rude comments or talking on the phone); confidentiality; and participation
- **Manage your time:** Keep track of time; do not spend more than the planned time on a given session. Keep in mind participants' attention span and schedules. It is highly recommended to conduct the training over multiple sessions of approximately 2-3 hours (as opposed to intensive training delivery) to avoid participants feeling overwhelmed by 'information overload'.
- **Talk like people talk:** As much as possible, tailor your explanations, anecdotes and examples to resonate with the participants given your understanding of your audience.

- **Ask for feedback:** These sessions are a learning process for you as well! Don't feel shy to ask what do they like and dislike? What is working or not working? Use their input to improve the sessions. Do not divert from the planned activities but use feedback to improve the running of the sessions (for example, by including more energizers).

Tips for Successful Facilitation When Discussing Issues Linked to Gender Equality

- **Create a safe and equal space:** It is important for the group to be a space where participants feel safe and comfortable. The facilitator(s) should avoid sitting in a chair if the rest of your participants are seated on the ground. Everyone (men and women) should be seated at the same level.
- **Do not judge:** Remember, you are here to facilitate discussion and reflection. Your role is not to teach or punish anyone. Be friendly and create rapport with your participants. Be aware of your own position of power - avoid judgmental and authoritarian attitudes. Never impose your feelings or opinions on the group.
- **Promote inclusion:** Ensure that all participants have the opportunity to speak. Be careful not to let one person dominate the conversation or make other people feel that they cannot share their own opinions. During the sessions with men and women, take extra care to ensure that the voices of men do not dominate. Encourage women to share their opinions and contribute to the discussion. This is equally important during couple discussion sessions as in larger group discussions.
- **Manage conflicts respectfully:** Keep the ground rules visible during all sessions. If a conflict arises among the group, or if a participant shares a discriminatory view, remind the participants of the ground rules created in session one. Also, encourage other members to help mediate the situation. Ask the group what they think about the question raised or how they would suggest handling the problem. When necessary, you can offer brief responses to questions and clarifying misinformation.
- **Appreciate honesty and openness:** Encourage participants to be honest and open. They should not be afraid to discuss sensitive issues for fear of ridicule from their peers. Thank the group members for sharing their personal stories. Never force anyone to participate in the activities.

At the end of the training

At the end of the training, it is highly recommended that facilitators arrange for financial service providers to be present so participants can connect with them if desired. If this is not possible, facilitators should create a 'discussion space' where participants and families can consult with the facilitators and/or fellow participants about how to implement their learnings in their households, including setting up S4T groups if not already implemented in the community.

Module Overview

The full outline of suggested training Modules is given below; however this will need to be adapted for each presentation. As outlined in the Technical Guidance Note for GIFT, the financial knowledge levels of the participants should be identified in advance., Modules should then be adapted to address any gaps in this knowledge (and hence desired financial competencies to be focused on), as well as and the gender dynamics, of the particular group.

As mentioned above, each training session should be a maximum of 2-3 hours, so you would need 6-7 sessions to cover the Modules below (Module 4 part 2 combine with Module 5 Part 1, and Module 5 Part 2 combine with Module 6).[12]

At the end of each training session, facilitators should:

- Conduct a brief recap of key messages covered;
- Ensure that the Daily Evaluation is available on a flip chart (or individual handouts) is completed by participants before leaving the training (see Annex B); and
- Remind participants of the details for the subsequent training session and any homework required.

At the start of each subsequent training session, they should provide a brief refresher of key messages covered, and an ice-breaker if required

MODULE	MODULE OBJECTIVES	ACTIVITIES	TIME
1. Welcome 	1. To welcome participants to the group. 2. To agree on a set of ground rules to create a respectful environment where men and women can share and learn. 3. To explain the schedule and the content of the group Modules, schedule and discuss participants' expectations. 4. To understand participants' pre-existing attitudes and knowledge of training material.	1.1 Welcome, Overview (15 minutes) 1.2 Expectations (10 minutes) 1.3 Setting Ground Rules (10 minutes) 1.4 Pre-Test (10 minutes)	45 minutes
2. Respectful relationships 	1. Participants understand the importance of respectful gender equitable relations between husbands and wives. 2. Participants come to understand the difference between gender and sex by reflecting on how society's expectations influence the lives and relationships of men and women.	2.1 What do we mean by Gender? (40 minutes) 2.2 Man Box, Woman Box, Human Box (75 minutes)	115 minutes
3. Vision for my family's future 	1. Participants determine men's and women's goals for their families and discuss how developing joint visions can help families succeed. 2. Participants discuss the advantages of sharing decision-making power between women and men, and identify steps to improve how decisions are made within the home. 3. Participants develop savings plans to work towards their family vision.	3.1 Setting SMART visions (15 minutes) 3.2 Individual visions for your family (15 minutes) 3.3 Sharing power in decision-making (35 minutes) 3.4 Our shared vision for our family (20 minutes) 3.5 Saving for our vision (30 mins)	115 minutes
4. Managing your money and supporting your partner's work **(Part 1)** 	1. Participants understand why managing money is important. 2. Participants understand how to manage cashflow. 3. Participants understand how to prioritise expenses.	4.1 Household financial management simulation game (90 minutes) 4.2 Managing your cashflow (15 mins) 4.3 Reducing expenses (Needs vs wants) (15 minutes)	120 minutes

Managing your money and supporting your partner's work **(Part 2)**	1. Participants understand the seasonal patterns of their cashflows. 2. Participants reflect on how men and women spend their time, and identify ways that men and women can work together to support women's participation in paid work outside the home.	4.4 Seasonal calendar (80 minutes) 4.5 Our Household Cashflow tree (20 minutes) 4.6 Hours in a Day (45 minutes) 4.7 Working together in Agriculture (20 minutes)	125 minutes
5. Planning for the future **(Part 1)**	1. Participants understand options to save for the future and how to evaluate them. 2. Participants develop savings plans, taking account of future positive and negative life events that are likely to have financial consequences to achieve their household vision. 3. Participants understand the importance of saving for emergencies.	5.1 How and where to save (45 minutes) 5.2 Household journey of life (15 minutes) 5.3 Planning for emergencies (20 minutes) 5.4 Reviewing our financial plan (25 minutes)	105 minutes
Planning for the future **(Part 2)**	1. Participants learn about the different types of loans. 2. Participants understand how loans work. 3. Participants can evaluate whether loans will help them achieve their goals.	5.5 Activity: Loans – good or bad? (20 minutes) 5.6 Types of loans (10 minutes) 5.7 How do loans work? (10 minutes) 5.8 Activity: Where to borrow? (30 minutes)	70 minutes
6. Wrap Up	1. Participants recap and reflect on training. 2. Participants make commitments to work together towards their goals.	6.1 Recap of training (10 minutes) 6.2 Couples activity: Start, stop, continue (10 minutes) 6.3 Post-test (10 minutes) 6.4 Closing (10 minutes) 6.5 Optional: Certificates (5 minutes)	40 minutes (Including Optional: 45 minutes)

Module 1. Welcome[13]

Session objectives	1. To welcome participants to the group. 2. To agree on a set of ground rules to create a respectful environment where men and women can share and learn. 3. To explain the schedule and content of the group Modules, and discuss participants' expectations. 4. To understand participants' pre-existing attitudes and knowledge of training material
Recommended time	45 minutes
Materials	Flip charts, markers, masking tape, paper, pens and pencils, pre tests
Module overview	1. Welcome, Overview (15 minutes) 2. Expectations (10 minutes) 3. Setting Ground Rules (10 minutes) 4. Pre-Test (10 minutes)
Method	Explanation & Discussion
Facilitator tips	Arrange enough chairs for all the participants to sit comfortably. This should be done for all sessions. If chairs are not available, pick an area where participants can comfortably sit at the same level. It is important for the group to create and agree on a set of shared ground rules during this Module. As the facilitator, your role is to ensure safety, confidentiality, and sensitivity in the group. Use the first Module to help enforce the ground rules and demonstrate the principles of a respectful group environment.

Key points for facilitators

- Provide overview of training sessions and modules.

Explain to participants

1. Welcome participants to the group as they arrive, and introduce yourselves. Thank them for coming and ask them their names.
2. Once everyone has arrived for the meeting, say:

   "Welcome and thank you for coming! We are very happy that you accepted our invitation to participate in this introductory training session of World Vision's Gender Inclusive Financial Literacy Training (GIFT). Over several sessions, we are going to work together to explore financial literacy and management. We are also going to discuss how this relates to gender equality and how men and women can work together, as supportive and respectful partners, to promote a more successful and profitable household."

3. Introduce all facilitators, then tell the group:

   "This group will meet regularly at [insert the chosen time period here]. This training will be carried out in a very participatory way, with lots of exercises to encourage you to discuss, share your personal experiences, and learn from each other. The intention of the training is to promote positive changes at home to lead to tangible benefits for yourself, for your relationship with your partner, and for your children."

4. Next, tell the group that your role as the facilitator is to support the process of change, to encourage everyone to talk and share, and to make sure that everyone feels safe within the group.
5. Show the High-Level outline below and explain that the training sessions will cover four major modules: Respectful Relationships between Family Members; Family Visions for the Future; Managing your Money; and Planning for the Future.

HIGH LEVEL OUTLINE[14]

Explain:

"RESPECTFUL RELATIONSHIPS

We will learn about the difference between gender and sex, and the benefits of sharing financial decision making between spouses on households.

VISION FOR MY FAMILY'S FUTURE

We will learn how to set and prioritise and set joint SMART visions together for the benefit of your family so that they are achievable, realistic and reflect the vision of both partners, and how to develop savings plans to realistically achieve those goals.

We will learn the importance of women and men sharing decision making power linked to family finances, and of respectful gender relations between husbands and wives.

MANAGING YOUR MONEY AND SUPPORTING YOUR PARTNER AT WORK

Once we know your vision, we need to understand your cashflow, income and expenses as they are now, and how to make adjustments so you can reach your vision together as a family.

We will learn how cashflow changes over the year, and consider how to diversify and increase income to achieve your family vision.

We will discuss how partners support each other so that your family can reach your shared vision by sharing the paid and unpaid care work equitably between husband and wife, and challenging harmful norms about the value of women's and men's work.

PLANNING FOR THE FUTURE

We will learn how to develop a savings plan to reach your joint family vision, how to make choices on where to save wisely, and also consider how to save for family emergencies and expected life events so that these do not derail achievement of your family vision.

We will learn how to choose whether to take a loan to reach your joint family vision, and what to consider when taking loans."

SESSION OVERVIEW[15]

1. Welcome

2. Respectful relationships

What do we mean by gender?	Man box, woman box

3. Vision for my family's future

Setting SMART visions	Individual visions	Sharing power in decision-making	Our shared vision	Saving for our vision

4. Managing your money & supporting your partners work

Household simulation game	Managing your cashflow	Seasonal calendar	Our household cashflow tree	Priritising expenses	Hours in a day

5. Planning for the future

How and where to save	Household journey of life	Planning for emergencies	Reviewing financial plans	Loans – good or bad?	Types of loans	How do loans work?	Can loans help you achieve your goals for the future	where to borrow?

6. Wrap up

GROUP EXPECTATIONS (10 MINUTES)

Key points for facilitators

Encourage sharing of expectations from both men and women participants in your facilitation of the session.

Conduct an activity

1. After you have finished describing the Modules, tell the group that it is now time for participants to express the expectations or desires they have for the group meetings.
2. Hand out post-it notes and pens to all participants
3. Tell participants to spend two minutes to write on their post-its

   "What would you like to get out of the GIFT training? What do you hope to learn over the next few sessions? How can these meetings benefit you, your family, or your relationship with your partner?"

4. Collect post-its and summarise expectations on a flip chart.[16]
5. After any new expectations have been shared, or if there are no new expectations, you should inform the group about which expectations will and will not be fulfilled during the group meetings.

Note to facilitator

It is likely that there will be some expectations or modules that will not be covered during the group Modules. Explain to the group that although some of their expectations or desires may not be directly discussed during the group meetings, they should use the group and its members as an opportunity to seek advice, to discuss important matters, or to learn from each other.

Explain to participants

6. Close the activity by sharing with the group:

   "Thank you for your contributions to the discussion. All of you have different expectations for the GIFT training and how they can benefit you and your families. Sharing these expectations with the group is an important first step towards making positive changes in our lives and our relationships. By discussing our expectations, we can develop a realistic idea of what will be accomplished during our time together. Knowing each other's desires for this group will also enable us to better help each other with the problems we are facing. We will come back to these expectations at the end of the training, and check whether the training has met your expectations."

SETTING GROUP RULES (15 MINUTES)

Key points for facilitators

Encourage contributions from both men and women participants to develop common rules in your facilitation of the group work.

Engage in a large group discussion

1. Explain to the group that in this activity the group will create and agree upon a set of shared ground rules that will govern the functioning of the group throughout the training.
2. Tell the group that during the meetings they will discuss important issues they face in their daily lives, and will be asked to speak about their personal experiences and beliefs. For this reason, it is important that everyone in the group feels comfortable to discuss and share in front of each other.
3. Ask the group:

   "What rules or agreements would help you to feel safe and comfortable to discuss and share in this group?"

Note to facilitator

If no one mentions the following, prompt

"How do we make sure that everyone feels able to participate? What agreement or rule can we add to our list to make sure that some people don't dominate the discussion; that those that may be shy or less talkative can also speak during the discussions?"

4. Ask the group members to contribute ideas for rules they would like the group to adopt in order for them to feel comfortable and to trust the other group members.
5. Note down the agreements on a flip chart and bring this to subsequent sessions as a reminder to participants.

Note to facilitator

If literacy is low, you can write the agreements on a small piece of paper and then read them out to the group, or draw symbols to reflect the agreement. In this box is a list of several recommended rules that you can share with the group to help guide the discussion. If these rules are not mentioned first by the group members, you may emphasize them.

Important Ground Rules for a Successful Group:

Privacy and Confidentiality:

1. The privacy of personal experiences must be secured. No one should discuss the private information shared in the group with others in the community, if someone does not want it to be shared. All personal stories and experiences that are shared in the group will remain in the group.
2. However, participants are encouraged to share any knowledge or lessons they have learned in the Modules with others outside of this group, such as friends, family members and neighbours.

Equality:

3. All members of the group are equal, irrespective of age, gender, or background. All members have a voice and the right to speak, share and contribute.

Respect and Empathy:

4. Speak one at a time. Allow each person the time to speak. Everyone's viewpoint is important, so we need to make sure everyone is heard. Listen and show interest in what others have to say. There should be no side conversations when a participant is speaking.
5. Practice empathy – Imagine yourself in the other person's position and try to understand how they feel. Respect the opinions of others and try not to judge others for their experiences or opinions.
6. Share the space. Show support and encourage others to speak if they are too shy to participate.
7. Use only "I believe…", "I think…", or "I have experienced…" statements. Do not assume that your viewpoint is shared with everyone else in the group.

Staying on module:

8. All members of the group agree to use this space to discuss the modules according to this curriculum. All other subject matter should be left for another time.

Punctuality and attendance:

9. Arrive on time to each session. Arriving late is a sign of disrespect to the trainer and to your fellow participants.
10. All members of the group agree to attend

6. After a list of recommended rules is created, ask:

   "Is there anything missing which you would like to add?"

7. Make any additions that are suggested. After the list is complete, ask each group member if they can agree to the list of ground rules and to verbally commit to the rules: "Does everyone agree to this list and commit to upholding these ground rules during our meetings?"

8. After everyone has committed to the group agreement, explain that these rules will remain in place for the duration of the group Modules, and need to be followed in order for everyone to feel comfortable, safe and respected.

Note to facilitator

If someone does not want to commit to the group agreements, ask him or her why. Allow the group to discuss any of the concerns that participants have about a particular rule. Suggest that the rule be changed or removed, depending on the desires of the group. Ask the group:

"Are there alternative rules that you would feel more comfortable with?"

9. Tell the group that each member has a role to play in enforcing the agreements. If someone is not respecting the rules, the facilitator and group members should remind the person of the rules to which they have committed. These should be polite reminders, not punishments.

Note to facilitator

It is important that the agreements are visible in all Modules. Use different activities to remind the participants of the different group agreements and encourage the participants to do so as well.

Explain to participants

10. Thank everyone for their input and for committing to uphold the agreements. Close the activity by sharing with the group:

"Confidentiality, trust and respect are the foundations of a respectful, safe environment where men and women can share their ideas and learn new ones. Establishing group agreements is important for the governing of the group, and will help these meetings to be a space where men and women can find honesty, trust and support. I encourage each of us to respect these rules and to support each other in following them."

PRE-TEST (10 MINUTES)

1. Explain that the purpose of the pre-test is to understand participants' pre-existing knowledge regarding financial management and decision-making. Explain that it is expected that participants will not know all the correct answers and that the material in the questions will be covered in the training. Be clear that this is a learning tool to help facilitators and NOT an intelligence test for participants. Explain that the pre-test will cover all the Modules we will cover in the course. After each session they will do a very short post-test to measure learning.
2. Distribute pre-test forms and pens to participants, and ask them to complete the test as best they can. If they are unable to answer a question they should leave it blank.
3. After 5 minutes, collect the completed pre-tests from participants and thank them for their participation.

Module 2: Respectful relationships and gender equality[17]

Session objectives	1. Participants understand the importance of respectful gender equitable relations between husband and wives. 2. Participants come to understand the difference between gender and sex by reflecting on how society's expectations influence the lives and relationships of men and women.
Recommended time	115 minutes
Materials	Flip charts, markers, tape, sticky notes, pens or pencils for all participants
Module overview	1. What do we mean by Gender? (40 minutes) 2. Man Box, Woman Box (75 minutes)
Method	Small group and large group discussion
Facilitator tips	This session will provoke a lot of debate among your participants as they explore what it means to be a man and a woman. You may encounter resistance to the idea that they should challenge some of these "traditional" ideas and roles. Some participants may consider certain characteristics or roles as biologically determined, rather than socially constructed. It is important to validate participants' opinions, but respectfully emphasize that most ideas about manhood and womanhood are learned from the time we are born and that they, therefore, can be un-learned. If a participant says that he thinks women are naturally better caregivers, gently question why they believe that. Ask other participants if they agree or disagree, and why, in order to generate a discussion. If someone has a very strong or dissenting opinion, ask the group: *"What do others think about this statement or opinion that was shared?"*

WHAT DO WE MEAN BY "GENDER"?[18] (40 MINUTES)[19]

Key points for facilitators

- There are biological differences between men and women. However, many of the differences we attribute to men and women are expectations created by our society and communities.
- We are not born with many of the characteristics we have as women and men, we are taught/learn them as we grow up. Some of these expectations or stereotypes can reduce the opportunities that men and women have in their lives.

Conduct an activity

Part 1: Small Group Activity: 10 minutes

1. Explain to the group that the purpose of the activity is to discuss what it means when we talk about gender, and how societal expectations impact men, women, and their relationships.
2. Divide the participants into small groups of 4-5 individuals by gender (i.e. small groups of women and small groups of men). These groups should include at least one person who can write.[20]
3. Provide each group with two pieces of flip chart paper, post it notes and a marker. Ask them to assign one person who can act as a note taker.
4. Tell each group to write the word "man" on a post it note and stick it at the top of the first piece of paper.
5. Ask the groups to answer the question:

   "What does it mean to be a man?"

   (What does society tell us about how men should behave/think/act/look, etc.)

   a. Explain that participants can describe the characteristics of a man: how he looks, acts and behaves. It may be helpful to ask the group to explain what distinguishes a man from a woman.

   b. Tell the groups to write down their responses on post it notes and stick them to the flip chart titled 'man.' Alternatively, they can also draw pictures, symbols, role play, or simply discuss their thoughts.

6. After the participants have finished describing what it means to be man, tell each group to write the word "woman" on a post-it note and stick it at the top of the second piece of paper.
7. Ask the groups to answer the question:

   "What does it mean to be a woman?"

   (What does society tell us about how women should behave/think/act/look, etc.)

   a. Explain that participants can describe the characteristics of a woman: how she looks, acts and behaves. It may be helpful to ask the group to explain what distinguishes a woman from a man.

   b. Tell the groups to write down the responses on post-it notes and stick them to the flip chart titled "woman."

Conduct an activity

Part 2: Large Group Activity: 15 minutes

8. After the groups have finished, ask everyone to come back to the circle. Ask each of the groups to report their responses of what it means to be a 'man' to the larger group (ask them to keep it short – 3 minutes each). The facilitator should compile all the post it notes from all small groups on flip chart titled "man."
9. After all of the characteristics of a man have been provided, ask the groups to report back what they discussed about the characteristics of a woman. The facilitator should compile all the post it notes from all small groups on a separate flip chart titled "woman."
10. After all of the responses have been recorded, set up a new flip chart with the title 'Human.'
11. Ask the group:

    "Can any of the characteristics mentioned for men also apply to women?"

    a. Move each of the post-it notes from the "man" flip chart to the 'human' flip chart. Go through each remaining characteristic and ask the group which characteristics absolutely **cannot apply to women.** (For example, women do not have a penis).

12. Next, repeat the same step for women. Ask the group:

"Can any of the characteristics mentioned for women also apply to men?"

a. Move each of the sticky notes from the "woman" flip chart to the 'human' flip chart. Go through each characteristic and ask the group which remaining characteristics absolutely **cannot apply to men**. Cross off any characteristics that cannot apply to men.

13. Explain to the group the characteristics that apply only to women, and that cannot be given to men, and the characteristics that apply only to men, are what constitute our **'sex'. Sex** refers to the **biological difference between men and women** - we are born with either male or female reproductive organs and hormones.

> **Tip**
>
> **<u>All</u> characteristics should apply to both men and women, except for biological differences, such as the ability to give birth or having male or female genitalia.**

14. Explain that the **social** characteristics, or attitudes, behaviours, and roles we normally associated with men and women constitute our gender. Both men and women have a **gender** (masculine or feminine). Gender refers to the societal expectations we associate with being a woman or being a man. We are not born with these characteristics, but we learn them as we grow up.

> **Tip**
>
> Definitions to share with the group:
>
> **Sex** is biological – that is, we are born with male or female reproductive organs and hormones. The biological difference between males and females.
>
> **Gender** is socially, politically, religiously, and culturally constructed. Gender is expressed via the roles men and women play in society.

15. Tell the group:

"It is it very easy to confuse gender with sex. Gender is constructed by our society. The society assigns certain attitudes and behaviours to individuals based on their sex (e.g. women care for children) and that every individual is influenced by these social expectations. These expectations change over time and across locations."

Conduct an activity

Part 3: Group Discussion: 15 minutes

16. Next, lead a group discussion using the questions below.

- For the women: ***What are some of the expectations that communities have about women or what it means to be a woman?*** What do you think of community expectations of what it means to be a woman?
- For the men: ***What are some of the expectations that communities have about men or what it means to be a man?*** What do you think of community expectations of what it means to be a man?
- How can these expectations be harmful for individuals or for those around us?
- What happens to a man or a woman who doesn't meet these expectations (for example, a woman who is seen to be doing 'men's work' or a man who does 'women's work')?
- How do these characteristics or ideas associated with men and women impact our position within the family?
- ***What could be the benefits to your household if husbands and wives respect each other for their abilities and skills instead of just their expected roles?***

Explain to participants

17. Close the activity by sharing the following with the group:

"There are biological differences between men and women. However, many of the differences we attribute to men and women are not biological – they are expectations created by our society and communities. We are not born with many of the characteristics we have as women and men, we are taught/learn them as we grow up. Some of these expectations or stereotypes can reduce the opportunities that men and women have in their lives and their ability to exercise their personal choice and agency. Our families will benefit if we define for ourselves what it means to be men and women and challenge the stereotypes that are harmful."

MAN BOX, WOMAN BOX, HUMAN BOX (1 HOUR AND 15 MINUTES)[21]

Key points for facilitators

- There can be pressure from family, friends and community to conform to ideals of what it means to be a man or a woman, and how relationships between women and men should be. These gender norm or societal expectations can be harmful for both women and men.
- We can challenge those norms and expectations that are harmful or untrue, like 'men should always be the sole decision makers'. Rather than thinking about how women or men should act, we can think about how 'human' should act. A 'human' regardless of sex – being male or female – can be a leader, caring and affectionate with their children, and a strong business person.

Conduct an activity

Part 1: Small Group Activity: 20 minutes

1. Divide the participants into several small sex-segregated groups.
2. Give each group a flip chart paper, a marker, and the following instructions. Give them 20 minutes to complete the following activity.

   a. Men's groups: Draw a big square on the flip chart paper for your group. The box should be almost as big as the flip chart paper itself, but a bit smaller so as to be able to write things outside the square on the flip chart. Ask the group to brainstorm a list of what society expects from a person when they tell them to ***"act like a man."*** Place this list inside this square or "box" on the flip chart.

   Also ask the group to write things that their societies label as ***"Not acting like a man"*** on the flip chart paper outside the box.

Note to facilitator

If participants have low literacy, suggest that they draw things inside and outside the box that represent the things they discuss in their brainstorm

   b. Women's groups: Draw a big square on the flip chart paper for your group. The box should be almost as big as the flip chart paper itself, but a bit smaller so as to be able to write things outside the square on the flip chart. Ask the group to brainstorm a list of what society expects from a person when they tell them to ***"act like a woman."*** Place this list inside this square or "BOX" on the flip chart.

   Also ask the group to write things that their societies label as ***"Not acting like a woman"*** on the flip chart paper outside the box.

Note to facilitator

Encourage both the men's groups and the women's groups to consider men's and women's roles in agricultural activities, in addition to the other things that they come up with.

Conduct an activity

Part 2: Small Group Presentations: approx. 10-20 minutes (5 minutes per group)

3. Ask a representative from each group to present the outputs of their group to the rest of the participants. Each group should take 5 minutes or less for their presentation.

Note to facilitator

If the women's group does not want to present their Woman Box (because of shyness, conservative values, or other issues), the Facilitator can present in their place.

Conduct an activity

Part 3: Group Discussion: 30 minutes

4. Lead a discussion with the entire group:
   - Where do these messages come from? Who is the messenger? Do the messages differ if they come from a man or a woman (mother, father, teacher, sibling, peer)?
   - What are the differences between the two boxes? Are they opposites of one another? How so?

- *What are the advantages for men who stay in the Man Box and for women who stay in the Woman Box?* (For example, men who stay in the Man Box may be well-respected by other men. Women who stay in the Woman Box may find it easier to get married.)
- *What are the disadvantages to staying in the Man Box or Woman Box?* (For example, men may feel constant pressure to provide or feel depressed that they cannot comply with all aspects of the Man Box. Women may be unable to get work outside the home even though they would like to.)

Note to facilitator

If the discussion becomes a debate between "men have it worse" and "women have it worse," try to steer it away from that kind of debate and back towards a discussion about the disadvantages for everyone when men and women stay in the box.

- *Are there any advantages of stepping out of the box? What are they?*
    - For example, more open communication between partners; more peaceful households because each person is able to make decisions; more income for the family if the woman also works.
- *Do you think that changing any of the typical roles of men or women and responsibilities could help improve the family's overall happiness and well-being? Why and how?* (Answers can include less stress and tension between spouses, more time to spend with children, and ensuring that all family members have good nutrition and health.)

Conduct an activity

Part 4: Large Group Activity: 5 minutes

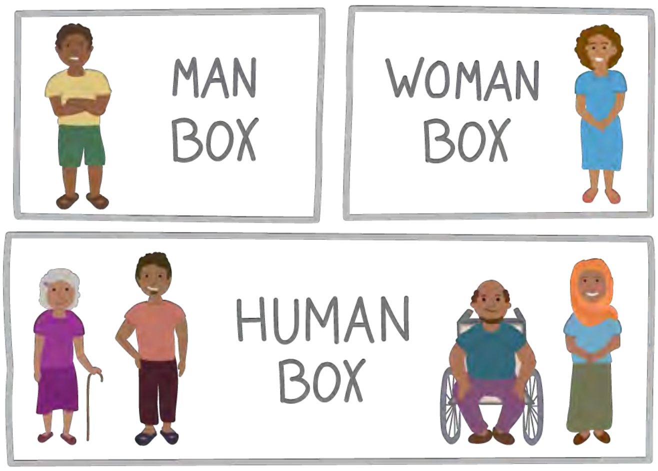
5. Make another box on a flip chart paper in front of all of the participants. Label this box the "Human Box."
6. Explain that there are many positive things inside the Man Box. In fact, much of the "empowerment" work done with women is to create the conditions that give them the skills, voice and agency over the decisions that affect their lives – capabilities that are traditionally seen as "masculine" in patriarchal societies. Examples of this might be: being a leader; having a career; becoming involved in local government political leadership; being an active member of decision-making; etc.
7. Ask the participants to point out the positive qualities of the Man Box. Write them inside the box labelled "Human Box."
8. Explain that there are many positive things inside the Woman Box as well. Examples might include: spending time with children; expressing emotions; being affectionate and loving; playing an active role in domestic chores; etc.
9. Ask the participants to point out the positive qualities in the Woman Box. Write them inside the box labelled "Human Box."

Explain to participants

10. Close the activity by sharing the following with the group:

    "Any person, regardless of their gender or sex, can be any combination of characteristics inside the Human Box. Such decisions should be based on their person choices as individuals, not forced upon them based on their gender. When we aspire to the ideals of the Human Box, we are changing the question from 'how should a man or woman act?' to 'how should a human being act?'

    When we think about managing the money coming into a household, we should remember that 'two heads are better than one'. Husbands and wives have their own strengths and weaknesses as humans, and by working together, better decisions can be made about how to manage money and plan for the future, and the household will be happier."



Module 3: Vision for my family's future

Session objectives	• Participants determine men's and women's goals for their families and discuss how developing joint visions can help families succeed. • Participants discuss the advantages of shared decision-making power between women and men and to identify steps to improve how decisions are made within the home.
Recommended time	115 minutes
Materials	Paper, pens or pencils for all participants, pre-prepared flip chart
Module overview	1. Setting SMART visions (15 minutes) 2. Individual visions for your family (15 minutes) 3. Sharing power in decision-making (35 minutes) 4. Our shared vision for our family (20 minutes) 5. Saving for our vision (30 mins)
Method	Explanation, large group discussion, individual and couples' reflections.

SETTING SMART VISIONS (15 MINUTES)

Key points for facilitators

Having clear and SMART goal/s or vision/s for the future helps women and men make financial plans which make their family goals a reality.

Explain to participants

1. Explain to the group that this program was created by World Vision and partners to help households improve livelihood[22] outcomes. This training was designed to help men and women within farming households to work together to reach this goal, as well as other specific goals that families may have for themselves.
2. Say:

   "Having clear goal/s or vision/s for the future helps families make plans which can make their goals a reality. Many goals require money to achieve. Clear financial goals/visions help your household make decisions about how you want to spend your money over a specific period of time. When you know what you are aiming for, your goal/visions help you prioritise how to spend your money wisely, limit unnecessary spending, and increase your savings by setting clear goals for how you want to use your money in the future. Without a clear goal/vision, it is easy to be focused on today's expenses but forget to plan for tomorrow.

   In this session, you will define a clear vision for the future. I will read you examples of two farmers' visions, Yati and Esri."

3. Read statements below:

   Story 1:

   Yati has a dream to make more money. Yati knows that if she has more money, she can purchase many of the things that she and her family want.

   Story 2:

   Esri and her husband have a dream of sending their child to college. They have decided that to get the money for college, they will double the yield of their maize production and make more money by selling more. They have learned that they can increase their yield through the use of fertilizer and higher quality seeds. They plan together to buy a bag of fertilizer for ***24,000*** *in time for the planting season, which starts in 4 months. To buy the fertilizer, they will save* ***6,000*** *every month starting now.*

Remember

The amounts are presented in Indonesian Rupiah. Ensure you revise the amounts to be relevant to the local context.

Engage in a large group discussion

4. After reading both stories, ask participants to share:
   - ***What you think is the difference between the two stories?****
   - ***Which one would be easier to achieve and why?****

> **Tip**
>
> **Answers should cover:** Esri's and her husband's vision is specific, and they have a plan of how they would achieve it. They will be more likely to achieve their vision. Yati's vision is very vague and would be hard to measure.

5. Reveal the pre-prepared SMART goals flip chart (see below).[23]

   Explain: *"Achievable financial goals/visions have the following five characteristics:"*

S — **Specific: It has a defined monetary value.**

M — **Measurable: It has milestones in place to assess your progress towards achieving your goal.**

A — **Achievable: The actions to be taken will allow you to reach your goal.**
For example, you can break the goal into individual tasks or steps that are easier to complete.

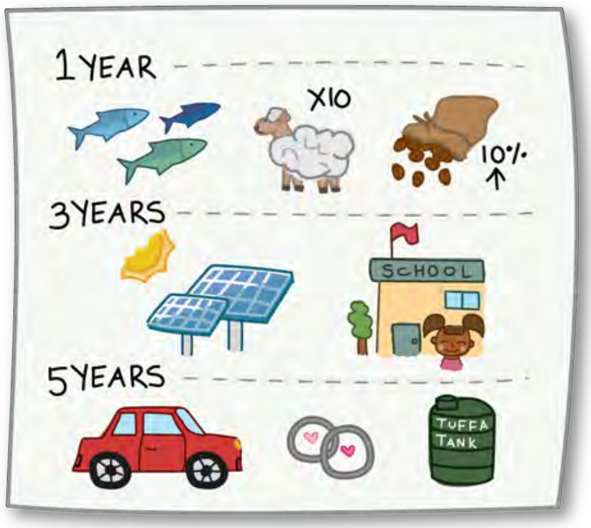
R — **Realistic: It can be achieved given your available resources, which include time, money, support from others, environmental factors, etc.**

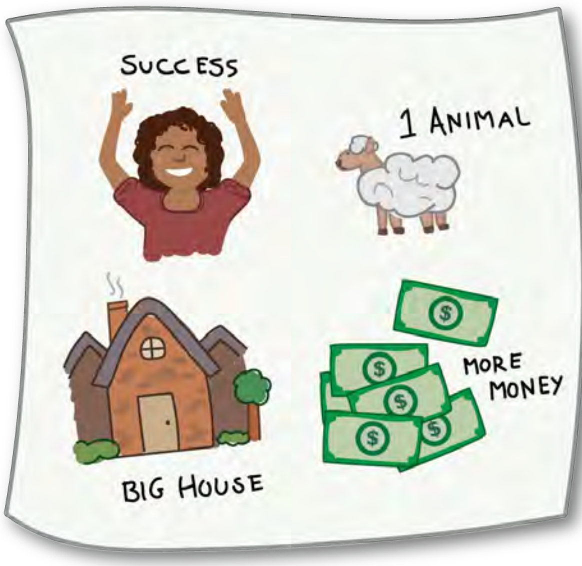
T — **Time bound: It has a specific timeframe or deadline.**

6. Show everyone a pre-prepared example of your own household vision (this could be real or imaginary). Explain what the pictures mean.

> **Tip**
>
> You can use the example below as a guide to show the breakdown of short/medium/long-term goals. In the example below, the long-term vision is to buy a water tank and car, and to pay for a child's wedding; medium-term is to pay for school for younger children and install solar electricity; short-term is to increase coffee production, buy 10 goats and also start a fishing business.

[24]





7. Ask participants whether this vision is SMART?

Tip

Prompt: Is it Specific? Is it Measurable? Achievable? Realistic? and Timebound?

Answer: It is Measurable because I can see each step I need to take to achieve my vision, Achievable because I can see each of the items I need to achieve the goal and Time-bound because I have set my time horizons of 1, 3 & 5 years, but is not very Specific because it is not clear how much I would need to increase my coffee production, so it may not be Realistic unless I have a lot of money!

8. Next, make some changes to your vision to show a SMART example.
   - In the example below, the purchase of 10 goats has been reduced to 3, and also has become a medium-term rather than a short-term goal. Explain that this is more REALISTIC for you.
   - You have also added a target of increasing coffee production by 10%, and to sell 100k worth of fish – these are now more SPECIFIC goals. You have also added in the estimated amounts you will need for each goal.

INDIVIDUAL VISIONS FOR YOUR FAMILY (15 MIN)

Key points for facilitators

- Everyone has the right and responsibility to work towards a better future for their family.
- Setting visions as a family enables everyone to work together to prioritise the financial goals. This ensures that the family budget reflects the priorities of women, men and children within a family.
- Two heads are better than one.
- The family visions/goals developed in this activity will be the anchor for the rest of the training modules.

Conduct an activity

9. Tell participants that it is now their turn to develop their own visions for their family. Ask the participants to close their eyes and read out the following:

"Imagine it is 5 years from now. Picture in your mind:

- *What are the things you hope to have achieved in that time?*
- *What do you hope for yourself? For your partner? For your children?*
- *How are your relationships with your partner and your children?*
- *How do you care for each other? How do you help each other?*
- *How do you speak to and listen to each other?"*
- *What type of economic future do you hope for yourself and your family?"*

10. Hand out blank paper and pens and say

*"Now you are going to **draw** your goals/visions on paper. Start with long-term goals (more than two years), and then think about how you will achieve these through medium term (1-2 years) and short-term (less than 1 year) goals."*

Note to facilitator

Reassure participants that this activity is not about artistic ability, and that they only need to share their visions/goals with their spouses, so it is quite private unless they want to share. Drawing is better than writing even for literate participants, as a picture of a vision is much more compelling than a written description.

11. After a few minutes, ask the participants to turn to their partner/spouse (if present at the meeting) and share their vision for the family. Each partner should take a few minutes and describe their vision for the family. Tell the group that during that time, the other partner should sit quietly and listen respectfully to what their partner is sharing.

12. After the couples have shared their vision with each other, facilitate a short reflection session, reminding the group that they do not need to share their visions/goals with group unless they wish to do so.

    Ask if anyone would like to share their answers to the following questions:

    - When you shared your family vision with your partner, were your visions similar or different?
    - For the men: did anything surprise you about the priorities presented by the women?
    - For the women: did anything surprise you about the priorities presented by the men?
    - **How can men and women work together to make financial decisions if they have different priorities?***

SHARING POWER IN DECISION-MAKING[26] (35 MINUTES)[27]

Key points for facilitators

- Men are often raised to have the final say in all or major household decisions, with negative consequences for women, men and their children.
- Equitable decision-making means sharing power between men and women, discussing and agreeing on a decision together.
- When men and women make household decisions that impact men, women and children, together, it can benefit the entire household.

Conduct an activity

Part 1: Large Group Activity (20 minutes)

1. Explain that in this activity the group is going to think about the advantages of more shared decision-making between women and men.
2. Say: "Men are often raised to be head of the household and to have the final say in all household decisions. As such, men often control access, use and decisions about household finances, resources, and even how family members spend their time. This can have a negative impact on men, women, children and the household in general."
3. Tell the group that they will now discuss some of the disadvantages of men being the primary or sole decision-makers.
4. Facilitate a group discussion using the following questions:
    - **What are some of the negative impacts on women when men are the main deciders in the family in relation to family finances?*** (e.g. family conflict; some family members' needs are met more than others'; poor financial management of household like taking a loan that doesn't benefit the family etc.)
    - **What are some of the negative impacts on men when they are the main deciders in the family in relation to family finances?*** (e.g. Family conflict, different family members' needs are met compared to others'; poor financial management, with competing priorities like taking a loan that doesn't benefit the family etc.)

- ***What are some of the negative impacts for children when they see only the father or the male head of household making all the decisions linked to the family's finances?***
- ***Based on what we just discussed, does anyone think there are benefits to men and women sharing power and making decisions together about family finances?****

Note to facilitator

Encourage participants to think of the different benefits or advantages to men and women sharing decisions, including how joint decision-making can benefit men, women and children. Examples can include greater income generation for the family; better health outcomes for the children; greater savings for the family.

5. Explain that when we talk about more equitable decision-making, we do not mean men making 50% of the decisions and women making the other 50% of the decisions. Equitable decision-making means sharing power between men and women, discussing and agreeing on a decision together. Not all decisions need to be made in this way, but when men and women make household decisions that impact men, women and children, together, it can benefit the entire household.
6. Next, start a group discussion using the questions below:
   - Do you think it is realistic for men and women to share decision-making power within the family? Why or why not?
   - ***Are there any disadvantages to sharing decisions? Why or why not?****
   - Do you know any families where men and women make decisions jointly?
   - How do you see these families? Has sharing decisions brought any benefits to their household?
   - ***If only one person from the family is in charge of the major decision-making, how does this negatively impact the family vision?****
   - ***How can we ensure that the voices of every important household member are involved in achieving this family vision?****

Part 2: Small Group Activity (15 minutes)

7. Divide the participants into two groups: one group of only men, and one group of only women.
8. Give each group 10 minutes to discuss the following questions:

   Ask the women's group:

   - ***Are there decisions you would like to be more involved in? Think of three to present to the group.****
   - ***What would need to happen in your household to begin sharing decision-making power?****

   Ask the men's group:

   - ***Are there decisions you would like to share more with your partner? Think of three to present to the group.****
   - ***What would need to happen in your household to begin sharing decision-making power?****
9. After the small groups have finished discussing, ask everyone to come back to the circle. Ask each group to share their answers with the group.
10. Tell participants to keep these discussions in mind as we continue to the next activity, Our shared vision for our family.

OUR SHARED VISION FOR OUR FAMILY (20 MINUTES)

Key points for facilitators

- Setting visions as a family enables everyone to work together on setting the financial priorities. This ensures that the family budget reflects the priorities of women, men and children within a family. This should include both girls and boys. The family vision should be owned by the FAMILY, not by one family member only.
- Two heads are better than one.
- The family visions/goals developed in this activity will be the anchor for the rest of the training modules.

Conduct an activity

Part 1: Couples activity (15 minutes)

1. Ask couples to work together for 10 minutes to develop their shared dreams/goals for their family. (This should not be rushed. The facilitator should observe and encourage both spouses to equally contribute to this process).
2. Ask participants to draw their goals/visions on paper, considering long term, medium and short-term goals in as much detail as possible as they will be useful in later Modules on financial decision making and budget, where a family's vision is the first step for determining a family's savings goals.
3. Tell participants that they can continue to work on their detailed family vision as 'homework', and that they should bring their detailed plan to the next session, as we will continue to work on them. Remind the couples that the family vision should reflect priorities of women, men, and the children in the family.

Note to facilitator

Talking about money can be difficult, particularly in instances where couples have never had an open discussion about finances before. Be aware of the dynamics in the couples' discussions and group sharing and ensure that both men's and women's voices are heard during the discussions. For example, make sure that men do not interrupt the women. It is important to challenge men's dominance over these decisions.

Part 2: Group Reflections (5 minutes)

1. Start a discussion using the questions below:
   - Do couples usually discuss the vision they have for their family's future and how they can work together to achieve it? Why or why not?
   - Is it easy to decide the priorities for the household vision? Why or why not?
   - How did you manage conflicting priorities?
   - How important is it for husbands and wives to have a shared vision for the family?*
   - What else have you learned from this exercise?

Remember

These questions are meant as a guide, but do not all have to be asked

2. Close the activity by sharing with the group:

   "Successful households are ones where each individual feels valued, respected and happy, and where men and women live together peacefully and work effectively to use the available resources for the good of the whole family. Over the following training sessions, we will work together to begin to realise how to achieve these visions. Learning how to effectively work together as a couple is

very important, and will help you to better realise the goals that you have for your family and for the economic well-being of your household. This might involve working together on income generation, and also working together on achieving savings goals for your family"

3. Tell couples to complete their detailed visions at home before the next session, and to bring their completed family vision with them to the next training session, as we will be covering how to work towards achieving those SMART visions with a savings plan.

SAVING PLAN FOR OUR VISION (30 MINUTES)

Key points for facilitators

- Monthly savings plan formula:
  Amount to save ÷ Number of months = Amount to save each month.
- Savings plans may need to be adjusted over time - review and re-prioritise goals as a couple.
- Save something every time you earn income.

Part 1: Explanation of savings plans (15 minutes)[28]

1. Explain to participants:

   "We have just developed household visions for the future. Next we will look at how to turn those visions into reality. In this session you will work together as couples to develop your joint savings plan to achieve your household vision for the future.

   Most of our family goals require money to achieve. If we do not manage our money according to our priorities, it is easy to be focused on today's expenses but forget to plan for tomorrow. That means it will be hard to achieve our goals.

   A savings plan has three elements, which can each be determined by asking a different question":

GOAL:
What are you & your partner saving for?

COST:
How much does your goal cost? How does this compare with how much your household earns

TIME:
How long do you & your partner have to save towards the goal?

2. To calculate your savings plan, use the following formula:

MONTHLY SAVINGS PLAN FORMULA:
Amount to save ÷ Number of months = Amount to save each month

Tip

Savings per week may be more appropriate

3. Explain to participants that we will practice savings plans through the story of Timothy and Hannah. (if possible, have a co-facilitator or literate participants read out the following from pre-prepared cards):

   Timothy and Hannah have developed their vision for their family together. Their long-term goal is to send their son to high school in 5 years' time and their daughter in 10 years' time. They also want to buy 3 goat kids to raise and breed in 1 year. They have also learned that using fertiliser on their crops will double their yield (and hence income), so they are saving to buy fertiliser in time for the next season in 6 months. They also want to build a small emergency fund to cover living expenses in case of unexpected events.[29]

They develop their savings plan below (show table on pre-prepared flip chart and explain each line).[30]

GOAL	AMOUNT	MONEY DUE IN	SAVING PER MONTH
Fertiliser	240,000	6 months	240,000 ÷ 6 = 40,000 per month
Emergency fund	210,000	3 months	210,000 ÷ 3 = 70,000 per month
Buy 3 goats	1.2 million	12 months	1,200,000 ÷ 12 = 100,000 per month
High school fees	6 million[31]	60 months	6,000,000 ÷ 60 = 100,000 per month
Total			**310,000 per month**

Remember

The amounts are presented in Indonesian Rupiah. Ensure to revised the amounts to be relevant to the local context.

Continue: *"However, they soon realise that their savings plan of 310,000 per month is more than they can afford, and that they can only save 250,000 per month.*

They decide that they do not want to take any loans, but want to pay for all of their goals from their savings. Timothy knows that buying fertiliser will increase their income, so they want to keep that as a high priority, and Hannah points out they must have money set aside for emergencies especially as the coming rainy season could be bad. They also know they must start saving now for their son's high school education which will begin in 5 years. They decide together that instead of buying 3 goats in 12 months' time, they will buy 2 goats in 20 months' time. This brings their total to 250,000 per month, which they can afford. They agree that they will work together to save this money by buying shares in the S4T group[32], of which Hannah is a member. At each monthly S4T meeting, Hannah buys 250,000 of shares from her group. After 6 months, when Timothy and Hannah need 240,000 to buy the fertiliser, she will either take a loan from the group or sell back her shares."

4. [Make changes to the flip chart to reflect the changes- see changes in orange bold below]

GOAL	AMOUNT	MONEY DUE IN	SAVING PER MONTH
Fertiliser	240,000	6 months	240,000 ÷ 6 = 40,000 per month
Emergency fund	210,000	3 months	210,000 ÷ 3 = 70,000 per month
Buy 2 goats	**800,000**	**20 months**	**800,000** ÷ 20 = **40,000** per month
High school fees	6 million	60 months	6,000,000 ÷ 60 = 100,000 per month
Total			**250,000 per month**

5. Facilitate a discussion using the following questions:

   a. **What other options do Timothy and Hannah have, if they want to achieve all their savings goals within the original timeframes they planned?** It may be useful to think back to the household cashflows tree.

   b. **In the story, who makes the decisions about changing priorities for their savings plan? Why is this important?**

   c. **What else have you learned from the story?**

Tip **Suggested answers:**

- Ensure that the following are mentioned: reducing household expenses so they can increase savings; taking out a loan from their S4T group for productive expenses (fertiliser or goats,) so that they can increase income; or once they have their increased harvest (and increased income), they could re-visit their savings plan and save more per month)
- They decide jointly and have a good discussion on what makes sense to both of them to prioritise. This is important so that they can work together towards the same goals.

Conduct an activity

Part 2: Couple's savings plans (15 minutes)[33]

6. Provide paper and pens to couples and tell them that they will now develop their own savings plan based on their goals/visions they previously developed.
7. Firstly, ask couples to review their original goals/ visions from Session 3. They can make changes to the goals if they wish to do so. Secondly, ask couples to include an emergency fund to cover unexpected expenses.
8. Read out the following questions, and ask each couple to note down the answer for each of their short, medium and long-term goals.

"Question 1:
How much money do you need for this savings goal?

Question 2:
When will you need or want to have this item?

Question 3:
How many months is it between now and then?

Question 4:
How much money do you need to save each month?

Question 5:
Where will this money come from? Is it realistic to save this amount each month?

Question 6:
Is there something that you will have to sacrifice in the short term to achieve this goal? Do you both agree with what needs to be sacrificed?

Question 7:
Do you need to increase your time horizon for one or more of your goals?"

Note to facilitator

Co-facilitators should help each couple with their calculations as they may have some difficulty.

Explain to participants

Close the groups discussion by saying:

"Saving money can be challenging. There will always be many competing demands on your money, and it is not always possible to save as much as you intend. However, if you work together as couples to save consistently, you can accumulate money to achieve your goals. Make it a habit to always set aside some money every time you earn income, even if it is a small amount, remembering that whatever you save, you are investing in your household's future.

Do not be discouraged if you are unable to meet your savings plan targets. Small amounts of saving are better than no saving. Savings plans will need to be adjusted over time as your household's situation changes. Work with your husband or wife and re-evaluate your options to prioritise your goals based on what is achievable.

Saving money can be challenging. Think back to the simulation game we played - there will always be many competing demands on your money and it is not always possible to save as much as you intend. However, if you work together as couples to save consistently, you can accumulate money to achieve your savings goals. Make it a habit to always set aside some money every time you earn income, even if it is a small amount, remembering that whatever you save, you are investing in your household's future and reducing your vulnerability to unexpected shocks.

Do not be discouraged if you are unable to meet your savings plan targets. Small amounts of saving are better than no saving. Savings plans will need to be adjusted over time as your household's situation changes.

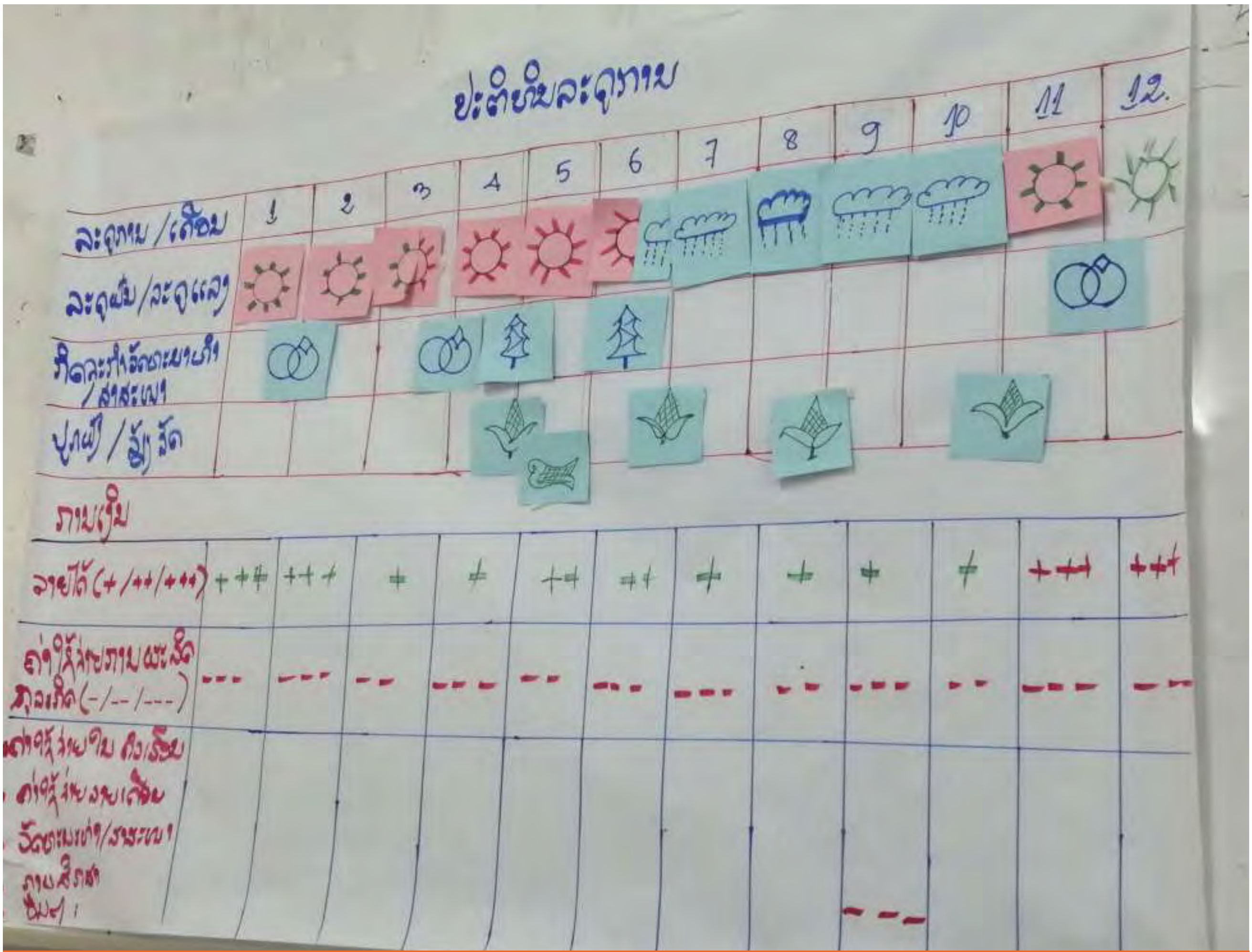
Work with your husband or wife and re-evaluate your options to prioritise your goals based on what is achievable. The most important it to try to work towards your targets and save something every time you earn income."

9. Show the rule below:[34]

1

RULE 1:
Save something every time you earn income.

Module 4. Managing your money and supporting your partner's work (Part 1)



Session objectives	1. Participants understand why managing money is important 2. Participants understand how to manage cashflow 3. Participants understand how to prioritise expenses
Recommended time	120 minutes
Materials	Flip charts, markers, paper, pretend money (pre-prepared into monthly envelopes), envelopes, pens, pre-prepared template flip charts
Module overview	1. Household financial management simulation game (90 minutes) 2. Managing your cashflow (15 mins) 3. Reducing expenses (Needs vs wants) (15 minutes)
Method	Game, large group and small group discussion, explanation

HOUSEHOLD FINANCIAL MANAGEMENT SIMULATION GAME (90 MINUTES)[35]

Key points for facilitators

- Participants should understand the "envelope system" of budgeting.
- Participants should understand that good money management is key to financial wellbeing.
- Couples – women and men – should discuss and agree on different envelopes and movements between these as they reflect the family's priorities.

Explain to participants

Part 1: Envelope system (90 minutes)

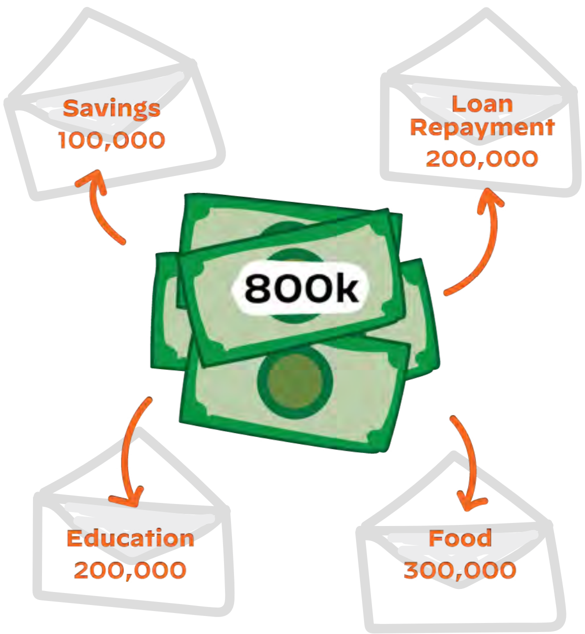
1. Say:

   "In the following activity, you will learn that it is not about how wealthy a family is, but how well they manage their household finances that will determine whether they will grow or lose their wealth, and hence also whether they can achieve their visions for their family's future. Managing money is important. Financial management is critical to ensuring that families – women and men - can properly benefit from their income generation activities.

   Traditionally, budgeting systems require you to keep detailed records of all your cashflows by writing them down and making calculations in the same budget template to see how you are tracking against your budget.

   If you find this to be too difficult to keep to in practice, we are now going to explain a simple alternative system using envelopes (or jars, or different accounts). These envelopes should represent each of your main cash outflows or branches."

2. Show the pre-prepared picture below:[36]



3. Say:

   "Whenever you receive new income, you should think about how long that needs to last, and decide as a family how much to allocate to each envelope. Deciding as a family requires discussion involving both women and men. Once you have decided together as a couple how much money should go into each envelope, keep a simple record of these amounts in a notebook. This is your household budget. Place the envelopes and budget in a safe place in the house. If any envelope does not have enough money, couples should discuss whether to delay a payment; go ahead with it by taking money from a different envelope; take a loan; or find another option. If you have more money at the end of the period, you can decide what to spend it on, or to add to your savings.

Planning ahead can help households manage their income and expenses more effectively. Planning your expenses for a specific period of time has many benefits. It can help you plan how to cover major expenses and achieve your financial goals and diversify your income.

Months of high income are the best times to save or invest towards your joint household vision."

Conduct an activity

Part 2: Simulation game (70 minutes)

Remember

Prepare the correct amounts of pretend money and envelopes for the simulation activity ahead of time. It is also a good idea to select co-facilitators ahead of time and brief them on their roles.

4. Explain to participants that we are now going to play a simulation game to practise managing household income and expenses for 2 months.

5. Ask participants to sit in pairs as couples, and distribute small pieces of paper/card to each couple.

6. Give couples a few minutes to discuss the usual categories/types of expenses that the family has, for example expenses for food, education, and social activities.. Ask them to write down these typical categories on the small sheet of paper.

7. Distribute one envelope for each household budget category to each couple. Ask couples to write the name of each expense type on the front of each of the envelopes.

8. Tell participants that we are now about to start the simulation, and that we are in Month 1. Distribute the initial pretend money and asset cards (livestock such as goats) to each couple according to the amount of income in the first month. Explain that they will now practise managing their income and expenses. Explain that the financial options available to them are the bank/cooperative for savings/loans, and moneylender (point out co-facilitators).

9. Ask couples to allocate the initial income on paper – this will be their household budget for the month.

10. Next, tell couples to distribute the respective amounts of pretend money into each marked envelope, based on their household budget. Ask them to note the amounts on the relevant envelopes.

Tip

The following is an example of a household budget (which matches with the picture above). Some couples will have many categories, others only a few. The main things are that they discuss and agree as a couple, and allocate the full amount of their first month's income in the simulation, and that the amounts written here correspond with the amount of pretend money in each envelope.

Food	*300,000*
Education	*200,000*
Loan Repayment	*200,000*
Savings	***100,000***
Total	***800,000***

Remember

The amounts are presented in Indonesian Rupiah. Ensure to revise the amounts to be relevant to the local context.

11. While couples are developing their household budget, **brief the 2 co-facilitators**. Prepare 2 people who will assist in the exercise by acting as moneylenders and **cooperatives/banks.** The pretend money should already be prepared for each couple beforehand.

12. Start reading the date, type and amount of expenses in accordance with those in the simulation game table below. Ask participants to take a sum of money for the expenses from the envelope and hand it over to the **facilitator (or co-facilitator)** as required. Ask participants to record the expenses on the household budget paper. Then proceed to the second expenditure, and so on.

13. When items with **asterisks (*)** are paid for, give couples the relevant card (to prove they have the livestock asset, health insurance policy[37], cooperative membership/bank account[38], fertiliser etc.)

14. Financial options for couples:

Loan from Cooperative/bank:[39] *Only possible if they paid the principal saving to cooperative/ bank account in Month 1.*	Monthly loan interest payments: 1.5%
Loan from **moneylender**	Monthly loan interest payments 10%
Sale of asset (goat) to **moneylender**	Income of 1,000,000 cash[40]
Interest on savings in cooperative/bank account	Monthly interest earned on savings: 1%

15. After completing the first month, ask pairs of participants to review the initial planning and the remaining money after starting 1 month, discuss what learning with the couple and note 1 or 2 important lessons.

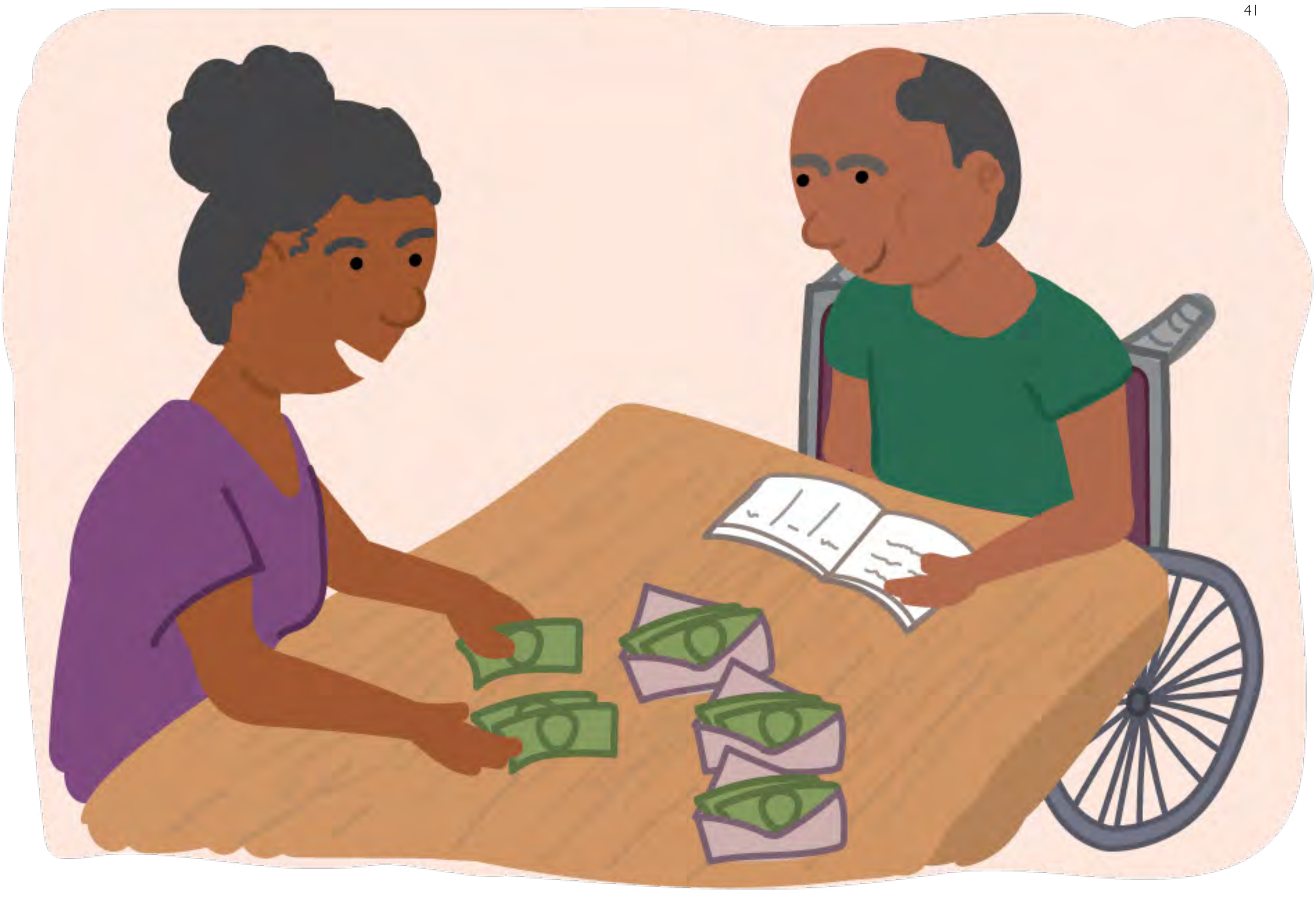
16. Before entering into the second month simulation, ask participants to set the amount of money, whether it will remain in the existing envelope or if all the rest is placed in a certain envelope. Distribute the second month's income.

Remember

Use discretion about which expenses are mandatory to pay for and which couples can be excluded from (for example, if they say they do not need to buy vegetables because they grow them, or they do not need to buy new clothes/cigarettes, that can be acceptable as it shows they are actively making financial choices about their expenditure).

17. After doing the simulation for 2 months, tell the couples that the game is now over. Ask couples to compare their expenditures for each month with their original household budget.

[41]



	Date	Financial Transaction	Amount in local currency[42]
Starting balance			
	1/01/2022	Remaining money from last month	100,000
	1/01/2022	Income	450,000
	1/01/2022	Asset – Goat 2 years-old (valued at 2 million)*	2,000,000
	Total cash provided to couples at start		*550,000*

Month 1			
1	1/01/2022	New clothes for new year	-100,000
2	2/01/2022	Rice 10 kg	-100,000
3	3/01/2022	Vegetables, cooking oil, herbs	-50,000
4	7/01/2022	Cigarettes (2 boxes) for husband and his friends	-34,000
5	10/01/2022	Income	+300,000
6	10/01/2022	Snacks and ice cream for children	-15,000
7	12/01/2022	Electricity	-50,000
8	15/01/2022	Your neighbour gets married, and your family must give a donation/gift	-200,000
9	20/01/2022	Optional: health insurance policy*	-42,000
10	25/01/2022	Church offering or donations to mosque	-20,000
11	27/01/2022	Agricultural inputs (fertilizer)*	-100,000
12	30/01/2022	*Optional:* Pay principal saving to become cooperative member/ open a bank account*	-50,000
13	31/01/2022	*If couples have a loan:* Capital repayment (5% of total loan principal)	-
14	31/01/2022	*If couples have a loan:* debt interest (1.5% to cooperative/bank and 10% to moneylender)	-
15	31/01/2022	*If couples have savings in cooperative/bank:* 1% interest on their savings which will remain in bank account	-

Month 2			
	Date	**Financial Transaction**	**Amount in local currency**
1	1/02/2022	Income	+1,000,000
2	2/02/2022	Rice 10 kg	-100,000
3	2/02/2022	Fish, vegetables, eggs	-50,000
4	3/02/2022	Cigarettes (1 box) for husband	-17,000
5	10/02/2022	A close family member dies, you are expected to give either money (500,000) or your livestock (goat/pig)	-500,000
6	11/02/2022	School fee and uniform	-200,000
7	13/02/2022	Sale of harvest	+500,000
8	13/02/2022	If couples bought fertiliser (have fertiliser card), receive additional income from additional yield	+500,000
9	-	Salesperson comes to village and offers a set of new cooking pots and pans for just 30,000 per month for 6 months	-30,000
10	17/02/2022	Electricity	-50,000
11	21/02/2022	Pocket money for children	-20,000
12	25/02/2022	Cooking oil, cooking gas, herbs	-50,000
13	28/02/2022	Child falls sick, must be taken to the doctor and buy medicine (Free if couples can show insurance policy card)	-1,000,000
14	29/02/2022	*If couples have a loan:* Capital repayment (5% of total loan principal)	-
15	29/02/2022	*If couples have a loan:* debt interest (1.5% to cooperative/bank and 10% to moneylender)	-
16	29/02/2022	*If couples have savings in cooperative/bank:* 1% interest on their savings which will remain in bank account	-

Engage in a large group discussion

Part 2: Group discussion Debrief (15 minutes)

1. Facilitate a participatory group discussion about the game, ensuring equal representation from men and women. Focus on the questions in bold italics and asterisks if there is not enough time for all questions.
2. Ask for a show of hands: At the end of the 2nd month:
   a. Who had cash above 1 million? 2 million? 3 million?
   b. Who still had their asset? And how much cash?
   c. Who had loans more than 1 million? From who? What were the loans for?
   d. ***Who saved for their visions? How much? Where did you save it?****
   e. Who had savings with the cooperative/bank? Was there any benefit from this?
   f. ***Who had a separate envelope for business/farm expenses? Why might this be a good idea?****
3. ***Explain that every couple started with the same amount of assets and had the same income – but some couples did better than others. Why do you think that is?****

Tip

Answers could include:

Good money management as a team, not spending money on unnecessary expenses, investing in business, having insurance.

4. Refer to your household budgets. Did you follow your plans for each envelope?
   a. ***Did the money in your envelopes affect your decisions about what was necessary?****
   b. ***Did the husband or wife decide? Was it difficult to make joint decisions?****
   c. ***What else did you learn from the exercise? What can you apply from this to your own household budget?***
5. Tell couples that their homework before the next training session is to develop their own monthly household budget, and use this to set up and use an envelope system. It is up to them what categories they want to use and how to allocate money to each envelope when they receive money. In the next session we will discuss how this system is working/not working.
6. Close the discussion by summarising that our everyday financial choices can make a big impact on our financial well-being.

Remember

The debrief for this activity is very important to draw out the learnings from the game. Make sure to allow enough time for good discussion to occur.

MANAGING YOUR CASHFLOW (15 MINUTES)

Key points for facilitators

- Participants should understand that good money management is key to achieving their family visions and financial wellbeing.
- Participants should understand cash inflows and cash outflows using the cashflow tree, including how to control them.
- Spend less than you earn.
- Managing money is teamwork!

1. Ask participants to reflect on the simulation exercise:

"What are the different financial options you have to achieve your family vision?*"

Tip

Answers should include selling assets, increasing income/income sources earned by family members acknowledging the contribution from both women and men, reducing expenses, using savings, and borrowing money. They may also include growing your own food to reduce food expenditure.

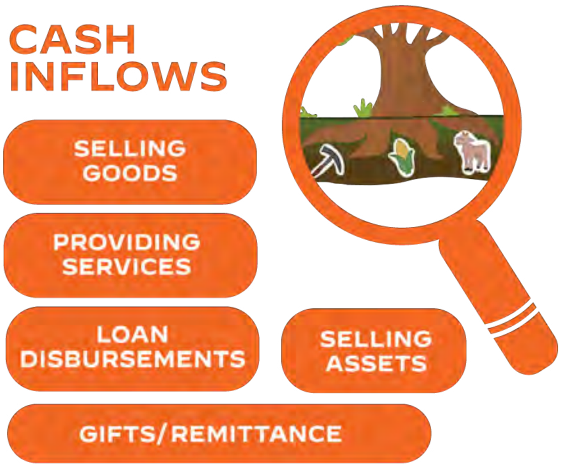
2. Explain that we can think of household cashflow like a tree. Draw a rough outline of a tree on a flip chart (example below), with several roots and branches. Make sure the roots and branches have different sizes. Say:

   "Just as a tree needs roots to survive and grow, households need money to survive. Each root represents different sources of income, which are called cash inflows. The branches represent the different categories of household expenses. There are different types, and some branches are bigger than others.

   If households manage their cashflow tree well, they will have strong and deep roots, and will have enough money for their tree to grow tall."

3. Explain:

"Cash inflows are the money that flows into your household. This is represented by each root. It is the money earned from business activities such as selling goods, providing services, or other income generating activities. Money and goods received as gifts, remittances and loan disbursements count as cash inflow. There are several main sources of cash inflows: [44]



a. SELLING GOODS
Farmers can earn income by selling harvested produce and animals. Goods include items you make or produce (such as crickets, textiles, and baskets), forage or have bought for resale.

b. PROVIDING SERVICES
Farmers receive money by doing paid work for others. For example, they can carry out planting labour for another farmer, transport produce, do construction or manufacturing work between the busy farming periods, or provide special equipment (e.g. a plough) for a fee.

c. LOAN DISBURSEMENT
Something that you borrow today and must repay in the future is a loan. The money you receive from a loan is considered part of your cash inflow. Loans can come either in cash or as goods (seeds, fertilizer and other farm inputs).

d. GIFTS OR REMITTANCES
Friends and relatives often help each other with gifts of different goods, services, and money; or remittances by family members of rice farming HH who may take up seasonal work in construction or factories in cities between the harvest and planting seasons, or work in neighbouring countries long-term; This can include assets received when couple marry.

e. SELLING ASSETS
Money from the sale of assets (such as livestock, land or machinery) is also cash inflow into the household."

4. Ask the group:

   a. *What sources of income (roots) do you have? Which are the largest?* Draw symbols on a few of the roots to match the answers provided (e.g. crops, plough, working for wages).

   b. *What do you think would happen if the tree has only 1 or a few roots?*

   c. *What about if the tree only has shallow roots?*

5. Give participants a few minutes to discuss as couples:

   a. *What roots or income sources do they currently have?*

Tip

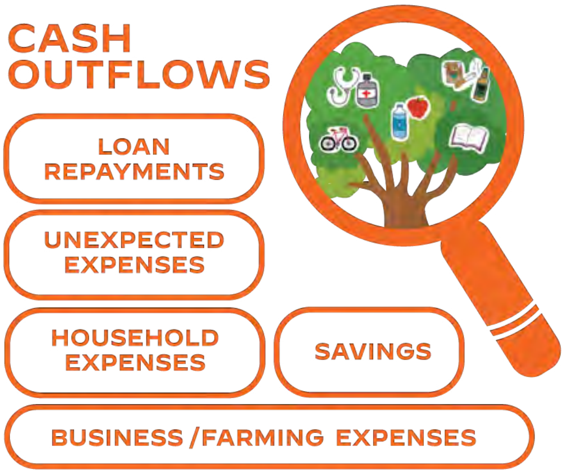
Answers:

- It is not strong and may be blown over by strong winds.
- It is not strong and may die if there are droughts.

   b. *If they want to increase their cash inflows so they can achieve their vision, what strategies would they choose?* Would they add more income sources (more roots) or would the increase the size of the existing roots? Or both?

6. Direct the participants back to the Cashflow tree diagram. Say:

"Now let us look at household cash outflows, represented by the branches. There are different types of outflows. [45]



a. **Household expenses**
The money you spend to manage and run your household. For many people, basic household expenses, such as expenses for food, transportation, and shelter, do not vary greatly from month to month. Expenses for items such as school fees, nutritious food (particularly for young children and pregnant mothers), clothes and cultural obligations vary greatly depending on needs. We will look at two types of household expense later – needs and wants.

b. **Business expenses**
All the costs associated with your livelihood. The difference between business and household expenses is not always clear for farmers because they pay all expenses from the same pool of money. A farmer may have transportation expenses both for his business (to bring the goods to the market) and for personal needs (to visit a relative). Business expenses have to be separate from household expenses.

c. **Unexpected expenses**
Life has many surprises and unfortunately many of these surprises are unexpected expenses, such as medical emergencies, funerals, illnesses, natural disasters, crop failure, family members needing help and, replacing broken items; natural disasters (e.g. floods); and now shocks associated with COVID-19.

d. **Savings**
Is money that you put aside for later. It is considered a cash outflow because you are subtracting it from your income and making it unavailable to spend on other items.

e. **Loan repayments**
If you have loans as cash inflows, you must also have additional cash outflows as loan repayments (including loan interest, fees and capital)."

46

Engage in a large group discussion

7. Ask the group:

   a. *What expenses (branches) do you have? Which ones are largest?* Draw symbols on a few of the branches to match the answers provided (e.g. food, education, health, transport)

   b. *What might happen to the tree is the branches are not balanced?* (For example, if business and household expenses are not balanced?) *What could you to do address this?*

   c. What about if the tree has lots and lots of branches?

Tip

Answers:

- If business and household expenses are not balanced, then income generation to meet the needs for the family may be difficult. To balance the branches, it might require pruning back different branches to ensure that different spending priorities are adequately accounted for.
- If all the "nutrients" escape from the branches, the tree will not grow tall.

8. Give participants a few minutes to discuss as couples:

   a. *Which branches do you have in your household?**

   b. *Which branches do you think are stopping your cashflow tree from growing, and can be pruned?**

   c. *How can you make sure that there is more money coming into the cashflow tree than flowing out?**

9. Close the session by highlighting Rule 2:

2

RULE 2:
Spend less than you save.

And add a new rule (3):

3

RULE 3:
Managing money and team work!

PRIORITISING EXPENSES – NEEDS VS WANTS (15 MINUTES)

Key points for facilitators

- Needs are necessary expenses for your household's well-being. Wants are optional and are easier expenses to reduce.
- Spend on things that matter to your whole family – women, men, girls and boys.

Engage in a large group discussion

Part 1: Explanation

1. Tell participants that they may have already noticed that some expenses are higher priority than others. Having a greater goal in mind helps us reduce the temptation to buy things that are lesser spending priorities. That's why it is a good idea to keep the household vision that you drew in a visible place so that you can be continuously reminded of it.
2. We can divide household expenses into two categories: "NEEDS" and "WANTS". Show participants the pre-prepared flip chart below (the answers are provided in brackets in red and should not be written on the flip chart).

NEED	WANT
Expenses that are absolutely ..... (necessary)	Expenses that are..... (optional/not necessary)
If not met, it ..... bring problems for the family (will)	If not met, ... bring any problem for the family (will not)
Focus on ..... rather than brand (product)	Focus on ..... brand)

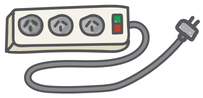
1. Say to participants:

   "For example, nutritious food is a necessity for all family members, especially children and pregnant mothers, so that they have a balanced diet that helps them grow strong and healthy. It is important to include a variety of vegetables, protein and calcium so they will not suffer from health problems.[48]"

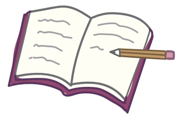
2. Show participants the pre-prepared flip chart below.

NEEDS OR WANTS?[49]


Rice


Electricity


Water


School education costs

Cooking oil


Entertainment/ alcohol


Sweets


Tithes/ contribution to church/mosque


Cigarettes

3. Go through the list one by one and for each ask participants whether it is a 'Need' and or a 'Want'. Indicate on template with 'N' or 'W'.

Remember

It is expected that some expenses will be considered wants by some and needs by others. The facilitator should explain that it is up to each household to decide for themselves which are wants and needs.

4. Ask participants:

   "Which costs are easier to reduce? Why is this?"

Engage in a large group discussion

Part 2: Needs vs wants example[50]

1. We will now discuss an example of needs vs wants. When we developed our household visions for the future, many people mentioned saving for their children's education.[51] So, for this exercise, we will take this an example of a vision as well as a need.
2. We just discussed that for many households, cigarettes[52] are an example of a want which is a high expense, so we will use that example here.
3. Next, write up on a blank flip chart the two scenarios: 1. School fees for 1 child for 12 years (on the left) and 2. Cost of cigarettes for 12 years (on the right). Ask the group:
   a. How many years does a child go elementary school for? How much does it cost to send 1 child to elementary school? Note down the amounts on the flip chart
   b. Repeat for junior high school and senior high school.
   c. Calculate the total amount for 12 years and note down on the flip chart.
   d. How much does 1 pack of cigarettes cost?
   e. Many people smoke 1 pack per day, so we will use this as an easy example
   f. If 1 person smokes 1 pack per day, how many packs is that over 12 years? (365 x 12)
   g. What is the cost of smoking 1 pack per day over 12 years? (365 x 12 x cost per pack)

Tip

This exercise should not be pre-prepared but should start with a blank flip chart so that the answers come from the group to avoid looking like any "criminalisation" of cigarettes in particular.

An example calculation is shown below (the numbers will be different for each group and are presented in Indonesian Rupiah):

NEED **Children's school fees (12 years)**	**WANT** **Cigarettes (12 years)**
Elementart school: 6 yrs x 2 semester x 200,000 = 2,400,000 Junior high school: 3 yrs x 2 semester x 500,000 = 3,000,000 Senior high school: 3 yrs x 2 semester x 1,000,000 = 6,000,000	**1 pack of cigarettes = Rp. 10,000** 1 person can smoke 1 pack/day 10,000 x 365 days x 12 years
Total children's school fee for 12 years : IDR 11,000,000 **Total cigarette expense for 12 years : IDR 43,800,000**	

4. Facilitate a discussion using the following questions:
   a. What do you think about this calculation?
   *b. Which is more important: School fees or cigarettes?**
   c. Which one do people struggle to pay for?
   d. Considering your own household, which branches do you think you could reduce the flow of? (Wants are easier to reduce than needs). What wants do you think you could reduce?
   e. How does your family decide how money is spent? Who decides how to spend the money?
   *f. Is it important to decide with your husband/wife on what expenses should be prioritised and what should be reduced? Why?**
   g. What did you learn from this exercise?

5. Close the activity by sharing the following with the group:

"Men and women sometimes have different priorities and ideas for how family finances should be spent. It is important to talk about these priorities and to agree together how money is to be spent. If men and women work together to manage the finances, money can be spent in ways that most effectively contribute to the well-being of the family, such as achieving the family vision for the future. The second rule from this session is to

"Spend on things that matter to your whole family because everyone in your family matters: women, men, girls and boys!" What other rules can you think of to help your household spend wisely?"

Module 4. Managing your money & supporting your partner's work (Part 2)

Session objectives	1. Participants understand the seasonal patterns of their cashflows 2. Participants reflect on how men and women spend their time, and to identify ways that men and women can work together to support women's participation in paid work outside the home.
Recommended time	105 minutes
Materials	Flip charts, markers, paper, pens, pre-prepared template flip charts
Module overview	3. Activity: Seasonal calendar (80 minutes) 4. Activity: Our Household Cashflow Tree (20 minutes)] 5. Activity: Hours in a Day (45 minutes) 6. Activity: Working together in Agriculture
Method	Game, large group and small group discussion, explanation

SEASONAL CASHFLOW (80 MINUTES) [53]

Key points for facilitators

- Household cashflows vary from month to month.
- Planning ahead can help households manage their income and expenses more effectively.
- There are 4 strategies to improve household cashflow to achieve your household vision.
- Months of high income are the best times to save or invest towards your household vision.

Engage in a large group discussion

1. Explain:

   "For many households, income and expenses are not constant throughout the year. This can make it hard for households to save or invest towards their visions. Now that we understand household cashflows through the simulation game, we are going to work as a group to develop a seasonal calendar and budget showing cashflows for a typical household in [insert location]. This will help us to understand when we are likely to have surplus income which could be used for savings and investment, how we could add in other sources of income to balance this out, and when we have high expenses and may need to take loans."

2. [The seasonal calendar template (see below) and cashflow tree budget template should be displayed for everyone to see]. Say to participants:

   "First, let's enter some details on the calendar about the seasons. Typical seasons include the harvest season, the hungry/lean and growing season, the rainy season, the dry season, and holidays/festivals/celebrations".

3. Ask participants:

   - **When is the dry season? When is the wet season?** Mark the relevant symbol on the calendar for the relevant months

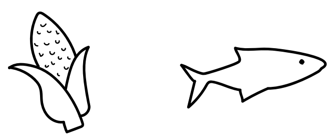
   

   - When are the typical religious and social festivals (e.g. Buddhist celebrations, temple festivals etc). Mark on calendar with context-relevant symbols

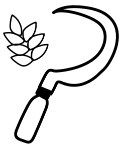
   

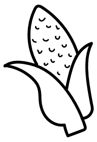
4. Next, explain that we will look at income generating activities/business activities. These must be activities where money is earned (and do not include agricultural production for consumption). By noting down when money comes in and when business expenses are needed, families can see when they receive the most money, and when times are harder and little or no money is coming in. During times of high income you should try to save as much as you can. Ask participants:

   - **What are the most common income-earning activities that participants are engaged in?** This should consider diverse income sources from women and men family members. (Make sure the group agree on a maximum of 3). Indicate these on calendar template in the spaces indicated 1.2 & 3 (drawing icons is recommended over writing). E.g. for corn and fishing it could be:

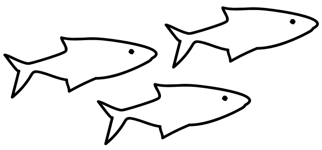
   

- **For each of these income-generating activities, when are the busy seasons?** (e.g. planting season, harvest season, or months when fishing is done). Mark on the relevant months for each income activity. For agricultural production, use different icons for planting and harvesting e.g:





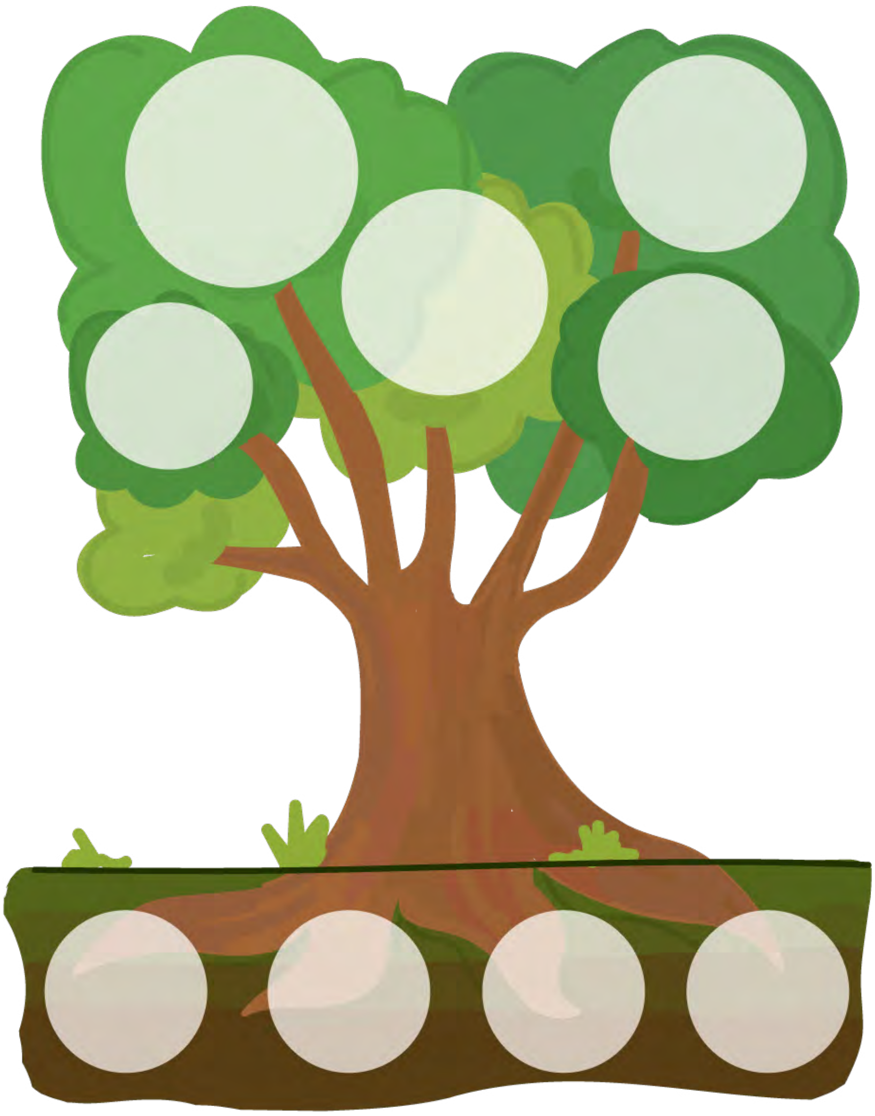
If there are months where there is especially high effort, this can be noted with multiple icons (e.g. for very intense fishing):



5. Tell participants that we will now combine the calendar with a typical household budget. Household budgets are made up of income and expenses. Explain that budgets do not have to be complex, and that we will do the activity together so everyone can understand. Explain that we will use the Cashflow Tree diagram that we learned about in the last session.

Note to facilitator

The calendar is a visual representation of the year, and should have as few words as possible and no numbers on it, otherwise the exercise becomes complex and participants may lose track. Use relevant symbols for each item (suggestions are in the instructions above).



6. Explain that for the household budget, we will input annual income to the household from the top income generating activities we identified on the calendar as the roots of our tree. Ask participants:

   a. ***For Income Activity 1, how much would a typical household in the community earn in 1 year?*** Draw the symbol and write the dollar amount on the first root on the Cashflow tree.

   b. ***In which months do they earn the income from Activity 1?*** Mark these months on the calendar with + symbols. If there is a lot of income in certain months, indicate with +++. If only a small amount of income, indicate with +. Likewise, if medium income, indicate with ++.

   c. Repeat the above 2 steps for the remaining income activities so that all 3 roots now have symbols and dollar amounts.

   d. ***Now, what is the total income from all of these activities per year?*** Write the amount on the diagram.

   e. ***What is the monthly total?*** (Divide the annual amount by 12). Write the amount on the diagram.

7. Say:

   "The next step is to look at the expenses for a typical household. These will be represented as the branches of the tree. It is always recommended to separate business and household expenses so that we can see the profit that is earned from the income-earning activities. All costs associated with your income-earning activities are business expenses. For farmers, during planting season and harvest time there are usually more costs involved."

   Ask:

   a. ***"For Income Activity 1, what are the typical business expenses per year?"*** (this could be per month if that is more appropriate) (E.g. cost of seeds, fertiliser, hiring of tools, hiring of workers for planting/harvesting, transport costs to market). Total the amounts and write on the first branch of the tree.

   b. ***"In which months do you have each business expense?"*** Indicate on calendar with – symbols. If there is a high expense in certain months, indicate with - - -. If only a small amount of expense, indicate with -. Likewise if medium expense, indicate with - -.

   c. Repeat the above 2 steps for the remaining income activities

8. Continue by saying:

   "Now we will look at household expenses. Household expenses are the money you spend to manage and run your household. Many household expenses also fluctuate throughout the year. E.g. During the dry season food costs go up. During festival seasons you spend more money. If you have children in school, their school fees/costs come at various times of the year."

   Ask participants:

   a. ***What are the typical monthly household expenses?*** Fill in the branches of the cashflow tree template (you can add or subtract branches as appropriate) and write the typical monthly amount for each in the relevant spot. Make sure that there are branches that correspond to:

      i. Business/ farm expenses
      ii. Food
      iii. Cigarettes/alcohol
      iv. Transport
      v. Bills (electricity, mobile recharge, water)
      vi. Clothes
      vii. Education/school
      viii. Religious/cultural events (including festivals, weddings, funerals)
      ix. Loan repayments

   b. ***Which expenses are only incurred at certain times of the year?*** (e.g. religious festivals, school fees) In these months, total household expenses will be higher. Indicate these months on calendar with – symbols. If there is a high expense in certain months, indicate with - - -. If only a small amount of extra expenses, indicate with - -.

   c. The rest of the months are 'normal' months. Add – to the calendar for each of the remaining months to indicate normal expenditure.

Note to facilitator

It is likely that a range of amounts will be suggested for income and expenses when doing the cashflow tree. Try to get participants to agree on a typical amount; if not, an average amount can be used. Remember also that example below is shown in Indonesian Rupiah.

9. Finally say:

"Savings is money that you set aside for later, and is one of the key ways we can work towards achieving household visions as a couple and family. Your savings helps your household tree grow bigger."

a. Ask:

How much does the typical household save per month? (Hint: If nothing, that is ok. This is a prompt for participants to realise that they should budget for their savings). Indicate the saved amount on a branch (indicated here in green). Say to participants that in the next session we will look at what we need to save to achieve the family vision and adjust this.

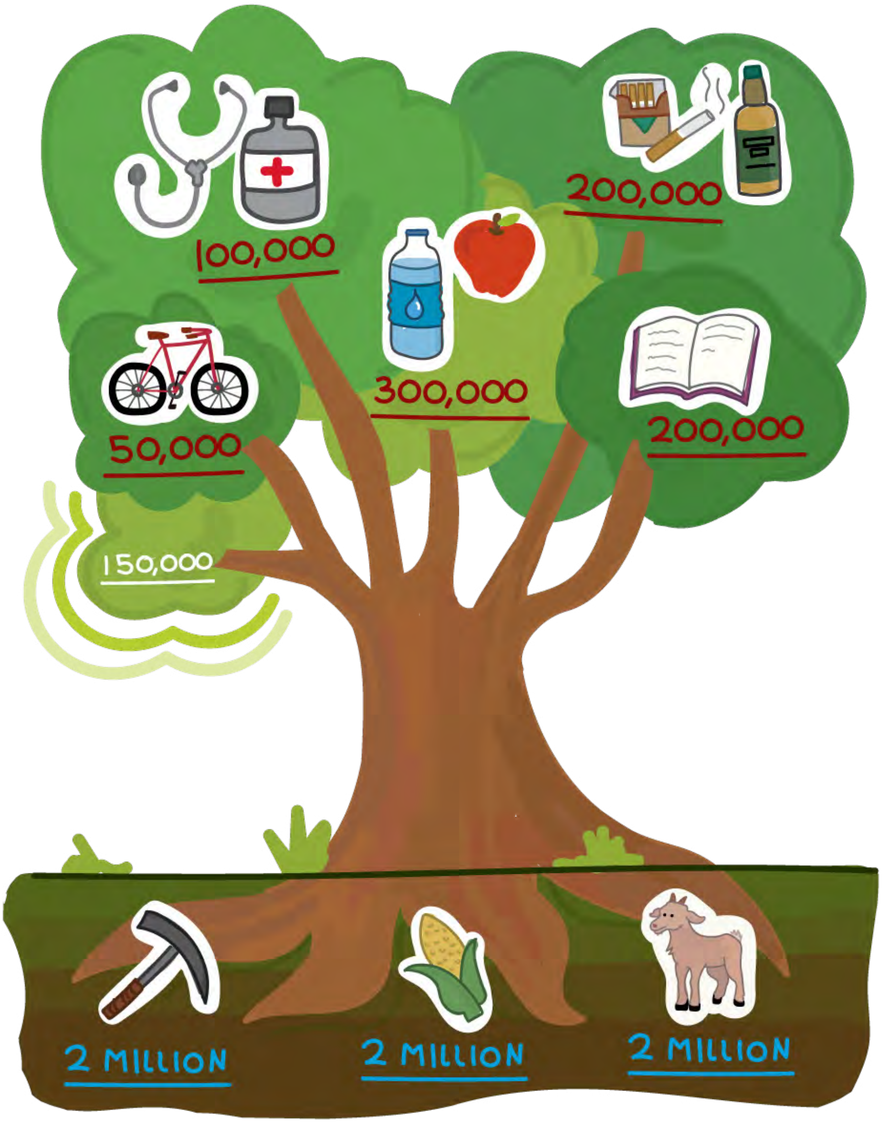
10. Now we have completed the expenses. Calculate the total monthly household expenses and indicate on the budget template (total up all monthly expenses).

11. Now we need to calculate the monthly deficit/surplus. This is our typical household's monthly income minus monthly expenses. Ask participants to calculate this and indicate the amount on the budget template. (Note that it is ok if the amount is negative.)

12. The completed tree[54] should look something like the example below (note that more branches are required). In the simple example below, total annual household income is 12 million (which is 1 million per month, savings is 150,000 per months and other monthly expenses are 850,000.

Note to facilitator

It is very unlikely that the cash inflow and outflow amounts will balance from the first try. If the outflows are more than the inflows, remind participants that there will likely be a loan, which should be added as a separate root for loan disbursements. Remember also that the example below is shown in Indonesian Rupiah.



13. Facilitate a discussion on the calendar. As above, the ***bolded questions with an asterisk(*)*** can be prioritised if there is not enough time. Ask participants:

    a. What surprised you about the calendar?

    b. Which months does the typical household have high income?

    c. Which months do they have low income?

    d. When can households save more money?

    e. Which months do they have high expenses?

    f. What could the household do to increase income in the low months?* (Prompt a discussion about diversifying income and nutrition sources if participants mention growing their own food.)

    g. Who in the household would do additional income-earning tasks?* What can the household do to make sure they have the time for this?

    h. Ask the women: ***Are there things that men could do to support women in their efforts to generate an income and to contribute economically to the home (e.g. support women with the unpaid care work)?****

    i. Ask the men: ***Based on what the women said, are there activities that you would be willing to do to support your wife in her work?****

    j. What can households do to plan ahead for times of high expenses?*

14. Facilitate a discussion on the cashflow tree. Ask participants:

    a. What surprised you about the cashflow tree?

    b. What expenses were higher than you expected?*

    c. Do you think it is helpful to separate business and household expenses?*

    d. Do you think it is helpful to separate savings?

15. Ask participants:

    "Based on what we have learned from the seasonal calendar and cashflow tree:

    a. What strategies can households take to increase their cash inflows (grow more or larger roots)?*

    b. What strategies can households take to reduce their cash outflows (prune back or reduce the branches)?*

16. Summarise answers and show the following pre-prepared flip chart:[55]

OUR HOUSEHOLD CASHFLOW TREE (20 MINUTES)

Key points for facilitators

- Participants should develop their own cashflow tree.

Conduct an activity

1. Hand out paper and pens and say:

    "Now as couples you are going to put together your own monthly cashflow tree, which is part of your Financial Plan. Do this as best as you can, but don't be too worried if it is not accurate."

2. Tell couples to follow these steps:

   Step 1: Draw their own outline as per the template.

   Step 2: Note down each of their cash inflows or 'roots' by drawing/writing. Each income source should be a separate root.

   Step 3: Next to each income source/root, note down how much money they receive per year.

   Step 4: Add up all the income source/roots and note down the total inflows for the year.

   Step 5: Divide the cash inflows by 12, to get the average monthly inflows. Note this down.

   Step 6: Now look at the cash outflows or branches. Think about what the main categories your family spends money on. Draw a branch for each category.

   These might include:

   i. Business/farm expenses
   ii. Food
   iii. Cigarettes/alcohol
   iv. Transport
   v. Bills (electricity, mobile recharge, water)
   vi. Clothes
   vii. Education/school
   viii. Religious/cultural events (inc. festivals, weddings, funerals)
   ix. Loan repayments
   x. Savings

   Step 7: Now estimate how much money you spend on each branch per month, and note the amount on the branch.

3. Give couples a few minutes to write down/draw each of their branches from their cashflow tree on their envelopes (1 branch per envelope).

4. Next, give couples a few minutes to note down their typical monthly expenses for each envelope, starting with "needs" first.

Engage in a large group discussion

5. Close the activity by saying:

   "Planning ahead can help households manage their income and expenses more effectively. Planning your expenses for a specific period of time has many benefits. It can help you plan how to cover major expenses and achieve your financial goals and diversify your income. Months of high income are the best times to save or invest towards your household vision. Next, we will look in more detail at how we can reduce household expenses. Please bring your Visions and Cashflow trees to the next training session."

SEASONAL CALENDAR– EXAMPLE FOR FACILITATOR'S REFERENCE ONLY[56]

SEASON / MONTH	1	2	3	4	5	6	7	8	9	10	11	12
Rainy/dry season												
Cultural/religious events												
1.												
2.												
3.												

	1	2	3	4	5	6	7	8	9	10	11	12
FINANCIAL												
Income (+/++/+++)					+++	++	+	+	+	+		
Business Expense (-/- - /- - -)	-				-	-						-
Household Expenses[57] (-/- - /- - -)	--	-	--	-	-	--	---	-	-	-	-	---
1. Food	-	-	-	-	-	-	-	-	-	-	-	-
2. Health	-		--			--	--					---
3. Cigarettes/Alcohol	-						-					
4. Transport/petrol												
5. Bills/utilities [58]												
6. Cultural/religious												
7. Education												
8. Clothes												
9. Tithes/ mosque												

Blank Template

SEASON / MONTH	1	2	3	4	5	6	7	8	9	10	11	12	ANNUAL TOTAL
Rainy/dry season													
Cultural/ religious events													
1.													
2.													
3.													

	1	2	3	4	5	6	7	8	9	10	11	12	ANNUAL TOTAL
FINANCIAL													
Income (+/++/+++)													
1.													
2.													
3.													
Business Expense (-/- - /- - -)													
1.													
2.													
3.													
Household Expenses (-/- - /- - -)													
1. Food													
2. Health													
3. Cigarettes/ Alcohol													
4. Transport/ petrol													
5. Bills/utilities													
6. Cultural/ religious													
7. Education													
8. Clothes													
9. Tithes/ mosque													

HOURS IN A DAY[59] (45 MINUTES)[60]

Key points for facilitators

- Encourage a more equitable distribution of paid and unpaid work between women and men.
- Supporting each other in completing required activities makes families happier, healthier and more able to achieve their visions for the future.
- Unpaid care work makes an important contribution to family wellbeing.

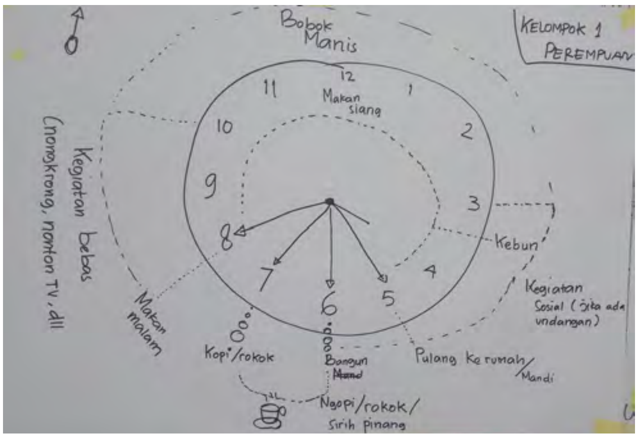
Conduct an activity

Part 1: Energiser activity (5 minutes)

1. Ask participants to stand up and spread out. Ask all participants to stand on 1 leg for 30 seconds (facilitator should time this) without holding on to anything.[61]
2. Now ask all participants to hold their spouses' hands/arms and again, stand on 1 leg for 30 seconds.
3. Ask the group which option was easier, alone or with their spouse?
4. Explain that the next activity will explore other ways for husbands and wives to support each other so that everyone's lives are easier.

Tip

It should be easier to balance with the support of their husband/wife



Conduct an activity

Part 2: Small Group Activity (20 minutes)

5. Explain that in this activity, the group is going to reflect on the different ways that men and women spend their days and the time they devote to certain tasks. This will help them to decide as a family how they want to spend their time to reach their family goals.
6. Divide the participants into small groups (3-4 people) based on their sex, groups of men and groups of women. Give each group a piece of flip chart and a marker.
7. Ask each group to imagine a typical day in the lives of a wife and husband in their community, and to list, on flip-chart paper, the activities or tasks performed by women and men in a household over 24 hours. The women's groups should list the daily activities of a woman and the men's groups should list the daily activities of a man.
8. After about 10 minutes, ask everyone to come back to the circle and ask each group to briefly present what they wrote, pictured, or discussed within their group.

Note to facilitator

For low-literacy groups, ask participants to depict the tasks in different ways (through images, drawings, etc.), or make sure that each group has one person who is able to make notes.

Engage in a large group discussion

Part 3: Discussion (20 minutes)

9. Facilitate a group discussion using the following questions:
   - What differences do you notice between the ways men and women spend their days?
   - *Who generally carries out more activities or tasks during the day? Men or women?**
   - *Who generally has more leisure time to spend with friends or family? Men or women?**
   - Do you think these differences are fair? Why or why not? Why do we tend to undervalue domestic work such as cooking or cleaning, and time spent caring for children? And why is paid work seen as having more value?
   - Why do we tend to undervalue certain types of tasks performed by men and women? Why are the physical tasks (e.g. ploughing) that men tend to do more valued than the tasks that women tend to do like post-harvest processing (drying, sorting, washing)?

- Ask the women:
  - ***All of you are very busy within and outside the home. Is it difficult to manage to do all of the household activities and to work outside the home?****
  - ***Are there things that men could do to support women in their efforts to generate an income and to contribute economically to the home?****
- Ask the men:
  - ***Based on what the women said, are there activities that you would be willing to do to support your wives/partners in her work, both inside and outside of the home?****
  - ***Are there things that men and women could help each other with?****
- Ask the group:
  - ***What are some of the benefits of men and women working together on these activities? For women? For men? For the family?**** (Share some examples: A man who shares child care really gets to know his children well. A woman who learns how to use a hammer for home repairs can do this job easily if the man is away. A man who cooks for the family could get a job as a chef at a local restaurant.)
  - How can men and women value their contributions to the household more?
  - Do you think that changing any of the roles and responsibilities could help achieve the family's dreams more quickly? Why and how?
  - ***In the last activity (Seasonal calendar), you identified that you wanted to diversify your income. Based on this activity and the required skills, who in the family is best suited to take on these additional income-generating activities? Do they have the time for this?****
  - What else have you learned from this activity?

10. Ask participants to spend 5 minutes discussing in couples what they could do to have a more equitable distribution of tasks in their home:
    - What additional income-generating activities will you add?
    - ***What are one or two things men can do to more equally share household caregiving chores in the home?****
    - What are ways that men can value more what women do on the farm and within the household?
    - Are there any labour-saving strategies you hadn't thought of that the family could adopt?

Explain to participants

Close the activity by sharing with the group:

"The time available to us dictates a family's ability to engage in income generation, so it's important to understand how tasks are divided, and how long they take. For many families, farming is a household business where both men and women contribute. For example, both men and women might work in different ways to grow maize, and both would be key contributors to the household's income generation.

Women and men are often raised to perform different roles, with women usually bearing a significant proportion of the childcare and domestic work. This creates an extra burden for women, especially when they are also working outside the home. There are many ways that men can work together to reduce this burden through labour saving strategies and sharing the workload more equitably.

When men and women work together to complete the household tasks, both will have more time to work and participate in activities that will help the family to prosper and work towards their vision for the future. Additionally, when women have time to prepare and eat their meals together with their families, all family members benefit from better nutrition and health. I encourage you to think of ways to show your appreciation for the work that your husband or wife does for the family. Different types of work are important. While care and domestic work do not increase incomes, it is very important to family well-being and child well-being."

Within the family's agricultural work, we know that many tasks, whether they be more physical or less physical, help farmers improve the quality and final price of their product, like Moringa, maize and pili nut. It is important to recognize the different roles and responsibilities men and women play in the value chain. All agricultural tasks help farming families to increase their income. These roles are very much linked to society's expectations about gender, but they are not fixed, and can change over time. If both husband and wife work on the farm, they are both contributors to the family's farm business."

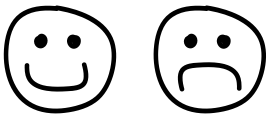
WORKING TOGETHER IN AGRICULTURE (20 MINUTES)[62]

Key points for facilitators

- Encourage participants to value the important roles that women and men play on the family farm.
- Given women and men are normally partners on the family farm, it is important that both are key decision makers linked to income generated from the farm.
- Two heads are better than one – share decision-making on farming activities.

Conduct an activity

1. Ask the group to stand up and move to where there is plenty of space.
2. Set up two flip charts: 1 with a smiley face and 1 with a sad face on different sides of the training location:



3. Say to participants:

   "In this session we are going to reflect on our own attitudes about the work men and women do on farms. There are no right or wrong answers, and everyone should have their own opinion. I will read out a number of statements. For each statement, each of you individually needs to choose whether you agree or disagree with it by moving to stand next to the relevant poster"[63]

   (either  or ).

4. Read out the following statements.

   a. ***Women's post-harvest processing work (drying, sorting etc.) is easier than men's work on the farm.****

   b. ***Men and women both play important roles in the agricultural work in our community.****

   c. ***Women have less knowledge than men about agriculture work and income generation.****

   d. ***Men should be the main decision makers about the farm's major investment decisions including assets, not women.****

   e. ***Men and women's roles in agriculture are not fixed, and can change.****

   f. ***Women spend a large amount of their time working on the farm.****

5. For each statement, ask a couple of representatives to explain why they agree or disagree with the statements. After explanations for each statement, ask if anyone if they would like to change their mind.
6. Repeat for each of the statements above.

Remember

It is important to remember that your role is to remain neutral, and to promote discussion of the different opinions. You should not tell people which opinion to have, or to suggest to people to change their opinions. If someone has a very strong or dissenting opinion, ask the group for their opinion:

"What do others think about this statement or opinion that was shared?"

Engage in a large group discussion

7. Next, start a group discussion using the questions below:
   - Where do these opinions or beliefs that we have about men and women's farming roles come from?
   - Do these beliefs influence the types of decisions that we expect men and women to engage in?
   - How do you feel when your work is not valued and you are not consulted?
   - What would happen if men and women talked more about how to best share the workload on the farm and in the home?
   - ***How can husbands and wives better work together on their family farms to promote better productivity and better family relations?****

Explain to participants

8. Close the activity with the group by saying:

   "Within the family's agricultural work, we know that many tasks, whether they be more physical or less physical, help farmers improve the quality and final price of their product. It is important to recognize the different roles and responsibilities men and women play in the value chain. All agricultural tasks help farming families to increase their income. These roles are very much linked to society's expectations about gender, but they are not fixed, and can change over time. If both husband and wife work on the farm, they are both contributors to the family's farm business."

Module 5: Planning for the future (Part 1)

Session objectives	1. Participants understand options to save for the future and how to evaluate them 2. Participants develop savings plans, taking account of future positive and negative life events that are likely to have financial consequences to achieve their household vision 3. Participants understand the importance of saving for emergencies
Recommended time	105 minutes
Materials	Flip charts, markers, pre-prepared flip charts, stories printed out on cards, paper, pens or pencils for all participants
Module overview	1. How and where to save (45 minutes) 2. Household journey of life (15 minutes) 3. Planning for emergencies (20 minutes) 4. Reviewing our financial plan (25 minutes)

HOW AND WHERE TO SAVE (45 MINUTES)[64]

Key points for facilitators

- Rule of saving: Income - Saving = consumption
- Saving money now helps women, men and their households prepare for the future.
- Evaluate where to save using the 4 criteria: liquidity, risk, cost, and growing wealth.

Explain to participants

1. Start the session by asking participants why they think they should save. Tell participants:

   "Saving is important as it helps us to invest to increase our assets, achieve our joint financial visions for the future, and protect ourselves from unexpected future expenses."

2. Ask participants which of the following statements they agree with (write these up on a flip chart):

The Rule of saving is:

a. Income - Consumption = Saving

OR

b. Income - Saving = Consumption.

3. Ask representatives from both sides to explain their position.
4. Explain that Option B is recommended, because often if we wait until there is something left over from consumption, we will never save anything! Show the participants Rule 5:

5

RULE 5:
Income - Saving = Consumption

5. Ask participants how they have saved money in the past. Break these down into[65]:

   a. Saving at home

   When saving money at home, it is easy to make deposits. But there are risks. Money kept at home can be easily spent or stolen.

   b. Saving in Assets

   Keeping savings as goods (assets), such as animals, jewellery, grain, or a house, is safer than savings in cash. For example, if a farmer puts aside 1kg out of 10kg of harvest of rice, this is a form of saving. Saving in assets carries risk. Saving with any asset has the risk of the asset losing value from spoilage, death or sickness of livestock, or being stolen. If money is needed urgently, it may also be difficult to get a good price for the asset.

   c. Saving in S4T (savings) group

   The savings groups are small informal groups who manage savings through share purchases, loans, social funds, membership, and all other relevant aspects through the group constitution. Peer pressure encourages members to save, but savings can only be done at group meetings or through daily savings at the boxkeeper's house. Savings should only be accessed at the end of the cycle, so if money is needed urgently, it might have to be taken as a loan from the group (requiring approval).

   d. Saving in a village bank

   Village Banks are more formal than savings groups, so savings are more secure, however savings and withdrawals can only be done by members at monthly meetings at the village.

   e. Saving at commercial banks or microfinance institutions

   Commercial banks or microfinance institutions are more formal, and savings are more secure, but may be more difficult to access, particularly if branches are far away. Fees may be charged for accounts or transactions, and transport may be expensive, and it may be more difficult to open an account as documentation is required. Interest may be earned on savings.

6. Say to participants:

"It is important that both husbands and wives are able to access savings, and key decisions such as where to save and who to save should be made jointly. This might look different for different couples."

7. Ask the group whether they think it is better to save at home vs in a savings group. Ask them to explain their answers.

8. Explain that there are different factors that we need to consider when deciding where to save. Break these down into four criteria to think about when evaluating saving options:

   a. Liquidity

   How easy it is to obtain cash, or change an asset into cash, when you need to use it? The most liquid asset is cash kept in your home, as it is ready to use immediately. If your savings are in the form of animals or jewellery, usually you must first sell the item to have the money available for your needs. Or if your money is in the bank, how easy is it for you to withdraw it?

   b. Level of risk

   How likely are savings to lose their value? Savings kept in formal financial institutions have very low risk. Savings kept in your home are more vulnerable to theft, fire or spending on wants because of easy access. Savings kept in the form of animals or jewellery, while more difficult to spend, carry greater risks. If an animal dies, you will lose all of your savings. Market prices can vary and you may receive less money than you paid for these assets if you need to make a quick sale.

   c. Cost

   What is the price for the service? A bank or other formal financial institution may charge fees on savings accounts. If the bank is far away, you may have to spend money on transportation, and potentially lose money due to missed work to make your deposit or withdrawal. What costs are associated with keeping your savings in livestock? They require food and other maintenance costs. There are no costs associated with keeping your savings at home.

   d. Growing wealth

   How easy is it to increase your savings, and much do you earn from them? If you can easily add to your savings and cannot easily withdraw, your savings will grow, such as an S4T group. Also, a bank may pay you interest on your savings, or your savings group may pay you a dividend on your savings at share-out. If your savings is in livestock, you may earn profit from breeding and selling offspring.

9. Continue to explain to participants:

"When evaluating savings options, it is important to think about when and how you will want to access your savings, the frequency of your deposits, and the acceptable level of risk. Your savings goal could influence the best option for savings. Many households will benefit from using multiple savings options for different purposes."

Engage in a large group discussion

10. Read out (or give to 2 participants as a role play) the following case studies. Explain that the following examples give some insight into the benefits and disadvantages of a few savings options.

Case study 1. Leonardo and Lisa[66]

Leonardo and Lisa constantly struggle to pay for all of their family's needs each month. There is never any money left over, and often they need to borrow money to pay for school fees, some farm needs, or nutritious food for the family. During the harvest, Leonardo and Lisa buy many things that they have wanted throughout the year, and never have much money remaining.

They put money aside in their home when they can, although their son, Luke knows where the money is hidden and will use that money to buy things from time to time. This year, they didn't have enough money for the children's school fees when they came due.

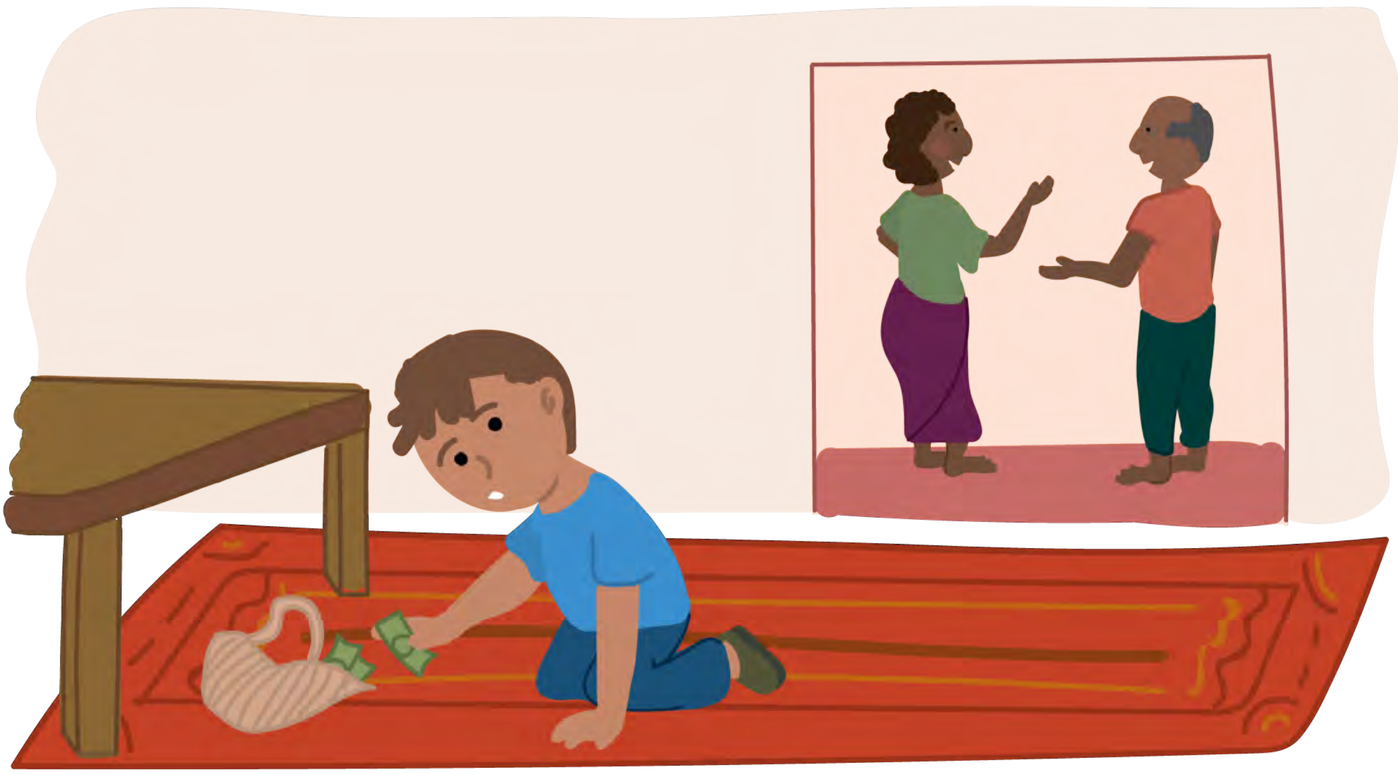
Question to discuss :

a. *Why were Leonardo and Lisa unable to pay for their children's school fees?**

b. Where do they choose to save?

c. Why is saving money difficult?

d. *What are some things you would suggest that Leonardo and Lisa do to be able to pay for their children's school fees in the future?**



Case study 2. Munir and Maria[67]

Munir and Maria also struggle to pay for all of their family's needs. Munir, Maria and their family have some goals they would like to reach in the future. During the harvest, they generally earn a surplus.

They know that if they did not have a budget or a way to decide what's most important to spend money on, they would quickly spend the surplus earned during the harvest on wants that are nice to have, but are not as important as some of their goals for the future. To prevent the family from spending their surplus, and to make it easier to tell other family members that they do not have money to give them, Munir and Maria agree to buy animals, such as goats, with their surplus from the harvest.

When the school fees come due, Munir sells one of the goats to make the payment.

Question to discuss:

a. Why were Munir and Maria able to pay for their children's school fees?

b. What helped Munir and Maria to save money?

*c. What are some other ways that you and your families can save money?**

*d. Why is saving important?**

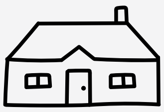
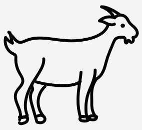
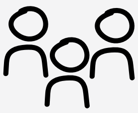
*e. What is the risk with this strategy?**

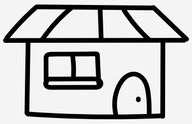
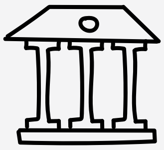
> **Tip**
>
> **Answer**: e. Goat could get sick, require medication/die; or if they need the money urgently they may not be able to sell the goat for a good price

11. Explain to participants:

    "Savings criteria and savings options compares the five savings criteria for different types of savings mechanisms. Most people have multiple savings goals, such as building an emergency fund, saving for school fees, and saving for a business investment. These each have different timeframes and requirements, and may need different saving options. When evaluating savings options, it is helpful to decide which criteria are most important for achieving that goal so as to use most suitable savings tool. The responses could vary based on available savings services and other factors within your community."

12. Show participants the blank template of saving mechanisms (details below). Split the participants into small groups (between 3-6 couples) and divide the savings mechanisms so that they are all covered by at least 1 group. Provide each group with a flip chart and markers and give each group 5-10 minutes to rank each of their savings mechanisms against the 5 criteria (liquidity, risk, cost, profit, asset accumulation) with either 'high', 'medium' or 'low'. If literacy is low, use icons for each savings mechanism and criteria. Groups can use symbols such as ticks to indicate low (√), medium (√√) or high (√√√).

Saving mechanism	LIQUIDITY How easy is it to change into cash?	RISK How likely is it for saving to lose value?	COST What is the price for the service?	GROWING WEALTH How easy is it to increase your savings & how much do you earn? [68]
Keeping cash in your home 				
Saving in assets 				
Saving in S4T group 				

Saving in Village Bank 				
Saving in bank or microfinance institution 				
Other (identify):				

13. After 5-10 minutes, ask each group to share the results of their discussion with the larger group.

Remember

The responses could vary based on available savings services and other factors within their community.

14. Ask participants:

    a. Are there any ratings that you agree or disagree with?

    b. Are there any saving options you use which we have not considered?

    c. What did you learn from the exercise?

    *d. Would you make different savings choices after today?**

15. Say:

    "Saving money now helps households prepare for the future. Remember the rule of saving (Rule 6) is "Income – Saving = Consumption". We must save from our income before we spend, otherwise there will not be anything left to save.

    In the next session we will develop our saving plan based on our family vision for the future."

RULE 6:
Income - Saving = Consumption

HOUSEHOLD JOURNEY OF LIFE (10 MINUTES)[69]

Key points for facilitators

- Plan ahead for expected life events so that you can achieve your family's vision for the future is complete?

Explain to participants

1. Say:

   "Apart from our goals, when planning for our future we also need to consider life events that we can expect. We can think of our lives as a journey."

2. Ask one participant to read the story of Ana & Pur:

Ana & Pur

Ana and Pur are married and live in a rural village They have 3 children aged 7, 4, & 1 year. They earn their living from growing crops and they also have 2 goats. Ana & Pur have already created their joint vision for a better future for their family. They really want their children to have better education - to graduate university – and they want to build a bigger, sturdier house. They also hope to have 1 more child, and start their own small business. They work hard to make these dreams a reality, but they find it challenging to meet their everyday expenses.

They know that in the coming years, they need to plan for financial expenses to cover the cost of having another child, and that they will have to save money to meet the school needs of their children. They also know they will need to pay for maintenance for their home, and they will need to contribute for funeral costs for their elderly family members. Some day they will get old, and as they do not want to rely on their children or family, they need to provide for themselves. They realise that if they do not consider these costs, their dreams for the future could be at risk because of these life events.

3. Say:

   "Like Ana & Pur, we should plan for major events in our lives. For some events we can be quite sure when they will happen; other events (such as having a baby, deaths of family members) are harder to estimate, but we can make a plan for them. We are all at different stages of life, and our paths are different, but if we draw ourselves a roadmap, we will find ourselves on a smoother road. If we do not plan our journey, we may find we take a wrong turn, face roadblocks or potholes.

4. Show the flip chart below:[70]

5. Ask participants:

   What can we do to financially prepare for life events such as these? Why is it important to discuss with your partner both your perspectives on the importance of different life events?

Tip

- Answers should include saving, loans, insurance.
- Answers should include two heads better than one, common goals are more likely to be reached, respectful relationships require discussion to reach outcomes both partners are happy with.

6. Say:

   "Now that we have covered how to prepare for expected events, we will next discuss unexpected events or emergencies. Once we have done that, we will revisit our savings plan to make sure we have planned appropriately for the future".

PLANNING FOR EMERGENCIES (20 MINUTES)[71]

Key points for facilitators

- To provide well for your family and make sure you can still achieve your household goals, it is important to work together to plan ahead for unexpected costs.
- Aim to save 3 months of household expenses for emergencies.

Explain to participants

1. Start the session by saying to participants:

   "Life is full of surprises. Sometimes these surprises are very costly. Some emergencies, such as having a serious illness or accident, fire or flood can require large amounts of money. These types of emergencies could prevent you from earning your normal income for some time. It is important to prepare for unexpected events. Being prepared will prevent the unexpected from seriously affecting your household cashflows and goals for the future."

2. Ask participants:

   "What are unexpected events that could occur? And what are the ways that you can prepare for unexpected events or access money when you need to after events?"

Tip

Answers should include savings and accessing S4T social fund, or emergency loans (and if applicable, insurance).

3. Say

   "Saving towards an emergency fund is a good way to prepare for unexpected events. An emergency fund is savings that are put aside to pay for unexpected events only. An emergency fund should be part of every household's savings goals, and should never be touched for non-emergencies. A good standard amount for an emergency fund is having enough money to cover average household expenses for 3 months. This may seem like a lot of money, but if there is an extended event such as a pandemic, a severe drought or if you need to cover expensive medical costs for a sick family member, this will be needed."

[72]

Conduct an activity

4. Split participants into small groups of 2-6 couples and explain that you will read them Samuel's and Maria's story. (if possible, have a co-facilitator or literate participants read out the following from pre-prepared cards):

Samuel's & Maria's story[73]

Samuel and Maria grow rice and vegetables as their income generating activities. After the last harvest Samuel used some of his surplus income to purchase fertiliser and seeds for the next season, and made some small home repairs. Maria raises chickens that she sells throughout the year. They have four children, with the oldest two in school.

The weather in their village has been changing due to climate change. Unfortunately, this year, their crops are destroyed due to unseasonal flooding and they have to rely only on the income from Maria's chickens and the occasional day labour that Samuel is able to find until they are able to replant. Feeding the family enough nutritious food is becoming a struggle, and they cannot afford milk for their youngest child (1 year old). They are very happy that they can eat some of the eggs from Maria's chickens, or they would have no source of food to make the body grow.

When the school fees are due, Samuel and Maria are forced to take an expensive loan from the local money lender, since their family and friends were also affected by the floods. They worry that they will not be able to repay the loan and that their children may be forced to drop out of school and that their youngest child will not grow up strong.

5. Give participants 10 minutes to discuss the following questions in their small groups:
   a. Is it possible for this situation to happen in your village? Can anyone share a similar experience they know about?
   b. *What could Samuel and Maria have done beforehand to prevent this situation from happening?** (Answers should include having an emergency fund, and if applicable in the context, accessing their S4T social fund or requesting remittances from friends/relatives elsewhere)
   c. *Samuel and Maria know that it is likely that flooding will keep happening in their village. What else can they do to prepare themselves for future flood events?* (Answers should include diversifying income sources, growing different crops and/or making changes to their land to improve drainage etc if possible).
6. Ask representatives from a few groups to share their answers with the larger group.

Engage in a large group discussion

7. Now share Part 2 of Samuel's & Maria's story (if possible, have a co-facilitator or literate participants read out the following from pre-prepared cards):

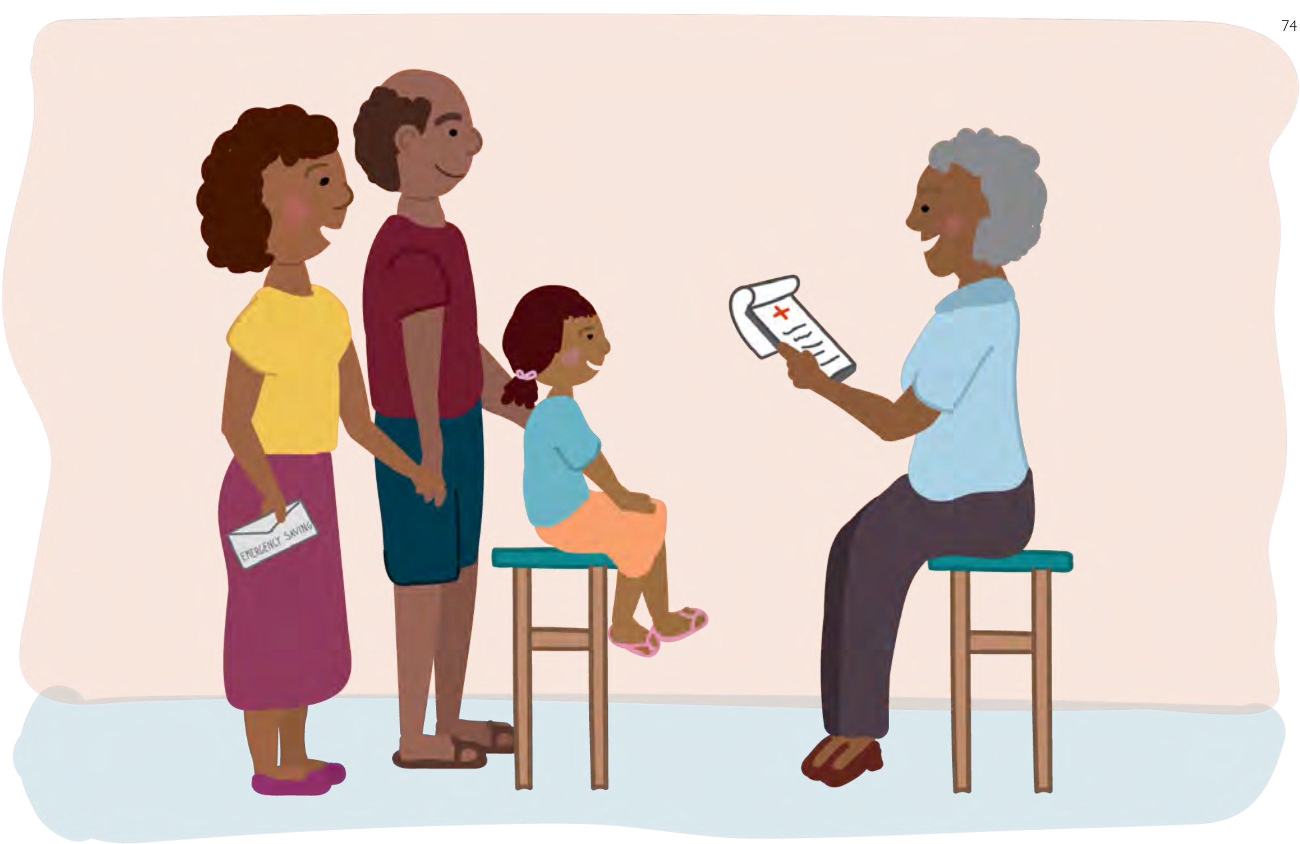
    Two years later, Samuel and Maria have worked very hard and have managed to repay their loan and build up their emergency fund, all while keeping their children in school. Samuel wanted to take money from the emergency fund to buy some things for the farm, but Maria reminded him that they must always have some money set aside so that if an unexpected emergency happens again, they will not have to fall back into poverty by taking an expensive loan from a moneylender.

    In the rainy season, a malaria outbreak reaches their village. Their youngest child, who is now 3 years old, falls ill with malaria and has a very high fever. They must travel to the health centre and pay for the doctor's services and medicine so that she recovers. Fortunately they have their emergency fund, which means they can afford to pay for the life-saving treatment, and their daughter fully recovers.

Tip

b. Answers could include accidents/medical emergencies, fires, droughts, cyclones, death of family members, loss of assets (e.g. if saving money in assets like pigs and they are all killed due to swine flu).

1. Ask participants:
    a. What could have happened if Samuel and Maria did not have their emergency fund?
    b. *What are other unexpected events that could occur and have a big impact on your household finances?**
2. Close the activity by telling participants that in the next session we will develop household savings plans to help us achieve our household goals. They should include an emergency fund (ideally to cover 3 months of household living costs) to ensure that unexpected events do not derail their household visions.



REVIEWING OUR FINANCIAL PLAN (25 MINUTES)

Key points for facilitators

- Participants should review their family vision, savings plan and cashflow tree/ budget to make sure they have a realistic household financial plan.

Conduct an activity

1. Ask participants to sit in their couples. Tell them that we are now going to spend a few minutes to reflect as couples on the Family Vision, Savings Plan and Cashflow Tree. These three make up their household financial plan.
2. Say:

   "First we will start with reviewing their household savings plan."

   Ask:

   a. Did any couples include an emergency fund in your plan? Why is it important to do this?

   b. Can any couples share lifecycle events that they included in their savings plan?

   c. Who can remind us of the three elements of the savings plan?"

Tip

The answer to c. should be:

Goal: What are you and your partner saving for?

Cost: How much does your goal cost?

Time: How long do you and your partner have to save towards the goal?

3. Remind people of how to calculate their savings plan, using the following formula (Note: savings per week may be more appropriate)

MONTHLY SAVINGS PLAN FORMULA:

Amount to save ÷ Number of months = Amount to save each month

4. Explain to couples that based on what we just learned on the household journey of life and savings for emergencies, they should include savings for an emergency fund for unexpected events, and also consider if they need to include savings plans for future expected lifecycle events.
5. Guide couples to take the following steps:
   1. Add an emergency fund
   2. Add relevant lifecycle events
   3. For added items, work out the cost and time associated
   4. Compare their savings plan with their monthly cashflow tree from the earlier activity. Based on their monthly cashflows, are they able to meet their savings plan required to achieve their goals? (For facilitator: this means that if the savings plan states that they need to save 200,000 per month, but the cashflow tree only allows for 50,000 per month savings, they need to re-evaluate.)
   5. Ask couples to note down (draw or write) on their financial plans how they plan to make changes to their cashflow tree. For example this could be to increase income (add another root or increase existing roots) or reduce expenses.
   6. Ask couples to note down (draw or write) on their financial plans how they will make changes to their vision and savings plan (if needed). For example they may need to change the timeframe of their vision to reduce the monthly savings amount.
6. Encourage couples to keep their financial plan somewhere visible in their house so they can easily be reminded of them. Say:

   "Keep each other accountable to doing what you have committed to in a loving and respectful way".

Module 5: Planning for the future (Part 2)

Session objectives	1. Participants learn about the different types of loans. 2. Participants understand how loans work. 3. Participants can evaluate whether loans will help them achieve their goals.
Recommended time	70 minutes
Materials	Flip charts, markers, pre-prepared flip charts, stories printed out on cards, paper, pens or pencils for all participants
Module overview	1. Loans – good or bad? (20 minutes) 2. Types of loans (10 minutes) 3. How do loans work? (10 minutes) 4. Where to borrow? (30 minutes)

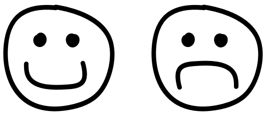
LOANS – GOOD OR BAD? (20 MINUTES)

Key points for facilitators

- Loans can be good, but can also be bad and cause people to become trapped in debt if there is not a proper plan in place to pay back.

Conduct an activity

1. Set up 2 flip charts: 1 with a smiley face and 1 with a sad face on different sides of the training location.



2. Say to participants:

   "In this session we are going to learn about loans, and discuss how to borrow wisely. We will start with an activity to hear different people's opinions on loans. There are no right or wrong answers. I will read out a number of statements. For each statement, each of you individually need to choose whether you agree or disagree with it by moving to stand next to the relevant poster"

   (either or).[75]

3. Read out the following statements.
   a. There is no such thing as a bad loan.
   b. Loans can help you increase your income.
   c. Loans are a necessary part of life.
   d. Loans make people poorer.
   e. Loans can help you achieve your dream.
   f. The interest rate on a loan is more important than the repayment period.
   g. If the loan amount is very small, husbands and wives do not have to tell each other about the loan.
   h. Loans are 'free money'.

4. For each statement, ask a couple of representatives why they agree or disagree with the statements.

5. Conclude the activity by saying that a loan can be good or bad, depending on what it is used for, and whether borrowers can pay it back. In the next section we will explore the three types of loans.

Note to facilitator

Alternatively, facilitators could split the group into men and women if desired, with one co-facilitator to lead each group. Each co-facilitator will lead the group through the exercise. This may allow women to show their real opinions rather than following their spouses. Each facilitator will then feed back to the whole group later on particular statements where men and women answered similarly or differently.

TYPES OF LOANS (10 MINUTES)

Key points for facilitators

- There are three main types of loans: productive, consumption and emergency loans.

Explain to participants

1. Start by asking participants what a loan is. (A loan is something (money or an item) that someone borrows to use now and promises to repay in the future. There is usually a cost associated with a loan, and there is always an obligation to repay.)
2. Ask participants for a show of hands if they have ever borrowed money.

   From those with raised hands:

   - Ask a few men and a few women what they have borrowed money for? And where did they borrow from?
   - Ask: Is there a difference between what husbands and wives borrow for? And where they borrow from?
3. Explain to participants:

   "People borrow money for three primary reasons:

   a. ***To Invest: Productive Loans***
   Many people borrow money to make an investment in their own income generating activities. A loan can provide you with the resources to respond to a promising business opportunity. A good investment can create a profit, which can be used to repay the loan and the interest.

   (Example: Sarah and John took out a loan to buy better seeds for their maize crop. They expect that these improved seeds will bring increased yields, and thus more profit. With their increased profits, Sarah and John can repay the loan and its costs.)

   b. ***To respond to an unexpected emergency: Emergency Loans***
   When an emergency occurs, if we do not have enough in our emergency fund, we may need to borrow money to meet these expenses. For example, during the simulation game, some of you borrowed money when you could not pay for your child's medical costs (if applicable).

   c. ***To consume: Consumption Loans***
   Some people borrow money to purchase an item today which they do not have

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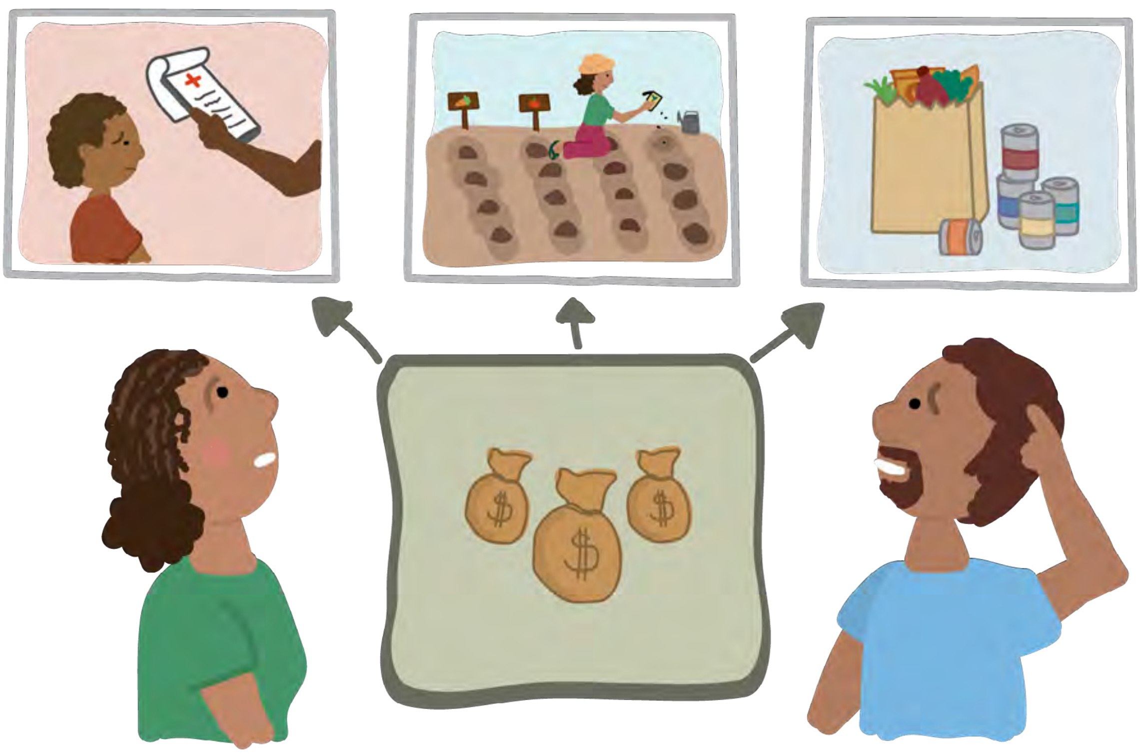


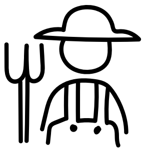
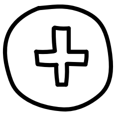
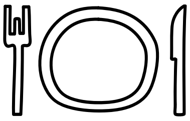
the money to purchase through savings or their income. Some people borrow more during the lean season to make up for the decreases in income during that period, or to pay for social obligations such as weddings or festivals. During the simulation game activity, some of you borrowed to pay for your contribution to your neighbour's wedding, or to cover the costs of buying a new phone."

4. Show the following pre-prepared flip chart and ask participants if the purposes are correct? (No – the answers are incorrect.) Ask participants to match up the loan types with the correct purposes.

Tip

Answers:

1/b, 2/c, 3/a

Type of loan [77]	Productive
1. Productive loans... 	**a. …are used for household expenses and do generate income to repay the loan**
2. Emergency loans... 	**b. …are used for income earning activities and do not generate income to repay the loan**
3. Consumption loans... 	**c. …are for unexpected emergencies and do not generate income to repay the loan**

Explain to participants

5. Say:

"In general, productive loans will earn income that you can use to repay the loan. Consumption and emergency loans do not bring new income and must be repaid from another source. ***When taking out any loan, it is important to think about how you will repay the loan."***

HOW DO LOANS WORK? (10 MINUTES)

Key points for facilitators

- Explain how loans work in simple terms – with a focus on interest rates and repayments.
- It is important to understand the cost of a loan before you take it (usually interest charged and fees).

Note to facilitator

To make the activity more interactive, choose a volunteer to place the pretend money as you read out the example, and ask all participants to give the answers of how much money should be placed in each spot.

Explain to participants

1. Show participants a pre-prepared flip chart using the template below. Say to participants:

"Now we will go through a simple example of how loans work, using the story of Eki and Diana. To make the calculations easier, we are using a flat interest rate."

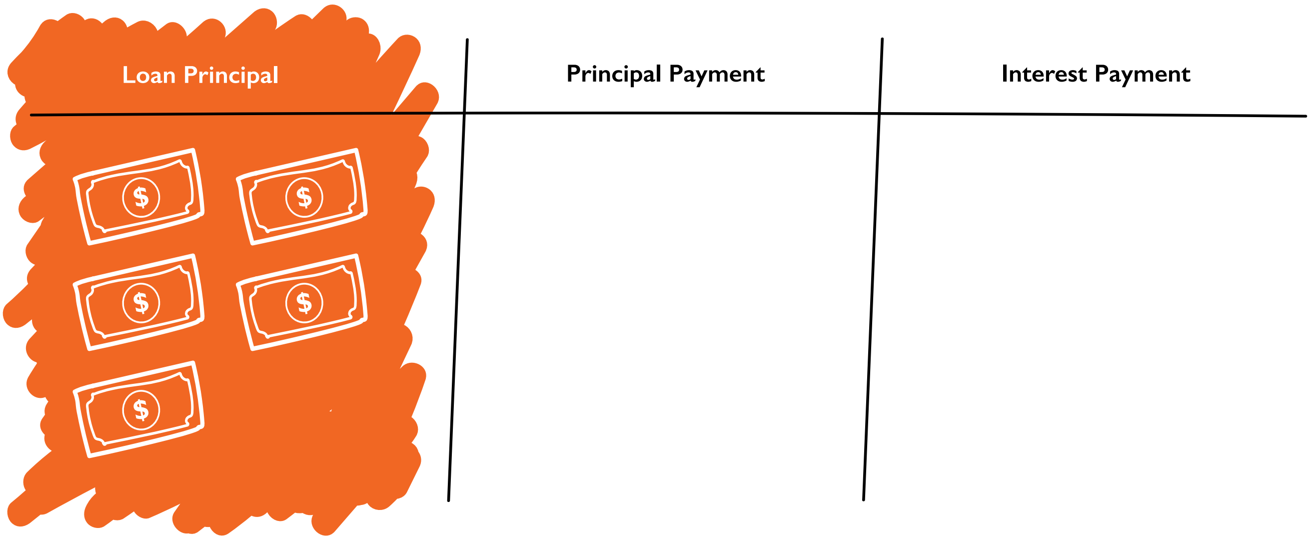
Loan Principal	Principal Payment	Interest Payment

2. Read and demonstrate the following:

a. Eki & Diana borrow money from Diana's S4T group. They receive ***500,000***[78] *in cash, and plan to repay over 5 months.*

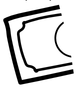
- Place 5 x 100,000 notes on the 'loan principal' section.[79]

(In the visual example shown below,  is equal to 100,000 in the local currency)

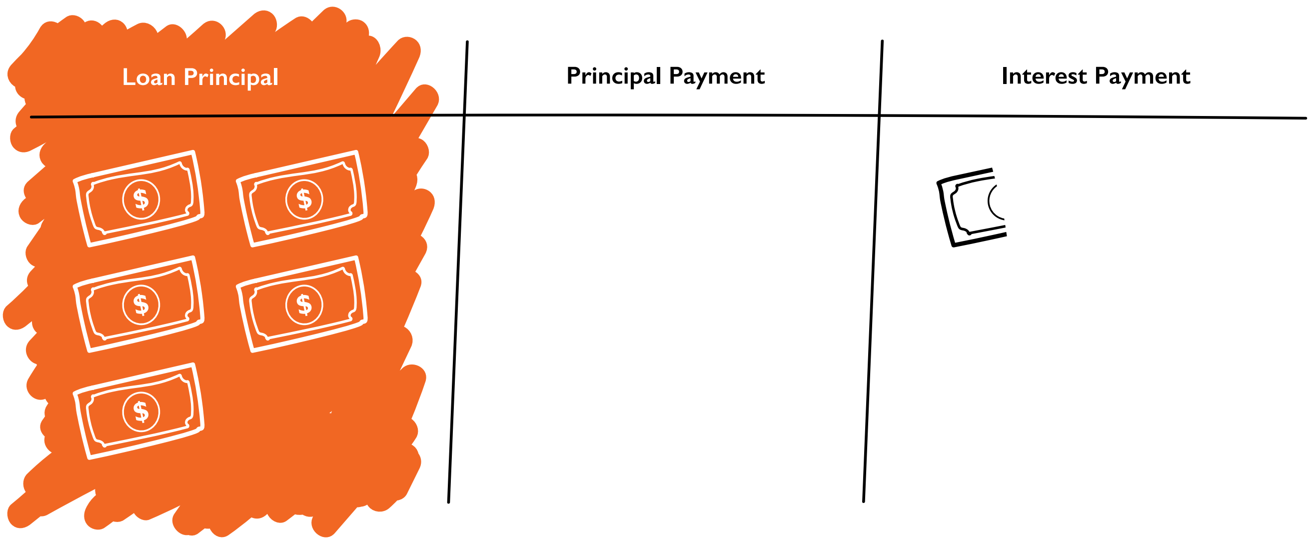


b. They need to pay a service charge (which is 'interest') on the loan of 10% flat per month. Ask ***What is 10% of 500,000?*** *(50,000).* ***In Month 1, what must they pay in interest?*** *(50,000).*

3. Place 1 x 50,000 note on the 'interest repayment' section.

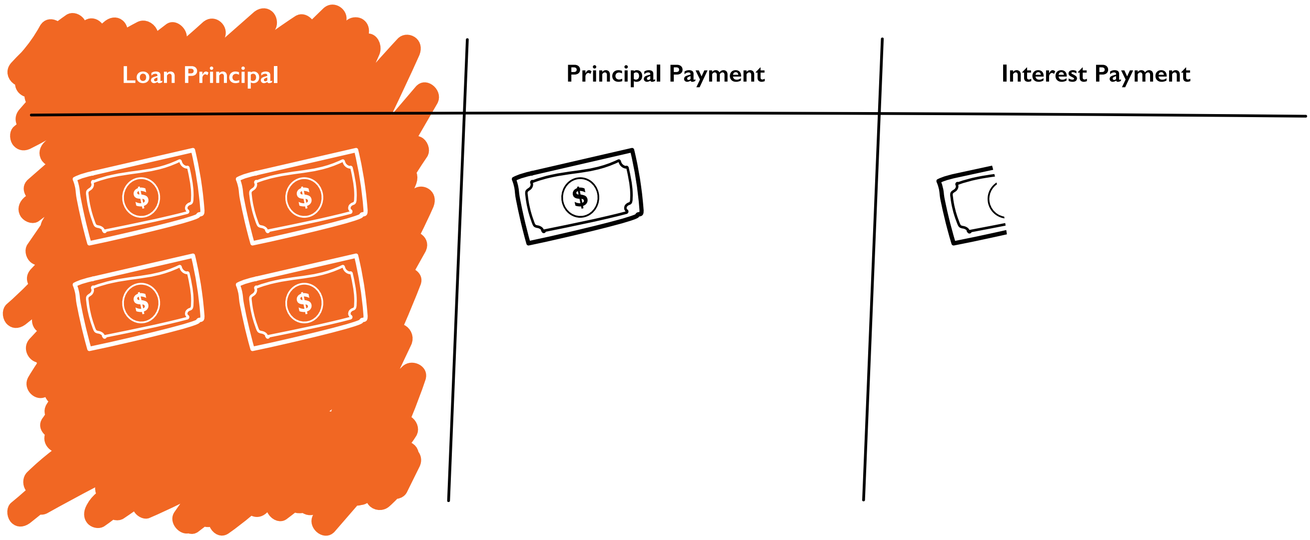
(In the visual example shown below,  is equal to 50,000 for simplicity)

(i.e half of a 100,000 note), in the training use the appropriate fake currency instead)



c. *They must also repay loan principal of 100,000 per month.* ***In Month 1, what must they pay in principal repayment?*** *(100,000).*

Take 1 of the 100,000 notes from the original 'loan' column and add it to the Principal repayment column.

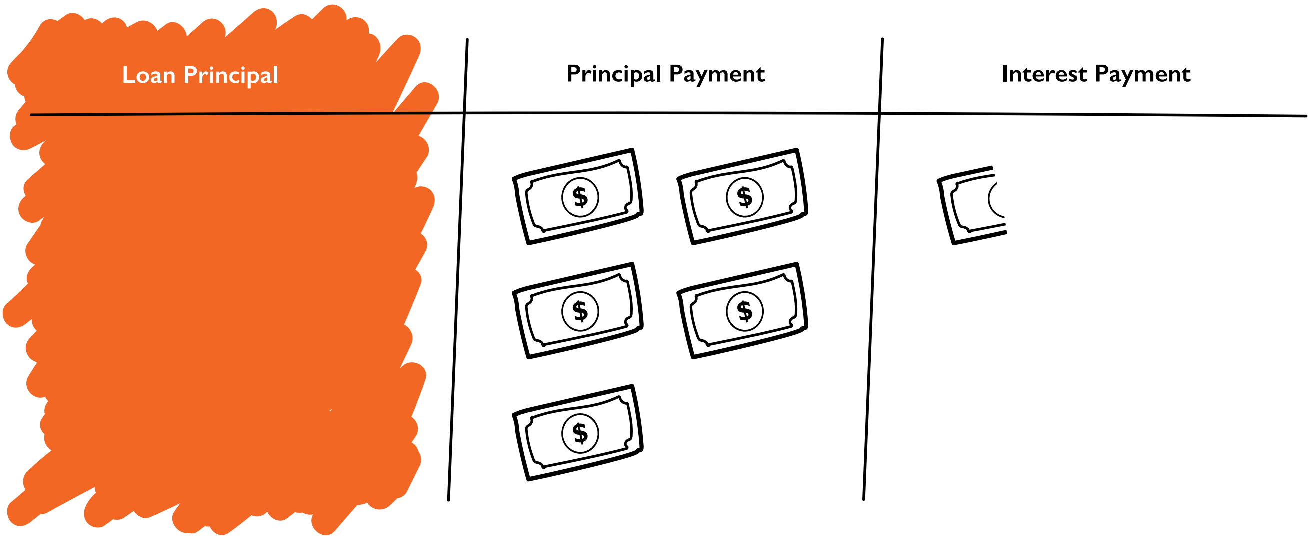


d. ***How much do they need to repay each month to the S4T group in total?*** *Point to Principal and Interest columns. (150,000)*

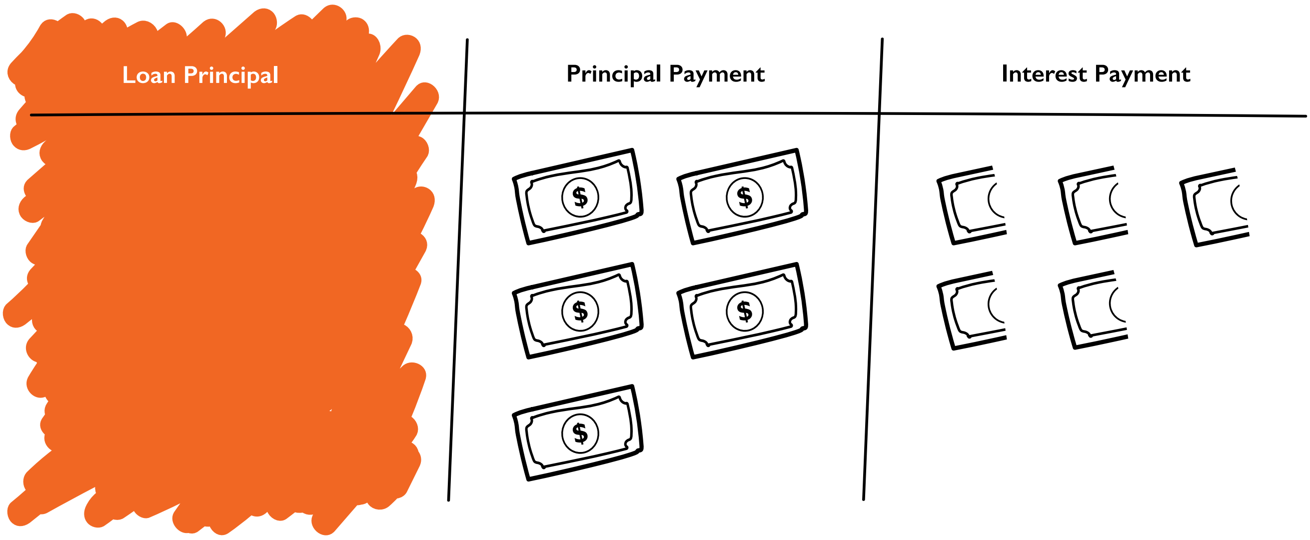
e. *The outstanding loan principal is the amount of the loan that remains to be paid.* ***After 1 month, how much of the loan does the family still need to repay?*** *(400,000)*

f. *After 5 months, they have continued to repay 50,000 interest and 100,000 loan repayment every month.*

Move the remaining 4 x 100,000 from 'loan principal' to the 'principal repayment' pile. There will be nothing left in the 'loan principal' pile.



Add another 4 x additional 50,000 notes to the 'interest repayment' (5 in total).



Remember

The amounts are presented in Indonesian Rupiah. Ensure to revised the amounts to be relevant to the local context.

g. *How much do they pay back to the S4T group in total?* (Principal + Interest = 750,000).
How much was the loan? (500,000)

h. *How much did the loan cost them overall?* (Interest repayment = 50,000 x 5 = 250,000).

i. *If the interest rate was 5% a month instead of 10%, how much would the loan cost them overall?* (125,000.)

j. *What if they had borrowed 1 million? What would be the total interest paid if the interest rate was still 10% per month?* (100,000 x 5= 500,000)

k. *Why is it important for them to check and compare the interest rate before taking a loan?*

l. *What other factors should they consider before taking the loan?* (Answers could include: fees charged, their ability to pay the monthly repayments, length of loan, timing of disbursement, paperwork required to get loan)

CAN LOANS HELP YOU ACHIEVE YOUR GOALS FOR THE FUTURE? (30 MINUTES)[80]

Key points for facilitators

- Borrow only what you and your partner can afford to repay.
- Always use loans for the intended purpose especially production loan to increase household income.

Conduct an activity

1. Explain to participants that we are going to break into small groups and discuss two loan stories. Break the participants into small groups (2-6 couples each), making sure that at least 1 person in each group can read and write. Give half of groups the printout of the first story (making sure to remove answers in brackets), and half the second story to discuss. Provide each group with flip charts and markers.
2. Give the groups 15 minutes to read their story and answer the questions as a group. ***Tell them to focus on the questions in bold italics with asterisk (*) first.***
3. Bring the groups back together and request a participant to read Story 1 to everyone.
4. Ask 1 group who did Story 1 to share their answers (rotate groups for answers to each question to speed up the process).
5. Ask if anyone else has any comments to add to what has been said by the group.
6. Repeat steps 3-5 above for Story 2.

Explain to participants

7. We can learn a couple of rules from these two stories. Show pre-prepared flip chart with the following rules (Rules 7 & 8)

7

RULE 7:
Borrow only what you and your partner can afford to repay.

8

RULE 8:
Always use loans for the intended purpose.

8. Begin a group discussion with the following questions:
   a. Do you think loans can help you achieve your joint household goals for the future?
   b. What other options do you have to achieve your joint household goals for the future?

Tip Suggested Answers:

- Yes, if you borrow wisely
- Saving using savings plan, increasing income to pay for it, investing in assets to make profit when selling.

Explain to participants

9. Close the session by recapping that loans can be helpful in achieving your goals for the future, if used wisely. Before taking out a loan, it is important to consult with your husband or wife, make sure that you are able to repay comfortably, and evaluate the options you have before making your joint decision. In general. productive loans that help increase your household income are the best loans.

Story 1: Ferdi and Novi [81]

Ferdi and Novi are maize farmers. They have 3 bags of maize immediately after the harvest. They are also members of the local credit union. School fees for their 2 children are now due.

They realise they have a choice of either

1) selling their maize immediately, or

2) taking a loan at 2% interest per month and using this money to pay the school fees.

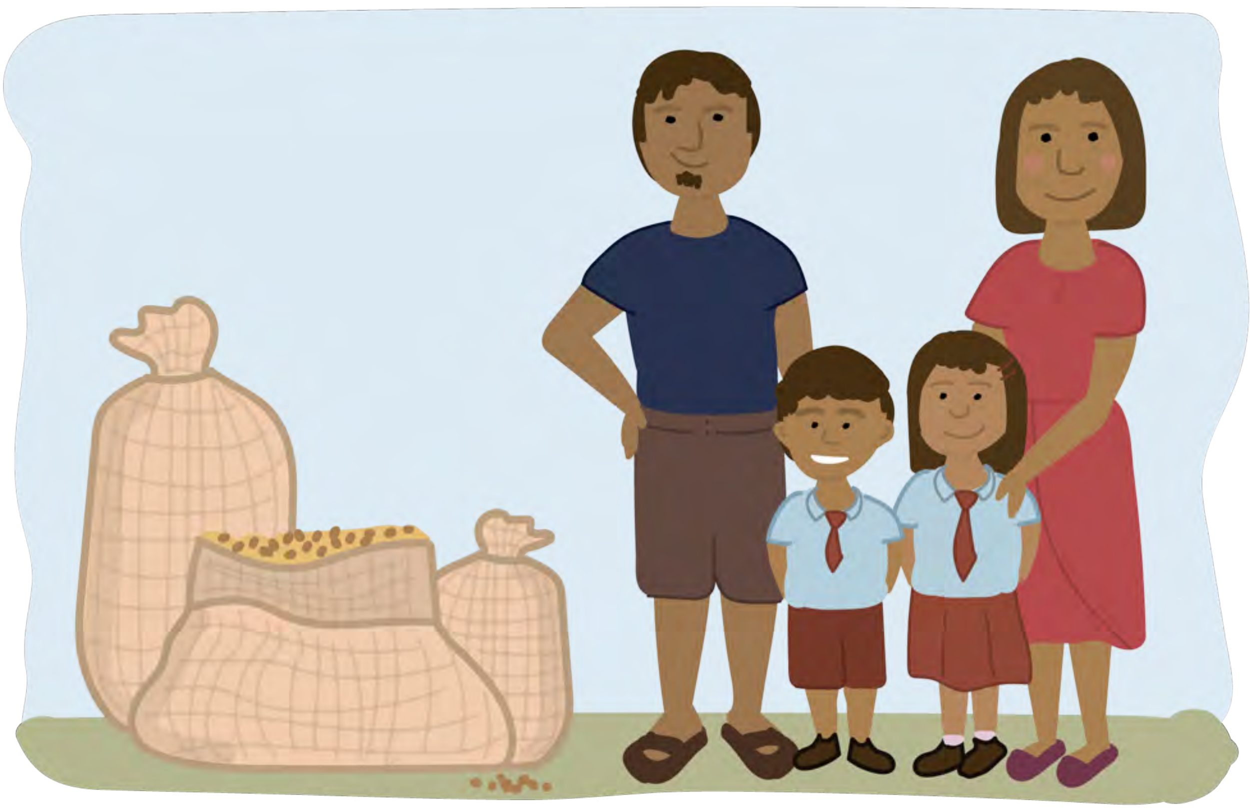
Ferdi and Novi realise that if they take a loan, they can wait 2 months to sell their maize, by which time the price of the maize will increase by 50%. This means they could sell the maize at a much higher price.

Questions to discuss:

- What type of loan are they considering?
- *What should Ferdi and Novi do? Why?**
- *What do they need to consider if they decide to take the loan?**
- *Their household goal is to send their children to college. Will taking the loan help them towards achieve their goal?**
- What are the risks involved?

Tip Suggested Answers:

- Consumption
- Take the loan. While it is not a productive loan, they will be able to benefit from increased income by delaying sale of their maize.
- Could include: loan term, speed of loan disbursement, fees for loan, repayment schedule, who actually takes the loan – husband, wife or both partners?
- Yes, possibly as there will be more income which they could save towards their goal.
- The maize could spoil if not kept correctly, or the price of maize may not increase as much as they expect.



Story 2: Eta & Corey[82]

Eta took a loan from her cooperative which she planned to spend on seeds, fertiliser and a hoe so she could expand her crop production. Eta's family was excited that she got a loan, and started pressuring her to buy other things. Her husband Corey wanted to use the money for a motor bike. Her children wanted a television. In the end Eta gave in to the pressure because she did not want to disobey her husband. She joined a microfinance group and took another loan for her business, without telling them about her first loan.

She used the loans to buy the TV and the motorbike without considering whether she could afford to make the repayments. She re-planted with her old seeds and old tools, so she could not expand her field.

At harvest time, Eta began to realise that she had the same amount of production as before. She sold the produce to her buyer in the market. She is feeling very stressed because she only earned enough money to repay one of the loans and her group members are expecting her to repay her loan. Corey told her that he did not have money to repay her loan either.

Questions to discuss:

- What type of loans did Eta take?
- What did she use the loans for?
- *What mistakes did Eta and Corey make?**
- If they had a second chance, what would you advise Eta and Corey to do?
- *What are the consequences of borrowing more than she can repay?**
- Her vision for the future is to save for her *children to go to college. Do you think she can achieve that goal? Should this only be Eta's goal or also Corey's?**

Tip Suggested Answers:

a. Production

b. Consumption

c. Eta & Corey were not on the same page about joint financial priorities. This meant that she used the loan for unintended purposes, and she took additional loans without knowing if she could repay. Corey should not have pressured her into misusing her loan.

d. She feels stressed, there may be family conflict, they may have to sell some assets, she may not be able to get future loans from any lenders if she defaults.

e. They should have joint goals for the future. If sending their children to college is a joint goal, they can work together to prioritise their consumption and savings so that they can achieve the goal together.

WHERE TO BORROW? (30 MINUTES)

Key points for facilitators

- Before making choices on loans, evaluate your options to choose the one that best suits you and your partner's needs.

Explain to participants

1. *"Once you have made the decision to borrow money, you need to consider where to borrow from. The specific options and the quality of their offers will depend on your location, your borrowing history, the collateral you can offer and other elements that could be specific to the financial institution."*

2. Ask participants:

   " If you want to take a loan, where can you take it from?"

Tip **Suggested Answers:**

Ensure that the following are mentioned – adjust to context as applicable - Banks, village banks, microfinance institutions, credit unions/cooperatives, savings groups, moneylenders, pawn shop, shop/supplier credit, friends and relatives.

3. Show pre-prepared flip chart below. Explain to participants:

   "When deciding where to take out a loan, there are five key criteria to consider:

   - *Loan size: What amounts can you borrow? Does this meet your needs?*
   - *Loan type: Do you need a loan for productive, emergency or consumption purposes? Will the lender provide you the type of loan you need?*
   - *Interest rate/cost: What is the cost to take the loan (including interest, fees, transport costs, other obligations (particularly favours owed for money borrowed from family members)? Can you afford to make repayments comfortably?*
   - *Lender requirements: What collateral or guarantee is needed? (e.g. savings, property deeds, guarantor;' bank card and pin often required by moneylenders) What documentation is needed? (ID, proof of income and address)*
   - *Timing of disbursement/repayments: How long does it take to receive the funds, and what is the repayment schedule? Do these meet your needs?"*

Five key loan criteria:

- Loan size
- Loan type
- Interest rate/cost
- Lender requirements
- Timing of disbursement/ repayments

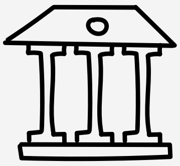
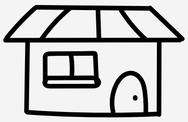
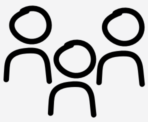
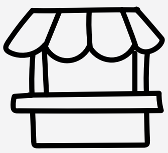
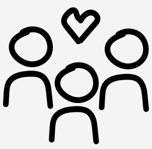
4. Show participants the blank template of loan providers (details below). Explain that in groups they will evaluate their assigned loan providers against the five key loan criteria.

5. As an example, fill out the first loan provider - Commercial Bank/microfinance institution - together (See filled out example below for suggested answers)

Conduct an activity

6. Split the participants into small groups (between 3-6 couples) and divide the loan providers so that they are all covered by at least 1 group. Provide each group with a flip chart and markers and give each group 5-10 minutes to rank their loan provider against the 5 criteria.

7. After 5-10 minutes, ask each group to share the results of their discussion with the larger group. Fill in the blank template with the key points mentioned by each group.

Loan Providers	Loan Size	Loan Type	Interest rate/ cost	Lender requirements	Timing[83]
Commercial Bank/ Microfinance institution 					
Village Bank 					
S4T/ Savings groups 					
Input supplier /shop credit 					
Family /friends 					

Moneylender					
Other					

Tip

EXAMPLE ANSWERS FOR FACILITATOR'S REFERENCE ONLY

Remember

The responses could vary based on available loan providers and other factors within their community. You could highlight that typically, banks will offer the highest loans, offer low interest rates, but require high collateral and may be difficult to access and take a long time to obtain a loan.

On the other hand, moneylenders may give medium loan sizes immediately and be convenient, but charge high interest. Family or friends might give loans without charging interest, but the loan amounts will usually be smaller and there might be other social obligations (favours) required later which are also a type of cost.

8. Ask participants:
    a. Are there any rankings that you agree or disagree with?
    b. Are there any loan providers you use which we have not considered?
    c. *What did you learn from the exercise?**
    d. *Would you make different lending choices after today?**

9. Closing the session by saying:

"Deciding to take a loan is an important financial decision for your household. Used well, it can help you and your partner work towards your household goals. It is crucial to evaluate all the options available to you and find the one that best suits your needs.

Remember that a loan comes with a contract where you agree to repay according to certain terms and conditions. Before you sign any paperwork, understand what you are committing to. If you don't understand, ask! If the lender will not answer your questions in way you understand, they are not the right lender for you.

Failing to carefully consider the options and choosing an inappropriate loan could come at considerable costs and hardship to you and your family and jeopardise your joint family vision for the future.

Remember our rules of borrowing:"

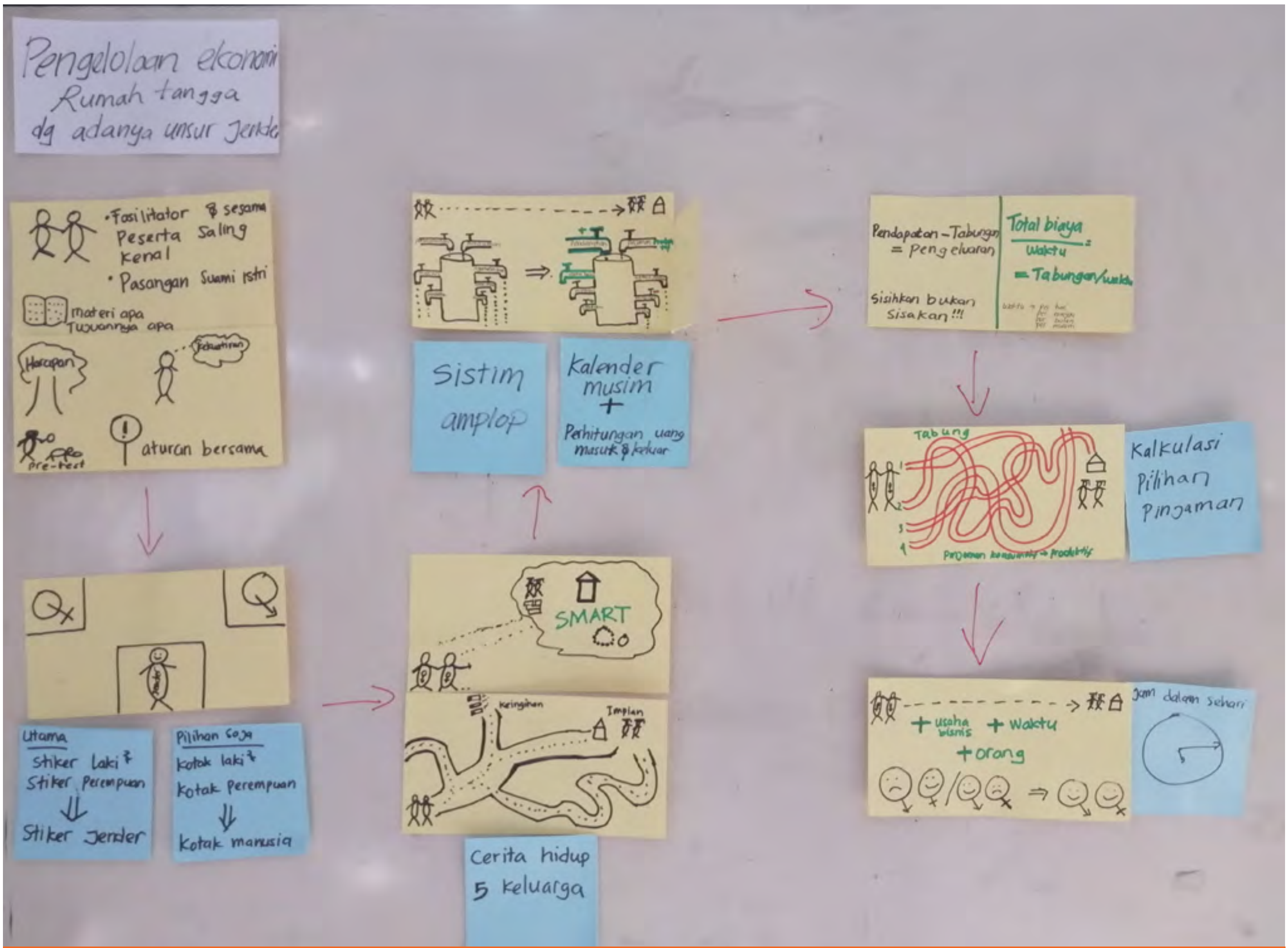
7

RULE 7:
Borrow only what you and your partner can afford to repay.

8

RULE 8:
Always use loans for the intended purpose.

Module 6: Wrap-up



Session objectives	1. Participants recap and reflect on training 2. Participants make commitments to work together towards their goals
Recommended time	30 minutes
Materials	Pre-prepared flip charts, paper, pens or pencils for all participants, post-test, 'Expectations' flip chart from Introduction session, optional: certificates
Module overview	1. Recap of training (5 minutes) 2. Group discussion: Review of expectations (5 mins) 3. Couples activity: Start, stop, continue (10 minutes) 4. Post-test (10 minutes) 5. Optional: Certificates (5 minutes)
Method	Explanation, large group discussion, couples' activity, post-test

RECAP OF TRAINING (5 MINUTES)

Key points for facilitators

- Recap modules covered.
- Couples to commit to what they will "start", "stop" and "continue" doing.

Explain to participants

1. Tell the group we have now come to the end of our training modules. Congratulate everyone for their participation.
2. Review of the modules that have been covered. Show the pre-prepared flip chart to the right and remind participants the journey they have been on together.
3. Say:

"Over the past training sessions, we have worked together and learned about financial literacy and how men and women can work together as supportive and respectful partners, to promote a more successful and profitable household.

We covered:

RESPECTFUL RELATIONSHIPS

We learned about the difference between gender and sex and the benefits of sharing financial decision making between spouses on households

VISION FOR MY FAMILY'S FUTURE

We learned how to prioritise and set joint SMART visions together for the benefit of your family so that they are achievable, realistic and reflect the vision of both partners, and learned how to develop savings plans to realistically achieve those goals

We learned the importance of women and men sharing decision making power linked to family finances, and respectful gender relations between husband and wives.

MANAGING YOUR MONEY AND SUPPORTING YOUR PARTNER'S WORK

We learned to understand our cashflow, income and expenses now and how to make adjustments so you can reach your vision together as a family.

We learned how cashflow changes over the year, and considered how to diversify and increase income to achieve your family vision.

We discussed how partners support each other so that our family can reach our shared vision by sharing the paid and unpaid care work equitably between husband and wife, and challenging harmful norms about the value of women and men's work.

We discussed how partners support each other so that our family can reach our shared vision by sharing the paid and unpaid care work equitably between husband and wife.

PLANNING FOR THE FUTURE

We learned how to develop a savings plan to reach your joint family vision, how to make choices on where to save wisely, and also considered how to save for family emergencies and expected life events so that these do not derail achievement of your family vision.

We learned how to choose whether to take a loan to reach your joint family vision, and how to make choices on what to consider when taking loans.

Remind them that their direction is set by their household vision for the future. Even if they take small steps in the right direction, they should be proud of yourselves. Life is challenging, but as long as they work together they can achieve their goals."

SESSION OVERVIEW[84]

1. Welcome

2. Respectful relationships

What do we mean by gender?	Man box, woman box

3. Vision for my family's future

Setting SMART visions	Individual visions	Sharing power in decision-making	Our shared vision	Saving for your vision

4. Managing your money & supporting your partners work

Household simulation game	Managing your cashflow	Seasonal calendar	Our household cashflow tree	Prioritising expenses	Hours in a day

5. Planning for the future

How and where to save	Household journey of life	Planning for emergencies	Reviewing financial plans	Loans – good or bad?	Types of loans	How do loans work?	Can loans help you achieve your goals for the future	where to borrow?

6. Wrap up

REVIEWING EXPECTATIONS (5 MINUTES)

Engage in a large group discussion

1. Display the flip chart of 'Expectations' created by the group in the Introduction session. Tell the group that we will now work through the original expectations raised by participants at the start of the training journey.
2. Read out each expectation (or group of expectations) and ask participants whether these expectations have been met.

START, STOP, CONTINUE[85] (10 MINUTES)

Conduct an activity

1. Ask participants to sit in their couples and discuss what they are going to 'Start doing', 'Stop doing' and 'Continue doing' with their finances. Provide paper and pens to each couple and encourage them to write or draw their commitments.
2. Explain that they should note down a few concrete things they will commit to doing. Show the pre-prepared flip chart below. Explain:
    - Start - Is there anything that you have learned from these training modules that you can both commit to begin doing in your household? (prompt: some examples could be sharing household chores, using envelope system, making decisions together, saving in a credit union.)
    - Stop – Is there anything that you can stop (or reduce) doing that you have learned during these sessions? (prompt: some examples could be to reduce or stop spending on wants, making financial decisions alone, taking loans without consulting spouse.)
    - Continue – What will you both continue doing? (prompt: this should acknowledge good things that couples are already doing – such as sharing household chores, making decisions together.)
3. Close the activity by asking if any couples would like to share with the group (this is not mandatory). Encourage couples to keep their written commitments somewhere visible in their house so they can easily be reminded of them.
4. Say:

   "Keep each other accountable to doing what you have committed to in a loving and respectful way".

Start: What will we start doing?

Stop: What will we stop (or reduce) doing?

Continue: What will we continue doing?

POST – TEST (10 MINUTES)

Explain to participants

1. Explain that you will now distribute the post-test. The purpose of the post-test is to understand whether participants understood the key messages from today's session. Be clear that this is a learning tool to help facilitators and NOT an intelligence test for participants.
2. Distribute post-test forms and pens to participants and ask them to complete the test as best they can. If they are unable to answer a question, they should leave it blank.
3. After 5 minutes, collect the completed pre-tests from participants and thank them for their participation.
4. Ask participants to complete the training evaluation before they leave.

Note to facilitator

If feasible, it is advisable to have a financial service provider available on hand to assist participants to open accounts, ask questions or apply for loans if they desire.

OPTIONAL: CERTIFICATES (5 MINUTES)

1. If distributing certificates to participants, ask each couple to come forward in turn to receive their certificate.
2. Congratulate them for their achievement and thank them for their dedication for giving up their valuable time to attend the training.

Annexes

A PRE-POST TEST FORM

For the PRE-TEST: Ask ALL of the questions below

For the POST-TEST: Ask ONLY the relevant questions for the day's training.

GENDER INCLUSIVE FINANCIAL TRAINING PRE/POST TEST

Name: ________________	**Name of Spouse:** ________________
Sex: Male / Female	**Village:** ________________
Age: _____	**Last Education Level:** ________________

Module 2

1. What do you know about gender?

   A. Gender is about the biological characteristics of women and men and it does not change over time.

   B. Gender is only about the promotion of women's rights.

   C. Gender is a social construct. It relates to the expectations, roles and responsibilities associated with men and women. Gender is fluid and it changes over time.

Module 3

2. Which one of the following is an achievable financial goal?

   A. I want to buy a motorbike in the next two weeks.

   B. I want to buy a goat that costs 20,000.

   C. I would like to earn more money to accomplish my goals.

   D. I will save 5,000 every month in the local cooperative to be able to buy a bicycle for 120,000 in 2 years.

3. What are the advantages for husbands and wives sharing financial decision-making?

   A. Husbands and wives can be partners to work towards the family vision

   B. Two heads are better than one to weigh up the options

   C. The needs of all family members – women, men and children -will more likely be met

   D. All of the above

   E. None of the above

Module 4 - Part 1

4. **Which of the following statements correctly identifies Needs and Wants?** Choose 1 option

   A. **Needs:** new motorbike, alcohol, new party clothes and sweets
   Wants: cigarettes, school fees, rice, nutritious food

   B. **Needs:** rice, nutritious food, school fees
   Wants: cigarettes, new party clothes, phone credit for using Facebook

   C. **Needs**: rice, sweets, nutritious food, cigarettes
   Wants: alcohol, motorbike, school fees

5. **Which statement do you agree with?** Choose 1 option

   A. There is no point in our household managing money because there is never enough money.
   B. Even if our household's income is small, good money management as couples can help us reach our family vision.
   C. Good money management is only for educated people.

Module 4 - Part 2

Fill in the blank with the right answer.

In months of high income, it is time to increase_______:

A. Consumption
B. Savings
C. Loans

7. **Rita's and Tom's family vision is to send their 2 children to college in 5 years' time. Which of the following is NOT a strategy you would recommend they could use to achieve their family vision?**

   A. Reducing household expenses to save more;
   B. Taking a loan to buy piglets to breed for income
   C. Adding another source of income by selling vegetables
   D. Taking a loan to buy a television

8. **What are some of the benefits of sharing paid and unpaid care work ?**

   A. Women and men can have better income generation outcomes by working together
   B. Sharing the care work supports child well being outcomes
   C. Women and men will have more respectful relationships when they discuss how they manage different roles and responsibilities for both paid and unpaid care work
   D. There are no benefits – men and women have fixed roles and responsibilities that cannot change
   E. All of the above

Module 5 - Part 1

9. There are 2 rules of saving. One is *'Income – Consumption = Saving'*.

   What is the other one?

   A. Spend money as soon as you earn it
   B. Income – Saving = Consumption
   C. Save more money when it is the hungry season
   D. Save something every time you earn income

10. Which of the following statement(s) do you agree with?

   A. Unexpected shocks like deaths and sickness of family members, fires and floods can cause families to fall into poverty
   B. To provide well for your family and make sure you can still achieve your household goals, it is important to work together to plan ahead for unexpected emergencies
   C. You should spend on things that matter to your whole family
   D. All of the above

Module 5 - Part 2

11. **True or False:** When taking loans, it is important to consider the purpose of the loan (production, consumption, emergency), the cost (interest and fees) and how and when you will repay.

   True False

12. Eta took a (production) loan from her S4T group which she planned to spend on improved seeds, fertiliser and a hoe so she could expand her nutritious crop production to increase her income and [provide better nutrition of her young children and family. But Eta gave in to the pressure from her husband Corey to use the loan to buy a television (consumption) because she did not want to disobey him and now she is struggling to repay the S4T group and her group members are upset with her. What should they have done instead?

   A. Corey and Eta should have decided together whether to take a loan
   B. Corey should not have pressured Eta into misusing her loan
   C. They should have taken another loan to pay off the S4T loan
   D. All of the above
   E. a + b only

Answer Key for Pre/Post Test

Module	2	3		4		4			5		5	
Question	1	2	3	4	5	6	7	8	9	10	11	12
Answer	C	D	D	B	B	B	D	A	D	D	TRUE	E

RECAP FORM

Location: Date of Pre-test :

No	Name	Sex	Spouse name	Pre-test result		Post-test result		Variance (+/-)		Note
				FI	Gender	FI	Gender	FI	Gender	
1										
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B DAILY EVALUATION FORM

GENDER INCLUSIVE FINANCIAL LITERACY

DAILY EVALUATION FORM

Name: ____________________ **Location:** ____________________

Sex: Male / Female

Overall, how do you rate today's Session?

Please check (√) the appropriate rating:	**Excellent**				**Poor**
Training content					
Training method					
Trainers' performance					

Were you confused about something in this Session?

If yes - Which Module/module? please explain

____

____

____

____

____

____

What are your suggestions for making the Session better?

____

____

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ENDNOTES

1 Husband & Wife of farmers couple discuss on their family vision that they want to achieve by implement good financial management. Their vision could be related with their vision for children, for their business, or other things.

2 Anderson, Jamie, and Wajiha Ahmed. 2016. "Smallholder Diaries: Building the Evidence Base with Farming Families in Mozambique, Tanzania, and Pakistan." Perspectives 2. Washington, D.C.: CGAP

3 https://www.mdpi.com/2071-1050/11/5/1468/pdf.

4 Food Agricultural Organisation (FAO). 2014. State of the Food and Agriculture. Available online: http://www.fao.org/publications/sofa/en/.

5 https://www.slideshare.net/DrGiorgosKKassapis/g20oecd-infe- report-on-adult-financial-literacy-in-g20-countries

6 Klugman, J. Tyson, L. 2016. Leave No one behind: A call to action for gender equality and women's economic empowerment. Secretariat, UN Secretary-General's High-Level Panel on Women's Economic Empowerment, available at: http://www2.unwomen.org/-/media/hlp%20wee/attachments/reports- toolkits/hlp-wee-report-2016-09-call-to-action-en.pdf?la=en&vs=102

7 IOSCO and OECD. "The Application of Behavioural Insights to Financial Literacy and Investor Education Programmes and Initiatives." 2018.

8 United Nations Foundation, A Roadmap for Promoting Women's Economic Empowerment, 2013, Available at: http://www.womeneconroadmap.org/sites/default/files/WEE_Roadmap_Report_Final.pdf.

9 Core competencies adapted from: OECD. "G20/OECD INFE Core competencies framework on financial literacy for adults." 2016.

10 Active learning : Colourful graphic of 1 female facilitator is lead a group discussion with some farmer couples. couple : male/female, PWD, young couple, old couple, mix religions.

11 Adapted from Promundo (United States) 2019. Changemaker Family Module. World Vision Nutrition Sensitive Value Chain for Smallholders (NSVC) project.

12 Module 1. Welcome represented by hand that shows hi or welcome, Module 2. Respectful relationship represented by a couple holding hands together, Module 3. Vision for my family represented by a couple and their children inside the future eye. Module 4. Managing your money represented by Cash in flow and Outflow. Module 5. Planning for your future represented by family walking to their future. Module 6. Wrap up represented by rewind arrow of the key message.

13 This session was adapted from NSVC Changemaker Family Curriculum.

14 GIFT training sessions are cover four major modules: Respectful Relationships between Family Members; Family Visions for the Future; Managing your Money; and Planning for the Future.

15 Summary of topics under six sessions.

16 To save time, it is recommended that one co-facilitator collates the post-it notes while the other co-facilitator continues with the Group Rules discussion. Once the group rules are completed, the facilitator can summarise key themes of the expectations, and explain which will and will not be met during the training.

17 This session was adapted from NSVC Changemaker Family Curriculum.

18 Adapted from the activity "What is this thing called Gender?" in the Program M Manual (Promundo, Instituto PAPAI, ECOS, Salud y Genero, World Education, 2007).

19 Gender icon which shows male and female is the same

20 If literacy is low, ask each group to have a discussion and then report back to the larger group with their responses.

21 Box with a man inside the box, Box with a woman inside the box, Box with male and female farmers in the box, with a text "human"

22 Husband & Wife of farmers couple discuss on their family vision that they want to achieve by implement good financial management. Their vision could be related with their vision for children, for their business, or other things.

23 Potential to add in other priorities such as nutrition.

24 Plan example adapted from CARE PNG.

25 Amounts should be changed to reflect local currency.

26 Adapted from the activity "Who decides", from the Change- Makers Training Facilitator Handbook, developed by Men's Resources International for Concern Liberia, and also inspired by the session "Decision-Making" in the Gender Road Map (GRM) Guidebook: A Couple-based transformative model to address unequal power relations, developed by Oxfam and Gender and Development Cambodia (2014).

27 Gender icon which shows male and female is the same.

28 Three elements of saving plan : Goal, Cost and Time.

29 Note to facilitator: You can explain to participants that emergency savings funds will be covered in a future module.

30 Note that all the amounts will need to be adapted to the local context.

31 If asked to clarify: 6 million will cover high school fees for their son. In 5 years, once they have achieved this goal, they will begin saving another 6 million for high school fees for their daughter.

32 S4T groups can be replaced with other savings options as applicable in the local context.

33 Husband and Wife discuss on their SMART vision and their saving plan that include emergency saving and family saving.

34 First rule of financial management is save something every time you earn income.

35 Husband and Wife discuss and works together to prioritise their goal and saving.

36 After receiving income, allocate cash money to envelopes of saving and expense plan.

37 If relevant in the local context.

38 If relevant in the local context.

39 Change depending on the context.

40 Change amounts depending on local context.

41 Husband and wife Recheck the expenses and monthly balance and then continue with the preparation of next month plan.

42 The amounts & categories need to be updated to be relevant in the local context.

43 Farmer family's cashflow tree.

44 Cash inflows (represented by roots) are the money that flows into household from several resources.

45 Cash outflows (represented by branches) are the money that spend by household.

46 Husband and wife discuss on cash outflow, which money goes to HH expenses and which money for business expenses.

47 Husband and wife discuss and develop their cashflow plan.

48 Nutrition messaging. Note also that other examples could be added where there are relevant specific needs for women, girls, men and/or boys that could be prompted here.

49 Flip chart that consists of icons showing examples of household's expenses that include expenses related "want" and "need".

50 Children education represented by icon showing children reading a book.

51 School fees can be replaced by another common 'need' that the project community or wishes to prioritise and that households struggle to prioritise.

52 Cigarettes can be replaced here by another common 'want' that households often prioritise.

53 Seasonal cashflow covered all household expenses include education, food, emergency saving.

54 Amounts will need to be adapted for the local context.

55 Four strategies to manage cashflow that include increase cash inflows and maintain cash outflows.

56 Seasonal calendar example for reference.

57 Suggested categories are prompts for major common expenses. The facilitator can adapt these as required.

58 E.g. electricity/phone credit, water.

59 Adapted from the "24 Hour Day" in Journeys of Transformation: A Training Manual for Engaging Men as Allies in Women's Economic Empowerment, Promundo and CARE International, 2012.

60 Gender icon which shows male and female is the same and can support each other.

61 This activity should be modified if there are participants with mobility issues – instead a few representatives could do this in front of the group.

62 Gender icon which shows male and female are the same and can support each other and working together in agriculture activity.

63 If it is not possible to use the posters, participants could instead stand up if they agree, and sit if they disagree.

64 "How and where to save for family vision" that include education saving, health saving and emergency saving.

65 Note that these savings mechanisms should be adapted to what is available in the local context.

66 Couple with their son. Son is stealing the money that they save at home.

67 Farmer couple with their children and their goat.

68 Option of saving mechanism or where to save.

69 Household life journey to achieve their family vision.

70 Farmer couple on the side thinking about their future – include having baby, education, build house, starting business and retirement.

71 Planning for emergency to make sure household still achieve their family vision.

72 Type of emergencies/disaster such as flood, drought, fire. Sick.

73 Farmer couple with their farm being flooded.

74 Farmer couple and their child (3 years) at the doctor but happy because they can pay for health cost from their emergency saving.

75 If it is not possible to use the posters, participants could instead stand up if they agree, and sit if they disagree.

76 Couple thinking and discuss to get loan and consider all 3 types of loans: Productive loan, Emergency loan, and Consumption loan.

77 Production loan represented by farmer icon, emergency loan represent by cross icon, and consumption loan represented by plate, spoon and fork.

78 Principal and interest amounts to be adjusted for the local context.

79 If pretend money is unavailable, small pebbles or shells could be used for the demonstration (1 pebble/shell =10,000).

80 Loan can also help household to achieve their goal that include education for children.

81 Farmer couple with 2 children in school uniform and their maize.

82 Farmer couple looking stressed with a tv & motorbike.

83 Option of loan providers.

84 Summary of topics under six sessions.

85 Follow up planning that include 3 actions : start, stop and continue.

It's not income generation alone that makes you rich, it's also about your spending habits. It's something families – women and men – need to work on together.