

# Nurturing Opportunities for Women Strengthening Household Finances Facilitator's Guide



“Gender equality is more than a goal in itself. It is a precondition for meeting the challenge of reducing poverty, promoting sustainable development and building good governance.”

-Kofi Annan

Developed for:



## Credits

### Developed and Authored by:

Jennifer Artibello, Country Director

### Editing and Reviewing

Jessica Turner, Program Associate

Danielle Claseman

Shiela Ugargol Keefe

### Planning and Support

Jennifer Artibello, Deborah Greebon, Katrina Mitchell, Josephine M. Sellu

### Photo(s)

Jessica Turner, Program Associate

### Workbook Development

Jennifer Artibello, Country Director

William Zeuthen, Graphic Designer

Aloysius Mossima, Illustrator

OneVillage Partners developed the following curriculum as part of our Nurturing Opportunities for Women program. This document represents a piece of the overall program and model, which strives toward the outcomes presented in our [Theory of Change](#). The program was designed specifically for the communities we work in within Sierra Leone based on their desired skills, input and cultural context, and was coupled with a strong focus on staff facilitation techniques. Any external adaptation should consider the intended participants' cultural context and capacity. The intent of sharing is to increase the use of community-led approaches within international development.

For further information please visit our [website](#) or contact [enquiries@onevillagepartners.org](mailto:enquiries@onevillagepartners.org)

## Acknowledgments

This curriculum was developed based on feedback from women in communities OneVillage Partners works with. They were very eloquent in their ability to identify both their financial literacy needs, and the support they would require in their lives in order to meet these goals. We are very grateful to each and every one of them for planting the seed and continuing that conversation with us. Their voices pushed us to develop a program, including this curriculum and workbook that is hands on, and able to meet the needs of the women and families in our partner communities effectively. The effectiveness of the program is attributed to these women for their engagement in their challenging conversations in such a brave and honest way.

The talented and dedicated Nurturing Opportunities for Women (NOW) team took the program into the field to test. Through this testing process they worked diligently to provide constant insightful feedback. It was because of their hard work and impeccable facilitation skills that this curriculum has come to life. It is as a result of this diligence that so many participants have already been able to see success so far. We would also like to recognize all OVP staff who have helped support the growth of this program at every step, both in the office and in the field.

We would also like to acknowledge everyone else who had a hand in the planning and development of the curriculum and workbook. From early brainstorming and critical edits to programmatic revisions and stylistic feedback. So many have been instrumental in the development of this program and it is with humble thanks to all those involved that we proudly present this curriculum.

## Acronyms

<b>ACT</b>	–	Community Action Program
<b>MEL</b>	–	Monitoring, Evaluation and Learning
<b>NOW</b>	–	Nurturing Opportunities for Women
<b>OVP</b>	–	OneVillage Partners
<b>PC</b>	–	Project Coordinator
<b>PM</b>	–	Project Manager
<b>UNESCO</b>	–	United Nations Educational, Scientific and Cultural Organization
<b>VSL</b>	–	Village, Savings and Loans

## Contents

Credits .....	1
Acknowledgments .....	2
Acronyms .....	2
Contents .....	3
OVP’s Approach .....	5
Why We Developed the NOW Program .....	5
Overview .....	6
Overview in Brief: .....	8
Elements of Program .....	8
Roles on the Program Team .....	10
Setting up Success: Groundwork Prior to the First Session .....	11
Preparing for Each Session .....	14
Facilitator Checklist .....	15
During the Session .....	15
Structure of Each Session .....	16
Following Each Session .....	18
How to Use This Guide .....	18
Key Phrases .....	19
Qualities of a Good Facilitator .....	19
Session Guide .....	21
1. <i>Creating a Special Space and Time</i> .....	21
2. <i>Dream Setting Part 1: Defining Individual goals</i> .....	25
3. <i>Dream Setting Part 2: Short and Long Term Goals</i> .....	27
4. <i>Talking to the Family Part 1: Goals</i> .....	30
5. <i>Putting Goals into a Timeline: Part 1</i> .....	32
6. <i>Putting Goals into a Timeline: Part 2</i> .....	35
7. <i>Assets You Already Have to Reach Your Goal</i> .....	39
8. <i>Discussing Barriers to Accomplishing Goals and Dreams</i> .....	41



9. What Is a Budget and Why Is It Important.....	43
10. Creating a Budget with Your Goals.....	46
11. Why Save? (The Importance of Saving).....	49
12. Talking to the Family Part 2: Communication and Savings.....	52
13. Review: Savings and Savings Logs.....	54
14. Identifying and Overcoming Barriers to Reaching Goals.....	57
15. Calculating Income and Expenses: Part 1.....	59
16. Calculating Income and Expenses: Part 2.....	62
17. Calculating Income and Expenses: Recap.....	65
18. Staying Within Your Budget: Part 1.....	67
19. Family Session: Staying Within Your Budget: Part 2.....	70
20. Planning for the Unexpected and the Predictable: Part 1.....	73
21. Planning for the Unexpected and the Predictable: Part 2.....	76
22. Review: Why Make a Plan.....	79
23. Review: Planning for the Unexpected.....	82
24. Understanding the Risks When Borrowing Money.....	85
25. How to Borrow and Manage Repayment.....	89
26. Wrap up.....	93
<b>Annex.....</b>	<b>95</b>
<i>Sessions, Objectives and Workbook Pages.....</i>	<i>95</i>
<i>Session Debrief.....</i>	<i>97</i>
<i>Home visits.....</i>	<i>97</i>
<i>Home Visits Tracking Sheet.....</i>	<i>99</i>
<i>Samples of Program Resources.....</i>	<i>100</i>
<i>Listening for the Readiness (Motivation) for Change:.....</i>	<i>102</i>
<i>Lessons Learnt by NOW Coordinators:.....</i>	<i>103</i>
<i>Picture Cards.....</i>	<i>105</i>

## OVP's Approach

OneVillage Partners (OVP) inspires and equips people to transform their lives and their communities. Working in Sierra Leone, West Africa, we partner with local communities and assist them to 1) develop sustainable solutions to their most pressing self-identified challenges, 2) empower leaders, and 3) create new opportunities for women through economic empowerment. We believe this three-pronged approach is what is needed to create thriving, cohesive, and self-determined communities.

The cornerstone of OVP's approach and program model is that development must be community-led; interventions must be inspired, identified, innovated and implemented by community members. OVP believes that local people are integral in developing community solutions to their own self-defined needs, and that broad and mutually-respectful participation and a cadre of competent local change agents are necessary for ongoing community development. By placing people at the center of our approach, we ensure that change is driven within people and by communities; not in the community externally to them. OVP's inclusive, community-led model also fosters social cohesion and a collective sense of ownership among community members, which leads to equitable and sustainable development.

## Why We Developed the NOW Program

This program was developed specifically for a rural Sierra Leonean context. While this program may apply in other contexts, there are circumstances that make Sierra Leone unique. These circumstances are discussed below.

In Sierra Leone, a large percentage of the population is income-poor. Those who are not income-poor experience the effects of poverty as a result of the lack of educational opportunities, poor public health care, and low living standards. In addition, the lasting effects of Sierra Leone's civil war have left many communities fragmented, a problem exacerbated by conditions of multidimensional poverty. For many, it is difficult to envision a different future. These effects are magnified as the majority of households rely on agriculture as their sole source of income. Families are forced to sell their goods during the harvest season when they need the income rather than waiting until the market is not flooded, which would produce a higher income spread over the course of the year. Because families are using their income to meet basic needs, they cannot afford inputs such as fertilizer, which would produce a greater yield, as they do not have access to or understanding of better harvesting, processing and storage methods. As such, their harvest is not utilized to its greatest potential. The majority of their yearly income comes only once a year during the harvest season. Managing money received sporadically throughout the year (or in a span of only a few months) is tremendously important for a household's management of finances and ability to meet their basic needs, and can reduce the effects a low income has on a family.

OneVillage Partners (OVP) works in rural villages in eastern Sierra Leone and has developed the Nurturing Opportunities for Women (NOW) program in order to increase the decision-making ability and control of household finances for women living in these villages. Greater control over household resources by women leads to greater investment in children's human capital through increases in children's health, nutrition and education, leading to positive effects on economic growth in the longer term. Indeed, for every dollar spent on them, women will reinvest 90% of it in their children, families and communities, compared to the 40% that men usually reinvest (World Bank, 2012). Currently only 15% of women in Kailahun District report that they are involved in *all* of the decisions regarding their personal healthcare, household purchases, and visits to friends and family. Approximately 58% report being involved in *none* of the decision-making in these areas (Sierra Leone Demographic and Health Survey 2013). By helping women take control of their finances and build their financial planning skills, OVP believes that women will be able to provide enough nutritious food, health care, and education for their children, improving their children's wellbeing and increasing opportunities for their future success.

In the Kailahun District of Sierra Leone, where OVP works, only 68% and 70% of women are employed, respectively (Sierra Leone Demographic and Health Survey 2013). The average adult literacy rate across Sierra Leone is 37% and only 26% for women (UNESCO, 2014). In Kailahun District, 61% of women have no formal education, and only 1% of women have completed secondary school (Sierra Leone Demographic and Health Survey 2013). This low rate of employment and of literacy in rural areas makes the task of providing training in financial management ever more challenging.



<70% of women employed



37% of adults  
26% of females



61% of women have no formal education  
1% of women have completed secondary school

The NOW program has been developed to revolutionize the approach to women’s financial literacy programs and promote inclusive participation in such programs. This curriculum has been designed in a way that any woman, literate or not, can participate and feel confident with the material being presented. In consulting the variety of existing financial literacy programs already in use in this region and beyond, OVP felt these programs did not meet the participants at an appropriate level. These programs assumed too high a level of literacy and understanding of basic finances and some programs did not address participants’ lack of power over household decision making and limited earning opportunities. Despite their limitations, these existing programs have been influential in the design of activities, objectives and overall structure of this curriculum. In particular, the foundational elements and key concepts are irreplaceable when looking at financial literacy and empowerment.

Bearing in mind the extremely low level of literacy, any tools and resources developed to enhance learning, such as a workbook or budget guide, must be useful to women who are unable to read and have never held a pencil. As such, OVP has designed a picture based workbook to supplement the sessions and give the program participants useful tools to manage their finances. Produced by a local artist to ensure cultural relevance, this guide enables women with little or no literacy a way to track their progress and make plans. At the same time, the workbooks provide OVP with a way to evaluate the program’s impacts in real time, allowing the organization to mold the program to meet the needs of the participants more effectively.

OVP developed NOW to meet the specific needs of women in rural Sierra Leone. In a peer-to-peer, experiential learning approach, the NOW program gives women the knowledge and skills to better manage their personal and household resources for today, while also reaching their long term financial goals. This is done through participants’ structured focus on tracking and reflection on daily expenses, the generation of short term and longer term (12-18 month) goals, the enactment of financial budgeting to manage seasonal fluctuations in cash flow and unexpected personal or family expenses.

## Overview

The goal of OneVillage Partners’ Nurturing Opportunities for Women (NOW) program is to increase the economic power of women in rural Sierra Leone by helping women build capacity and achieve their personalized financial goals.



Working toward and ultimately accomplishing these goals will have a positive domino effect in the community. Women will feel more hopeful about their future and more confident as they gain greater understanding and control of their financial situation. As the women begin to meet their goals and increase their household stability, they will serve as positive examples for their extended families and others in the community. By budgeting and planning, they will be able to send their children to school, provide more nutritious meals for their families, and afford basic health care. As they stabilize their household finances, begin meeting their goals and increase their confidence, the women will have increased economic power, giving them more influence and greater standing in their family and society.

The NOW program is a series of 26 interactive and hands-on sessions along with ongoing one-on-one support by trained staff members to build

knowledge and skills in managing household finances. Each session is approximately one hour in length and is designed to introduce new skills and build unity and confidence among women in these groups. The sessions do not replace, but can work alongside existing group-based programs in the community, such as the Village Savings and Loan groups (VSLs). The frequency of these sessions will be determined at the outset by the group members, typically once per week. The NOW curriculum does not replace the VSL groups; it empowers participants to use tools to make and meet personal financial goals and increase their control over household finances. In turn these tools can also be used by participants within their existing VSL groups.

Individual picture-based workbooks accompany the sessions. The women use the Workbooks to record and reflect on their finances and how and where they make and spend money. They also use their workbooks to track their progress toward their goals. The pictorial nature of the Workbooks allows women to easily record and read their data regardless of their level of literacy.

In addition to the sessions, OVP Coordinators will visit participants in their homes, provide support to the women, and listen for opportunities to improve the program. During the home visits, participants will share their workbooks with OVP staff and discuss their challenges and successes. OVP staff will use motivational interviewing and behavioral coaching methods to deepen each participant's skills and attitude. OVP Coordinators will gain insight regarding participant progress and identify where further instruction and support are needed. Using these insights, the Coordinator will adapt the group sessions to ensure every participant can reach their financial goals and celebrate their accomplishments with the group. Participants' knowledge and practice will be monitored through home visits between each session and through the Workbooks that were specifically designed for this purpose.

NOW participants' husbands and other male family members are encouraged to attend the several 'family sessions' of the curriculum, as pictured right. When husbands, brothers, or fathers are sensitized to, and involved in NOW, OVP believes that men will see the positive power of women and be more supportive of participants engaging in household and community discussion. This validation will further empower the



participants and promote the notion of collective household decision making, communication and transparency.

The sessions outlined in this manual can be used by the Coordinator as a guide. The most effective literacy programs require a high degree of contextual awareness and are both practical and relevant. Activities should be adapted and changed to local needs and cultural context.

Opportunities to review key concepts are spread throughout the sessions and should be used to support and emphasize essential skills. The facilitator may find it necessary to add additional review sessions or topics based on participants' needs.

To a great extent, this is a dynamic program focusing on eliciting participation to draw out the participants' own strengths and transferring knowledge that is culturally relevant and practical. Each step of this process will be documented; while paying attention to what is working, and what is not working. The Coordinators play a crucial role in on-the-spot critical thinking and adaption so that the program can meet the needs of the participants.

## Overview in Brief:

### Structure of the Program

The NOW Curriculum is comprised of 26 sessions led by a Coordinator. These sessions are short and implemented over the course of 7 months. OVP has found that running day-long courses over a few days does not have the same impacts as having shorter more frequent sessions. The participants have many responsibilities at home – such as taking care of their families or working on their farms. Shorter sessions recruit more sustained attention and are more manageable for the participants to attend without distraction. The frequency of the sessions allows women to revisit the content of the lessons regularly, making the concepts easier to grasp with repetition. Longer term interaction over the course of several shorter sessions also builds stronger relationships among participants, trainers and the entire cohort.

### Learning Progression

See Annex a chart of learning objectives and outcomes in the annex under “Sessions, Objectives and Workbook Pages”. A general overview of the objectives is listed below.

- Setting goals
- Creating and using a budget
- Planning for the expected and unexpected (savings)
- Taking out loans; when and why

### Timeline for the Program

- Preparation, 4-5 months
- Recruiting, 2-4 weeks
- One hour sessions, 26 sessions (weekly over 6-8 months)
- Ongoing support (decided by participants in session 25 for at least one year)
- Evaluation and sharing results, 1-2 months at end of project
- Follow-up, at 6, 12, 24, 36 months (Through participation in follow-on programs)

## Elements of Program

Specific elements are important to the program and the success of the session. Below are a few of the elements that have been incorporated into the sessions:



## Buddies/Cohort Model

During the program, OneVillage Partners uses buddies for each participant to incorporate peer-to-peer learning into the program. Learning skills, knowledge and sharing experiences with women who are learning the same skills and have the same challenges helps to reinforce knowledge learned. This helps build sustainable community changes. Buddies are used during the sessions as a way for participants to build strong relationships with others in the program and in their communities. Buddies are formed in the groups with participants that live close to each other and who are likely close neighbors. They will share what might be more sensitive information with each other about their personal finances and situations in order to receive feedback and use the skills learned in a realistic and practical. Information shared with buddies is only voluntarily shared with the group. Trying new concepts and practicing new skills can often be intimidating. Having someone to understand your situation and work with you makes trying something new more exciting and manageable. OVP believes that creating these strong relationships between buddies will help participants increase their problem solving skills, while learning and mentoring each other through the challenges and celebrating the successes together.

## Home Visits

Home visits have been incorporated into the program at three points as the concepts and skills that are being learned in the sessions are complex and need to be put into practice regularly. The program is not just based in teaching basic financial skills but also trying to change participants' behaviors and understanding around their finances. OVP believes that, in order to give participants the best chance to succeed, they need encouragement and motivation on a more personal basis to ensure they understand the skills and tools to interpret time into each participant's individual context. In the sessions, general examples are used; but only during one-on-one visits can OVP Coordinators assist participants using their specific circumstances.

The home visits will be used to monitor and then evaluate the participants' progress and the program. Regular visits allow Coordinators to see areas of confusion, which allows adaptation of the sessions accordingly.

These home visits are important as a monitoring tool and as motivation for the participants to change behavior. Therefore, OVP spends time ensuring Coordinators are trained in motivational interviewing skills and techniques along with the financial knowledge to assist participants and their families.

Home visits will take place three times throughout the curriculum. Below are when home visits should take place:

Home visit 1: Following session 5. Putting Goals into a Timeline Part 1

Home visit 2: Following session 10. Creating a Budget with your Goals

Home visit 3: Following session 15. Calculating Income and Expenses Part 1

## Workbook

The workbooks are an important element to the program, serving as a motivational tool for the participants as well as a monitoring and evaluation tool for OVP. In an attempt to make the learning engaging and interactive, the sessions incorporate the use of picture-based workbooks (see example on page 105). The workbooks are easy for participants to use who have little to no literacy, and participants can record and track their own progress documenting their own successes. The workbooks can be used beyond the program, so participants can look back at what they have learned and continue to use, and hopefully to share, the learned skills and tools.

As stated previously, OVP will also use the Workbooks for monitoring and evaluation purposes. The Workbooks will serve as a talking point during the home visits where participants can tell Coordinators what they have learned and what challenges they are coming across. The participants will be able to

keep their Workbooks ensuring that any information OVP gains is not simply extractive but is left in the hands of the participants.

## Sessions

The sessions are short-approximately one hour - making it easier for participants to take time out of their busy days to attend. The sessions are designed to be as participatory as possible using games, role-plays, stories, picture cards, interactive activities and discussions. The participatory nature of the sessions increases the level of ownership and knowledge learned by the participants, as they are the ones who help come up with the knowledge and skills they need.



### Cognitive Queuing

Behavior change is hard for anyone, so OVP uses bracelets to help the participants with habit formation. Each participant will receive a bracelet at the beginning of the program as a reminder that they are a part of the group and the commitments they have made to the group and themselves. The bracelets act as motivation for the participants and remind them that the group is important and the time they spend working and learning new skills is important and special.

### Progress Chart

The progress chart along with other motivational elements, is incorporated into each session. This chart will be a visual representation for the entire group representing what participants wanted to learn from the sessions at the beginning and what they have learned by the end of the program. Small wins or successes are important when trying to make changes or learn complex topics. Participants need to see their progress to be motivated to continue working towards their goals. If participants do not feel as though they are making progress, they may quit the program or lose interest. The progress chart is a way for the Coordinator to celebrate all small successes with the participants and for the participants to see that they have gained new skills as a group as well as individually. This chart will help participants see that the knowledge they are learning is motivation to participate in the sessions.

Some participants may pick up skills and information much faster than others. Coordinators should encourage these participants to stay engaged in the sessions and invite them to help their peers learn these new skills. This is a great opportunity for these women to learn additional leadership skills and share their knowledge while increasing participants' confidence.

## Roles on the Program Team

All staff are assigned to the program on a full-time basis with the Program Manager being the first one hired at least 4-5 months before the program is scheduled to start. All staff are Sierra Leoneans who speak the local language (the participants' dominant language) and in most cases is not the national language. Staff are not necessarily recruited from the communities within which OVP works. Due to the nature of the program, OVP strives to find female program staff whenever possible. The staff needed and their main responsibilities for the program team are as follows:

- Program Manager (PM): The Program Manager trains and mentors the Coordinators in the approach, skills and techniques. They are responsible for a weekly check-in with Coordinators and debriefs after each session and troubleshoot any problems. The PM monitors program staff and compiles reports. The PM also adapts the curriculum as needed and acts as an evaluator throughout the program

- Project Coordinator (PC): Each group is managed by one Coordinator, and Coordinators may manage up to two groups at a time in various villages. Each session will be facilitated by the responsible Coordinator with additional support from other Coordinators as co-facilitators where appropriate. Where there are two Coordinators present, the additional coordinator can be a co-facilitator by being a recorder/observer that takes notes and makes observations during each session. The Coordinators take the lead in home visits, and support and monitor participant's progress.

Note that for the purposes of this guide 'Coordinator' and 'facilitator' are interchangeable in the sessions, because the Coordinator serves as a facilitator while leading the sessions.

### Role of Facilitator:

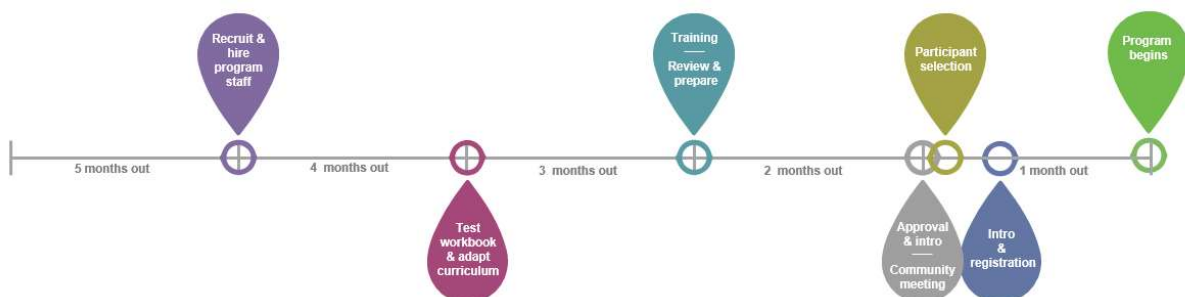
It is important for facilitators to note that the relationship developed with each participant will be fundamental to their progress. Given that this relationship will be built on trust and understanding, with the facilitator privy to personal and sensitive information, the facilitator must be very careful in how this relationship is conducted as the coordinator will be viewed as a mentor. In addition, it is highly likely that if a participant has any concerns in their life, for example with regard to health, financial difficulty, or conflict, that they will turn to the facilitator for assistance. Please note that OVP will provide training to Coordinators on Conflict Resolution and any other issues that become relevant throughout the program. The Coordinator is not expected to be able to answer technical questions or solve problems, but instead to be supportive and to enlist the resources and management provided by OVP to support the participant in question. One of the most important qualities of a facilitator is attentive listening.

## Setting up Success: Groundwork Prior to the First Session

In order for the objectives of the program to be reached, and for the participants to achieve success, a great deal of care and preparation is needed. Prior to the first session, staff should consult the timeline below, and take the necessary steps. It is important to note that pictures cards and workbook pages, along with any curriculum adaptations, should be tested the first time the program is being implemented in a new cultural setting. This should only be necessary the first time, to ensure full understanding by the Coordinators and participants.

### Activities Prior to Starting:

- 4-5 months: Recruit and hire program staff
- 3-4 months: Test Workbook and adapt curriculum
- 2-3 months: Training
- 2-3 months: Review sessions and prepare
- 1-2 months: Community approval and NOW program introduction
- 1-2 months: Community Wide Meeting and Introductory Session
- 4-5 weeks: Participant Selection
- 3-4 weeks: Introductory Session and Registration



## Recruiting and Hiring Program Staff

All staff are assigned to the program on a full-time basis and are Sierra Leoneans who speak the local language (the participants' dominant language) and in most cases is not the national language. Staff are not necessarily recruited from the communities within which OVP works. Due to the nature of the program, OVP strives to find female program staff whenever possible.

## Testing the Workbook Pages and Curriculum Adaptation

It is important that pictures accurately represent the concepts in the sessions and that the participants can easily understand and see themselves represented in the pictures. The original NOW workbook and curriculum were created specifically for the Sierra Leone Mende tribe. When moving into a new community, or a new cultural context, the workbook pages should be tested and adapted along with any necessary updates to the curriculum, prior to the first session. New pictures may need to be created and stories may need adaptation to ensure cultural appropriateness and full comprehension.

Note that this time can also be used by Coordinators to define various words and language that will be used and repeated during the sessions. The curriculum was developed in English but implementation should take place in the participants' dominant language, not necessarily the national language. Therefore, Coordinators should take the time to translate the concepts into the appropriate language prior to each session, ensuring that all concepts are clear and locally understandable. Finding out, for example, what the word or phrase for 'budget' is in the local language, or deciding on which singular word/phrase will ensure consistency in the sessions and will increase participants' understanding.

## Training

NOW Managers and Coordinators will be trained in OVP's overall values and approach along with specific training for the NOW program focusing on overall methodology, process, skills and techniques to be used throughout the program. OVP has produced a comprehensive training outlined in the Trainer of Trainers manual.

## Review Sessions and Prepare

Proper preparation is key to the success of this program. A full review of the program before the start will help to ground the facilitator and team in the purpose and progression of the sessions, and the entire program. Reviewing each session prior to facilitating it, and preparing in response to the home visits and information gleaned between sessions will increase confidence and facility with the activities and ideas. More information about preparation is included in the next section of this document.

## Community Approval and NOW Program Introduction

To stay true to OVP's values, it is important that Coordinators respect the local culture and traditions throughout the program. As the first step, Coordinators approach community authorities or leaders to hold a formal meeting. At this meeting OVP staff should explain the NOW program and obtain permission and support from the leaders. For OVP to successfully implement the program in the community. At this point, Community Leaders are invited to the Community Wide Meeting and are asked to show their support by helping to spread the word to make sure all community members are invited.

After permission has been granted to implement the program, OVP staff will contact any existing Village Savings and Loans (VSL) groups in the community or any other formal savings groups. Coordinators will hold a meeting for these VSL groups to introduce the NOW program and invite them to attend the Community Wide Meeting. The VSL members are encouraged to bring one family member with them and to help spread the word to other members of the community who may be interested in the program.



These introductory meetings generate interest within the community and help ensure the entire community has some understanding of the program, even if they are unable to participate. Introductory meetings also encourage open communication and transparency.

### Community Wide Meeting

The Community Wide Meeting is where OVP staff formally introduces the NOW program to the entire community. At this meeting, dates will be given for the participant recruitment process. All interested women and supporting family members are encouraged to attend regardless of their status, age, level of education, and VSL group association. The Coordinator should prepare carefully for this meeting and closely guide the process.

Wherever possible Coordinators will invite past participants who have successfully graduated from the NOW program to join this preliminary meeting. The participant is invited to explain how their life has changed since participating in, and graduating from the NOW program. OVP has found that having past participants explain the program can help to clarify expectations and create excitement while sharing potential successes.



The purpose of this meeting is to share aspects of the program and the commitments that are necessary. The meeting is used as an open forum for potential participants and family members to ask questions to develop interest. It is important that the entire community, especially family members, understand the nature of the program in order to avoid mistrust between OVP and the community and to ensure that the selected participants are fully supported. Staff will emphasize that participation in this program is voluntary and that although there are many benefits to the program, OVP does not provide any financial incentives. Coordinators will also explain the selection process, encourage community members to apply and set up a transparent timeline for participant selection.

### Participant Selection

Participant selection should be as transparent and inclusive as possible. While OVP staff are there to guide the process, it is ultimately up to the community to select the participants for the program.

As some communities may have a high number of interested participants, OVP allows community members to nominate potential participants. This will help the community to narrow down the selection process and ensure participants are spread out through the entire community. Doing this creates greater learning throughout the community as participants are encouraged to share what they learn with their neighbors and with those who nominated the selected participant. This enables more than just the participants and family members to benefit from the program.

As communities in Sierra Leone are typically divided into various sections, OVP staff will research the number and size of each section in each community, and come prepared with this information to the community meeting to ensure maximum fairness and transparency.

Potential participants should fit the following criteria including any additional criteria the community may suggest:

- Be a member of a VSL group or are already saving in some way
- Be motivated to participate
- Have some sort of their own income/money over the course of a year
- Have support from at least one of their family members
- Be available for the duration of the curriculum (i.e. not attending school out of village)



The first step is for OVP staff to review these selection criteria. Attendees are encouraged to step aside and give a chance to others to participate if they do not fit the criteria. If there are still a large group of potential participants OVP staff will ask the potential participants to arrange themselves according to their section in the village. OVP staff will then work out a fair proportion of women to be selected from each section according to section size. Each section is then tasked with nominating participants with a mix of VSL and non VSL group members.

The community leaders are invited to assist OVP staff in identifying potential participants and in giving their support during this process. OVP staff will work closely with these leaders in the selection process to ensure a fair proportion of participants are chosen from each selection. It is important to note that community leaders will not directly choose participants but will assist in providing necessary information regarding the sections in the community to ensure maximum honesty and transparency.

Once participants have been selected, OVP staff will address the community leaders and selected participants to explain the next steps. Time can be set aside for community leaders to share advice and to encourage the selected participants. OVP staff will schedule a time for the Introduction Session and Registration for the participants and their family members to attend.

### Introductory Session and Registration

This meeting is designed to ensure that all participants and their family members understand the program so that family members are aware of all activities and can support the participants.

OVP staff should lead a discussion for the participants as a group to decide on a place and time for



the sessions to take place. OVP staff will explain key activities in more detail such as; Family Sessions and home visits. Coordinators will also explain the frequency and timing of these sessions, as husbands will be strongly encouraged to attend.

During this meeting, OVP staff will register participants and collect baseline information to be used to monitor and evaluate the program and to assess the progress of each individual participant. If there is not sufficient time, another meeting should be scheduled in order to collect this information.

### Preparing for Each Session

It is extremely important to fully understand the goals of each session prior to facilitation. Reviewing and practicing the sessions in this guide is necessary in order for the facilitator to be able to guide the session with ease and confidence. The facilitator should learn and understand each session and be able to make it his or hers by using his or her own words and adapt stories where necessary. The facilitator should come across as knowledgeable and comfortable with the topic and the participants.

The facilitator should never give wrong or incorrect information. Should a topic or question come up during a session that that facilitator is not confident answering, the facilitator should acknowledge the questions/topic/comment and explain that it will be covered during the next session. This will allow time for the facilitator to find information needed or to consult with the team to answer the question or topic correctly.

Materials needed for the sessions should be prepared in advance, and the facilitator should be well-grounded in the specific challenges, successes and progress of the group. Review the home visit reports when preparing for sessions to see if the group is on track. The home visits will provide

examples and guidance for the discussions at the beginning of the session, and will help the facilitator know when and where to review key concepts before moving forward.

Given that the sessions will be conducted in the local language, it is important for all Coordinators to prepare for each session together and plan carefully. This will ensure that identical translations are used for concepts, whether complex or simple to maximize consistency across the program and reduce the chance of misunderstandings.

### Principles to Remember

Create a safe and comfortable learning environment for all participants where they know their opinions are heard and respected.

Acknowledge participants' efforts and encourage participants at every step.

All materials should be useful and relevant to the participants.

Show what needs to be done, use stories and examples. Avoid talking about or telling.

Facilitators should be flexible and accept that they might not have all the answers.

Facilitators are learning along with the participants.

Remember to keep the process on track and don't make decisions for the participants.

## Facilitator Checklist

### Steps to preparing and facilitating

- Read session guide at least twice
- Gather materials for the session
- Read through home visit reports, and/or meet with OVP staff to recap
- Prepare the warm-up activity
- Facilitate session
- Debrief session

## During the Session

Each session has a core activity aimed at delivering a particular learning objective. The facilitator should always have a backup plan. There are alternative activities throughout this guide. The facilitator may need to adapt the activities as they are facilitating a session. They must be open to what the group needs while gently guiding the session toward the learning objective. Each session builds on the last, so *it is more important to meet the learning objectives than to stick to the activities presented here.*

### Buddies

In the first session participants will be paired with someone who will be their buddy for the length of the program. The goals of using buddies throughout the program are to:

- Support learning, reflection and inquiry and to increase both the speed and the depth of learning.

- Decrease embarrassment around asking for support by fostering positive experiences of asking for, and giving, intentional support to another person in the community.
- Increase unity and cohesion within the group and build confidence.

Every time there is workbook work that focuses on more personal information make sure to divide participants so they are with their buddies. When group work does not focus on sensitive and personal information it is a good time for participants to get to know one another and buddies should be separated.

### Progress Chart

During the first session the group will create a progress chart. This chart will use icons or pictures to represent topics that the participants want to learn or do during all the sessions. As the participants' complete various sessions, some topics will no longer be items that participants 'want' to learn but items they 'know'. Icons will be moved from one side of the chart to the other making a visual representation of the progress the participants have made through the program. Items can only be moved from one side of the chart to the other once everyone in the group agrees that they are comfortable with the topic and believe this is a skill they all understand.



### Bracelets

Bracelets will be presented to each participant in the first session. These bracelets represent the time they are taking away from their daily lives to be a part of the group. During the sessions, participants will dedicate themselves to make a change in their lives and to learn the skills they need to make this change. The bracelet is a reminder of their commitment to the group and the commitment they have made to themselves. Every time the participant sees or looks at their bracelet, they should remember these commitments and remember all the hard work they have done. The Coordinator, whenever possible, should bring up the bracelets as a reminder to the participants and why the group and the meetings are special.

### Structure of Each Session

- Objectives and Materials (for Coordinator only)
- Last Session (Coordinator only)
- Warm-Up/Icebreaker
- Recap and Progress Chart
- Main Activities
- Workbook Work
- Closing

### Objectives and Materials

This section should be used by the Coordinator to help prepare them for the session. It will help them know what the participants should learn and accomplish by the end of the session along with materials and supplies that are needed to implement the session.

### Last Session

This section is for the Coordinator only. It is to help remind the Coordinator what was covered in the last session or gathering in order to lead the recap.

## Warm-Up/Icebreaker

Sessions start with an activity or an icebreaker. These should be as fun and interactive as possible. The Coordinator should bring his/her own experiences to come up with warm-ups and can even ask participants to volunteer and run the warm-up activity.

The sessions are short, but, as a facilitator pays close attention to participants' moods, energizers may need to be incorporated into the session by introducing short activities, songs, or dances. Specific warmups or icebreakers are not assigned to each session.

## Recap

Each session has a 'recap' at the beginning where participants can share with the group. Providing an opportunity for women to share will help open the gathering so participants feel comfortable bringing various topics or concerns to the group. During this time, other questions can be asked to provoke conversation about the participants' progress and make sure success is celebrated as often as possible. Below are potential questions that can be asked each recap. The facilitator should try to always focus on celebrating success without glossing over challenges. They must keep an encouraging tone and language during the recap: "You can do this", "We can do this together", "Look at how far you have already come."

- Does anyone want to share a story any news that has happened to them or their community since the last gathering?
- Does anyone want to bring up any important issues or matters to share with the group?
- Does anyone want to share what we talked about during the last gathering?
- Has anyone achieved one of their goals?
  - What was challenging?
  - How did you overcome those challenges?
  - What resources did you use to achieve your goal?
  - What decisions did you have to make?
  - What advice can you give to others?
- Has anyone had to change their goal?
  - What were the challenges of meeting the goal?
  - How did you decide you could not overcome that challenge?
  - Have you changed your goal entirely or just adjusted one aspect?
  - What is the next step you are going to take?

## Progress Chart

Having created a 'Progress Chart' in the first session, this chart should be reviewed at the beginning of each session and during each recap to remind participants what they want to learn and to allow them to move items over if they have learned the new skills. This is a time to encourage and motivate participants of all the skills they have learned; knowledge is motivation.

## Main Activities

The activity is the part of the session where a new concept or skill is introduced or reviewed. Wherever possible concepts are introduced in a way that allows the facilitator to guide participants to come to the new skill or gain the knowledge on their own through stories, games or discussions.

## Workbook Work

Workbook work is where participants have a chance to take the skill or knowledge they have learned in the activity and put it into practice by adapting the skills and putting them into their own workbook. Some information used in the workbooks may be personal and sensitive, so, whenever possible, remember that workbook work should be done in pairs with buddies.

## Closing

At the end of every session there is time for a recap or review of the session. The participants' responses both verbal and nonverbal should be used by the facilitator to evaluate how well the participants have understood the topics of the session and where further instruction might be needed. The closing is also used as a time for participants to discuss any barriers or challenges they might have regarding the new skill or knowledge they have just learned. Use this time to address any issues or concerns that may arise. Further instruction can be added during a review session or incorporated into the home visits.

## Following Each Session

After each session, the NOW Manager and Coordinators will take time to debrief. This is a time when staff should be critical of the implementation of the session. The facilitator(s) should be critiqued about their facilitation skills - what went well and what can be improved on. Staff should also look at the session plan and activities to see where things should be changed and adapted based on where participants had a hard time. Future sessions can and should be adapted accordingly.

During the debrief, OVP staff should discuss the plan for home visits and decide if there is any specific information that should be gathered or issues and challenges that should be addressed during the visits. The Annex has a brief list of questions that OVP staff can work through during debriefs.

## How to Use This Guide

This guide is meant to be used to help the facilitator plan and implement sessions. Every facilitator has their own style and strengths. It is important for the facilitator to make this guide their own and follow the lead of the participants. The facilitator needs to adapt activities and sessions to the capacity of the participants and the rate that they are picking up knowledge and skills.

Every session in this guide follows the same outline. At the beginning of each session is an outline of the objectives and materials that are needed for the session, followed by a reminder of what the previous session was about. Each session has a warm-up, recap of the Main Activities, Workbook Work and a review. The facilitator should ensure they read and understand the session and make any changes and adjustments prior to implementation. Throughout the guide there are various notes and/or reminders that should be taken into account. The notes and reminders are there to help the facilitator adapt the activities accordingly.

For various activities -- especially discussions-- specific questions have been provided to help the facilitator lead the discussion. These questions are not the exact list of questions that should be asked and should not be the only questions asked. The facilitator will need to be flexible and follow the lead of the participants during all discussions. Further digging and finding out the true problem or meaning of answers will help the facilitator and participants fully engage in the topics discussed.

Additionally, the facilitator should work with the program manager to change and adapt the curriculum as needed. Additional review sessions may be needed that are not specifically outlined in this guide. The facilitator should use the format outlined in the Structure of Each Session part of this guide to help create and plan a review session.



## Key Phrases

- Goals and dreams are important.
- We have lots of different assets that we can use to reach our goals.
- A goal should be something that you are willing and able to work toward.
- Bracelets will help you reach your goals: They are a reminder that you are working hard to reach your goals and that you are not alone. Everyone here, wearing the same bracelet, is supporting you and you are supporting them.
- By planning for our goals we can save what we need so we can reach our goals.
- Everyone can save even a small amount of money no matter how much money they have and it is important to find a safe secure place to keep your savings.
- You can overcome many of the barriers to savings. Some are easy and some will take more effort but you can do it with the support of your community.
- As we learn new things, or as our situation changes, our budgets and plan will change. It is ok to adjust our budget and savings so that we can meet our goals.
- We are all working hard to reach our goals and we can help each other to reach our goals.
- Unexpected things do happen. Having special savings set aside for the unexpected can help you manage better during these situations.
- Loans may be necessary but they are expensive and risky. Loans can be avoided if participants plan their finances by saving money and planning for unexpected events.
- Reaching goals successfully involves the support of everyone in the family.

## Qualities of a Good Facilitator

The Coordinators will facilitate each session. Facilitation is different from teaching or leadership. A facilitator is a person who guides participants to build upon previous knowledge, skills, values and attitudes for development through active participation. The facilitator is present to support the learning process and should have the knowledge and skills of the topics being presented in the sessions along with the right attitude.

All Coordinators/facilitators should have or improve on the following qualities:

**Communication:** Communication takes on many forms including verbal and nonverbal. Any materials and visuals that are used need to be engaging and appropriate and meaningful for the participants. Facilitators should be aware of their body language at all times and ensure they are being open and welcoming.

**Active Listening:** It is not always what one says but how one listens, which is important. A facilitator should always be engaged with the participants by looking at the person who is talking. A good facilitator not only listens to what is being said, but also how it is being said. Summarising what one has heard is a great way to make sure one has heard what is being said correctly and also gives the participant encouragement by showing that their opinions are being understood.

**Asking Open-Ended Questions:** In order to guide participants, facilitators should ask open-ended questions so the participants can find answers and come to conclusions themselves. Facilitators should ask probing questions (“could you explain more about...”), clarifying questions, and questions about personal views (“how do you feel?”). One of the easiest and most common question a facilitator should ask is “Why?”.

**Build Rapport and Trust:** Facilitators should strive to be respected by the participants. This can be done by making sure to be professional, having knowledge of the topics and being organized. Ensure participants feel comfortable and keep things simple by not adding too much into one session and keeping the work practical and relevant.

**Manage Conflict:** It is important the groups see themselves as a team and so the facilitator needs to be able to resolve conflicts and manage group dynamics. Recognizing problems is as important as acting to solve them as they arise. Helping participants give feedback to each other through constructive criticism and coping with power imbalances is important so everyone is seen as equals.

**Flexibility:** Being flexible is an extremely important quality of a facilitator. A group is always changing and the facilitator needs to adapt to the groups needs and be confident. Reviewing sessions or topics when concepts are not understood, dealing with unexpected events, and even adding in activities and energisers when participants are losing focus.

**Focus:** When guiding participants, it is easy for conversations to stray from the topic. A facilitator needs to recognize this and keep conversations on track to meet the session objectives. Make all materials practical by linking all work to the participants. This can be done by using words like 'we', 'us', 'your' and not 'they' or 'them'.

**Encourage and Promote Ownership:** Guide the participants to take control of the learning process as much as possible. Every participant should have the opportunity to share information, ideas and knowledge and know that their opinions are valuable. It is important for staff to continually motivate participants and emphasize all successes, no matter how small they might be.

## Session Guide

### 1. Creating a Special Space and Time

#### Objectives:

- Participants set a positive and open tone for the program.
- Everyone acknowledges that this program is unique and special.
- Participants leave excited to participate and clear on what is next.

#### Materials:

- Pieces of paper or stones for Circle Game
- Group Progress Chart
- Bunch of sticks
- Bracelets (one for each participant)
- Workbook (one for each participant)
- Picture cards:
  - Good group member
  - Good buddy
  - Progress Chart pictures
- Pencils (one for each participant)
- Workbook page(s):
  - Good group member
  - Good buddy
  - Using a Pencil
  - Progress Chart (1 of 4)
  - Voice
  - Communication Practice
  - Decisions
  - Relationship with Money

#### Warmup (5 min)

Facilitator introduces themselves and welcomes the participants to the first gathering.

**The Circle Game (As the Wind Blows) (10 min):** Ask all the participants to stand in a circle a few feet apart (depending on space) and place a small piece of scrap paper at the feet of each participant. Explain that that piece of paper represents a ‘spot’ on the ground and there is enough spots for everyone but one person. As the facilitator stand in the middle (with no paper/spot) and explain the game.

The person in the middle says out loud one thing that they ‘like’ or ‘don’t like’. If anyone in the circle likes or doesn’t like the same thing they must leave their ‘spot’ and try to find another one. The person in the middle also tries to find a ‘spot’. For example, the facilitator will say “I like the color red”. If a participant also likes the color red, they will leave their ‘spot’ and find a new one. The person who is left without a ‘spot’ once everyone has moved is now the one in the middle and can say the next thing that they ‘like’ or ‘don’t like’.

#### Main Activities

**Introductions (15 min):** Have each participant introduce themselves to the group and tell one thing about what they hope to get out of being here or hope to learn.

This is a time for participants to start thinking about their goals and dreams. Go first as a facilitator and use an example. Encourage each participant to think differently.

**What Makes a Gathering Successful? (5 min):** Ask participants to come up with “*What would make a gathering successful?*” This should be used to help set some ground rules for the meetings to ensure that every participant gets the most out of each gathering. Answers should be positive and express what participants can do rather than what they should not do. Pictures have been drawn of the following rules and can be placed on a flip chart paper as they are suggested for everyone to see and use at every meeting. Be prepared to add more if needed. If you cannot draw the picture can be added during the next session. Remember not to write anything down!

Some answers may include:

- Everyone participates
- Listen and respect each other
- Show up to gathering on time
- Learn something new
- Be present during gatherings (no cell phones or distractions)
- Ask questions

**Special Time and Space (10 min):** Tell or demonstrate the following story or proverb:

When you take a single stick it is easy to break. However, when you tie a bunch of sticks together in a bundle you cannot break them.

Ask participants: “*What does this story mean?*”

Explain that these gatherings are for them as a group. They have decided to join this group to learn new things and are taking time out of their busy days to be here. This time should be considered special because when we come together we can accomplish many things as a group.

Ask participants to talk about what it means for them as a group.

*“What does it mean to be a part of the group together?”*

*“What does it mean to take time out of their day to be here?”*

As a facilitator presents the bracelets, tell the participants that because they are a part of this group and it is special they will receive these bracelets. The bracelets will represent what they have just decided as the reason for the gatherings. Explain that every time they see this they should remember what it means and what it means to come together as a group working towards a common goal.

As a facilitator hand one bracelet to a participant and have that participant give one to another participant until everyone has a bracelet and has given a bracelet to someone else.

The bracelets are to remind the participants of the special time they are taking to learn something new. They can now see that anyone who has this same bracelet is learning the same things and you can help and support each other.

**Buddies (10 min):** Learning new skills can be difficult and can take time. Because of this we want to create buddies in our group to help us learn and support each other. We are a team and everyone will help each other but your buddies will check in with you and help you whenever it is needed.

Ask participants to see if there is anyone in the group who they know lives very close to them, neighbors. Have participants divide into pairs so that everyone has a buddy (preferably buddies should live very close to one another). Explain that when we gather it is a special time and as we grow as a group we will be supporting each other during each gathering, but it is always nice to know that

you will have support in between. OVP staff will be visiting each participant regularly for a home visit but you will also support your buddies when they need you.

Have the participants share with their buddy. Questions you might have them share are:

- *"Some wishes I have for this program for me are..."*
- *"Some fears I have about this program for me are..."*
- *"Some ways you can help support me are..."*

In buddies have participants continue talking about the support they can give each other.

- *"I can help and support you by..."*

Allow time for participants to share some of the ways they are going to support their buddies with the group.

Everyone in the group is there to support each other but your buddies are close to you and can be a direct support to you and the rest of the group.

Use the Good Buddy pictures to help with the discussion.

**Individual Progress Chart (15 min):** Use a visioning exercise and have all participants close their eyes and think about the following statements. Allow some time to pass and ask participants to share with the group.

- *"I know..."*
- *"I am good at..."*

After participants have had time to share their answers explain that everyone in this group right now has a lot of different knowledge and there is already a lot of experience in this room. The program will build on this knowledge and you will be able to share your knowledge with each other.

Review or recap what the gatherings are about: coming together to work hard and to reach their own dreams and goals.

Present the Progress Chart. Explain that this chart will be kept and brought to each gathering. As we learn new topics and items the participants can move picture on the 'things I want to learn' list and add them to 'things I have learned'.

As the facilitator you will not touch these lists. It will be up to the participants to move pictures from one side of the chart to the other when they feel confident in the skills they have learned. Encourage participants that they should only move items over to the 'things I have learned' side once everyone in the group has learned these things. If one participant has learned them they can help others until everyone has confidence in the skill to be able to move them from one list to the other.

<i>Things I Want to Learn or To Do</i>	<i>Things I Have Learned or Can Do</i>
I can save I can plan I can use a budget I can make good decisions I can use my voice	

### Workbook Work

**Hand out workbook (5 min):** Give each participant their own workbook.



Explain: *This is your personal workbook and it is yours to keep. You are free to share your workbook with anyone you want to or not at all, it is completely up to you and how comfortable you feel. Make sure to bring your workbook to every gathering and to keep it safe.*

**Using a Pencil (7 min):** Teach participants how to hold a pencil. There are variety of ways to teach how to hold a pencil. Below describes the ‘Pinch and Flip’ method but other methods may be of more use when teaching participants. It is up to the facilitator to decide what the best method will be.

Pinch and Flip: Have participants pinch the sharpened end of the pencil and then flip it around until it gently rests on the soft skin between your thumb and index finger in the ready position.

Once everyone is confident in holding a pencil, lead the participants in making check marks in the air using their arms. Once they have done this a few times and are comfortable with the motion have them turn to their *Using a Pencil* workbook page. Have participants practice making basic marks on this page to become comfortable with using a pencil.

**Individual Progress Chart (10 min):** Give participants their individual progress chart (1 of 4) workbook page and ask them to fill out their own individual progress chart. They will mark how comfortable they feel with each task.

Explain: *This page is for you to see what you are comfortable with right now. It is ok if you are not comfortable with any of the tasks. Being honest with yourself and where you are at will help you learn and become comfortable with each of these tasks right now.*

**Evaluation Pages for Workbook (25 min):** Go over the following workbook pages with participants and have each participant fill out the pages as accurately as they believe.

- Voice
- Communication Practice
- Decisions
- Relationship with Money

## Closing

**Recap and Thanks (5 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Emphasize the importance of the bracelets and how they are to remind the participants of the special time they are taking to learn new things together.

End the session by asking participants to reflect on and allow volunteers to share their thoughts on the following question:

“What would you feel like if you...

- Were able to send all your children to school?
- Had enough food for your family all year?
- And your family were healthy all year long?

Thank all the participants for coming and remind them of the next gathering.

## 2. Dream Setting Part 1: Defining Individual goals

### Objectives:

- Participants define their big goals and dreams.
- Everyone acknowledges that all goals and dreams are valid.
- Participants know which goal or dream they will focus on during this program.

### Materials:

- Small pieces of scrap paper (20)
- Group Progress Chart
- Pencils
- Workbook page(s):
  - Goals Defining

### Last Session

We looked at creating a special space and time and introduced their workbooks and progress chart.

### Warmup (3 min)

Facilitator introduces themselves and welcomes the participants to the gathering.

**The Circle Game Aka as the Wind Blows (5 min):** Use the same game as in session one but change the question from “I like/Don’t like” to “I am good at/I want to learn”

Following the game remind participants that there are a lot of skills and knowledge in this room right now! There are so many things women are good at and we can help each other learn new skills all the time.

### Recap (5min)

Ask participants to get into pairs with the person next to them and discuss what they learned at the last gathering. Give participants time to discuss and ask for participants to share with the group what their partner learned at the last gathering.

Emphasize that these gatherings are special and unique. Every time they see their own bracelet they should remember the time and hard work they are spending to learn something new. If they see someone else with the same bracelet they can support each other and know that they also have a lot of knowledge that they can share.

### Main Activities

**What Are Dreams (15 min):** Lead participants in a discussion by asking the following questions:

- *What are dreams and goals?*
- *Why do we have dreams and goals? Are they important? Why?*
- *Are dreams and goals the same for everyone? Why?*

Ask everyone to close their eyes and picture themselves in 5 years. Have participants quietly reflect on the following questions.

- *Who is around you?*
- *What is around you?*
- *What does it look like?*
- *How do you feel?*

**Group work (10 min):** Have participants divide into pairs (buddies) and have them to discuss their own dreams and goals with their partners by asking:

*“If you visited yourself in five years from now what would you like to see?”*

If participants are having a difficult time with this question, prompt them using these phrases remembering concrete ideas and the details are important.

- *My family will be....*
- *I will be happy if...*
- *I will be living....*
- *My house will look like...*

Encourage participants to think broadly about what a happy future would look like for them. Each participant should come up with 3-4 dreams.

### Workbook Work

**Goal Defining (20 min):** Have participants open their workbook to the Goal Defining page and ask them to check the pictures that represent their own goals. If they have a goal that is not represented, they can draw their own picture for that goal in the blank space(s). The picture doesn’t have to be perfect but instead be a reminder to the participants what it represents.

Ask if anyone would like to volunteer to share their dreams and goals. This is a time for the group to be open and encouraging of all participants.

### Closing

**Your Workbook (5 min):** Explain that they can show their workbook to people if they want or they can keep it just for themselves. Throughout the gatherings they will be working on more pages in their workbook so they can keep track of their own goals. Participants should bring their workbook to every gathering and be encouraged to share their entries but they do not have to if they do not feel comfortable.

These goals they have for themselves are important. Emphasize that “Every time you look at your bracelet you also want to remember what your goals are. When you see your bracelets remember that you are working hard and taking the time to reach your goals. When you see others wearing the same bracelet you will know they are also working hard to reach their goals and maybe you can help them.”

**Recap and Thanks (5 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

End the session by asking participants to reflect on and allow volunteers to share their thoughts on the following question:

*“What would you feel like if you achieved your goals?”*

**Note:** This question will need much more digging from by the coordinator. Listen to what participants are saying and how they are saying it in order to lead the conversation. Refer to the Motivational Inquiry Grid in the Annex.

### 3. Dream Setting Part 2: Short and Long Term Goals

#### Objectives:

- Participants see that goals can be short and long term
- Participants select one goal that they will use throughout the program
- Participants are able to put goals/dreams into a logical sequence
- Participants are able to adjust a simple sequence based on new information

#### Materials:

- Group Progress Chart
- Picture Cards:
  - Sequence Activity
    - Women brushing/clearing a garden
    - Women planting a seed (groundnut)
    - Raining over a garden
    - Women harvesting groundnuts
    - Women selling groundnuts at a market
  - Goals
    - Send children to school
    - Learn to read/training
    - Leader in community
    - Good, big wedding
    - Motorbike
    - Business-own provisions store
    - Build/repair house
    - Own land/start a garden
    - Own/buy animals
    - Blank
- Workbook Page(s):
  - Goal Sequencing

#### Last Session

Last gathering, we defined what our goals and dreams are.

#### Warmup (5 min)

#### Recap (5 min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits.

**Note:** A sample of the type of questions to ask can be found in The Structure of Each Session.

Listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

After participants have had a chance to share, ask the participants to recall what was talked about during the last gathering. Have them look at the progress chart and decide if everyone in the group feels comfortable with any of the skills on the chart and if they should be moved. If during the last gathering they were taught a skill it does not mean the women feel comfortable with the skill. Time may be needed and more practice or review before the participants feel like they can move something on the progress chart.

## Main Activities

**Sequence Activity (15 min):** Facilitator places 5 pictures on the floor in front of the group. Ask the participants “*what do you see in each picture?*” After each activity in the pictures is defined ask the participants to “*place the pictures in order that they would take place from the start to the end*”. This is the short term goals to longer term goals.

Pictures:

- Women brushing/clearing a garden
- Women planting a seed (groundnut)
- Raining over a garden
- Women harvesting groundnuts
- Women selling groundnuts at a market
- Sending children to school

Lead a discussion about why participants placed the pictures in the order that they did. Questions that can be asked are:

- *Why did brushing come first?*
- *Why selling groundnuts last?*
- *Why is it important that some activities come before others?*
- *What happens if you do them out of order?*

**Discussing Timelines (5 min):** Ask participants to review the “Goal Defining” page of their workbook and ask “*Can you reach all of your goals at the same time?*”

It is not possible to reach all goals at the same time. Some goals need to be achieved first before others can be. When you look at your goals not all of them have the same amount of importance or priority.

**Putting Goals into A Sequence (15 min):** Divide participants into pairs (not buddies) and give each participant a set of Goal Cards. Have the participants pick out the goals that they have already chosen during the last session and put aside the goals they have not. Have each pair share their goals with one another and place the cards in a sequence of importance from short to long term.

Having the Goal Cards cut out can help participants move them around in order of importance as they are having conversations about them.

**Sharing Sequence with the Group (10 min):** Allow time for participants to volunteer to share their goals from short to long term. Ask the group and the volunteer why this is a good sequence and help participants change their sequence if necessary.

**What Can Change (10min):** Using the following example, start a discussion about how when you plan things might change.

- Send children to primary school
- Buy a cell phone
- Build a new house
- Send children to university
- Have a child
- Start a business



Ask participants if this is a good sequence. If everyone agrees tell them: “*after sending children to primary school that there was a bad storm and the roof of the house was destroyed.*” Ask participants what will happen now?

It is now important for the goal to repair the house be the priority and everything else might need to be pushed back.

The goal to build a house might not be the best goal when the money can be saved for a more important goal like sending children to university.

Explain that although all goals are important sometimes it is necessary to change or move goals because they are more important than others. Some goals can be accomplished before others.

It is also important to see and celebrate your successes. You were able to send your children to school and although you could not build a new house, you were able to repair your house. This is a success and should be celebrated.

### Workbook Work

**Goal Sequencing (15 min):** Have participants turn to the Goal Sequencing page in their workbook and fill in the page with their own goals in a sequence.

At this time the facilitator should move around the group to make sure participants are confident with their decisions and help adapt sequences if necessary.

Once everyone has ordered their goals, explain to the participant that the first goal in the sequence will be the one that we will focus on during these gatherings.

**Note:** The facilitator should make sure that the goals participants choose are not too big nor too small. If the first goal is too small you may want to encourage the participant to focus on their second or third goal during this program.

Remember, goals have to be realistic and achievable. If they are too small they won't encourage the participant to work towards them and if they are too big the participant is unlikely to see success and be more inclined to give up.

### Closing

Barriers and challenges participants might have before next session (10min): Ask participants how they feel about their short- and long-term goals.

- *Does anyone want to share how they feel about their short- and long-term goals?*
- *Do you think you can reach your short-term goals? Long term?*
- *What challenges might come up with reaching your short-term goals?*

**Recap and Thanks (5 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: Goals and dreams are important.

### REMINDERS:

- Connect with your buddy at least one time this week and share your progress.
- Bracelets: When you look at your bracelet you should remember your goals and that you are working hard and taking time to work towards your goal.
- Next gathering date and time.

## 4. Talking to the Family Part 1: Goals

### Objectives:

- The entire family will understand why goals are important.
- Participants have a chance to share with their families what they are learning.
- Participants and their families will agree on the goals that have been set.

### Materials:

- Picture Cards
  - Gender Bender

### Introduction (15 min)

Facilitator introduces themselves and welcomes the participants and family members to the gathering.

Explain that the participants have invited family to the meeting so that everyone can be involved and help participants and families reach their goals for a better future.

Ask a participant to volunteer to tell about the gatherings they have had so far and what they have already learned.

As the facilitator, make sure the volunteer is on track and allow other participants to add to the discussion if things were missed. Make sure to keep the conversation encouraging as everyone will have different perspectives.

Ensure that the volunteer talks about the workbook that each participant has received and why:

- A way for participants to keep track of their goals
- A way for participants to keep notes of what they are doing in the sessions

### Main Activities

**Gender Bender Activity (20 min):** Place three picture cards on the floor: Women, Men, Both. Present, one at a time, pictures of various activities, listed below, and let the participants decide where each of the pictures should be placed according to who 'mostly' does the activity in the community.



Once all the picture cards have been placed in a category ask the participants: *What do you see? Who mostly does what kind of work?*

Take away all the activity cards and keep the Women, Men and Both cards on the floor. This time present the pictures, one at a time, and ask the participants to place the activity cards under the pictures that only a certain person can do according to physical capabilities.

After all the cards have been placed lead a discussion. The following questions can be used to help guide the conversation:

- *What do you see?*
- *What is the difference between the first and second time we placed the cards?*
- *Is there anything surprising to anyone?*
- *What can we learn from this?*

List of Activities/picture cards:

- Washing clothes
- Maintaining/cleaning the house
- Breastfeeding
- Giving birth
- Collecting water
- Cooking
- Brushing
- Planting
- Hollowing or clearing
- Driving a motorbike
- Going to market
- Earning money
- Managing money

**Note:** This activity may be done with separate groups of children, men and women. The larger group can then come together to discuss the activity.

**Sharing of Goals (15 min):** Explain that all the participants have worked hard and have decided on a goal that they would like to work on achieving. These goals are not just for the participants but are for the entire family and even some for the community.

Ask participants to share their first goal with their family and discuss the following questions:

- *What happens when the goal is reached?*
- *Who does it benefit?*
- *How can everyone in the family help reach the goal?*

After allowing each family to discuss, bring the group back together. Ask the family members if anyone would like to share their participants' goal? Have the family member share how they feel about the goal and how they might be able to help the participant reach the goal.

This discussion and conversation should stay positive and be supportive to the participants and the family members. If there are any controversies regarding any of the goals, take notes and ask if you can visit the family during a home visit in the next few weeks to have a longer discussion.

### Closing

**Recap (10min):** Ask a few participants families to share what they have learned or thought was important during this gathering.

Key message: reaching goals successfully involves the support of everyone in the family.

### Barriers and Challenges Participants and Families Might Have (15 min):

Ask participants and their families how they feel about the training.

- *Does anyone want to share how they feel about the training?*
- *How do you think this training will help your family?*
- *What challenges might come up in your family with this training?*

## 5. Putting Goals into a Timeline: Part 1

### Objectives:

- Participants are able to divide goals into small manageable steps.
- Participants have plotted their goals in small steps on a 1-year calendar.

### Materials:

- Group Progress Chart
- First Draft Calendar (Only has goals, cost, and savings rows)
- Picture Cards:
  - Goals into Steps (cut outs for calendar)
    - Shop with supplies
    - Shop with construction supplies
    - Transport
    - Papers for school fees
    - Timber/forest
    - Zinc
    - Table
    - School supplies
    - Food-bag of rice
    - Kitchen items
    - Garden and farm tools
    - Land/garden
    - House and transport
    - Blank
- Workbook page(s):
  - Goals into Steps

### Last Session

The last session was the family session however previously, we looked at putting our goals into a sequence.

### Warmup (5 min)

### Recap (5 min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits.

**Note:** A sample of the type of questions to ask can be found in The Structure of Each Session.

Listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

## Main Activities Part 1

**Talking a Goal and Creating Steps Activity (20 min):** This activity uses stories as examples. Although specific stories are outlined below as the facilitator stories may be adapted or changed to better relate to the participants.

**Note:** All stories can be flipped into role-plays put on by Coordinators. An example of a story turned into a role play can be found in the Annex.

Tell the following story to the participants:

*“Hawa is a farmer and has two children, Lahai who is in class 4 and Satta is going into Junior High School.”*

Ask the following questions:

- *What might Hawa’s goal be?*
  - *Continue to send her children to school*
- *What does she need to do to reach this goal?*
  - *Buy books and school supplies*
  - *Buy school uniforms*
  - *Pay for school fees/tuition*

Using this example, assist the group to come up with manageable steps for Hawa to reach her goal by asking.

*“What things must Hawa do in order to reach her goals?”*

The steps might be:

- Step 1: Buy books
- Step 2: Get school uniforms
- Step 3: Pay for school fees
- Step 4: Send children to school

Remember in order for steps to be useful for the rest of the curriculum, each step has to be something that costs money so that it can be a part of the overall budget.

## Workbook Work

**Goals into Steps (15 min):** Divide the participants into pairs (buddies) and ask each participant to choose their first goal and discusses what they will need to accomplish to reach their goal. Each participant can be given the ‘Goals into Steps’ picture cards and the steps can be placed on the ground in order they will be taken. The facilitator should use this time to walk around and help participants think about various steps they might need to take to reach their individual goals.

Once participants have decided on the order of their steps they can look at the ‘Goals into Steps’ workbook page. Have participants mark each step they will take in this order. There are blank spaces where the participant can add in their own steps if necessary. Once the participants place one ‘stone’ or dot next to each step have the participants order the steps using more ‘stones’. The first step should have one stone, the second step two and so on.

## Main Activities Part 2

**Plotting Steps into a Calendar-Session Example (15 min):** Using a First Draft Calendar outline, tell participants that to reach their goals they will need to decide when they think they can achieve each step they have just identified.



Explain the four seasons of the calendar and the months. Along with all the steps at the top of the page.

Using the same story of Hawa order the steps Hawa needs to take and then plot the steps into a calendar when the participants think Hawa could reach each step. If a goal is time sensitive, it might be easier for participants to start at the goal and work backwards to fill in each step.

### Closing

**Barriers and challenges participants might have before next session (10 min):** Ask participants how they feel about the steps they have come up with and their timelines.

- *Does anyone want to share how they feel about the steps they have created?*
- *Does anyone feel like their steps are not realistic?*
- *Do you feel like the time to meet these steps is manageable?*

**Recap (5min):** Ask a few participants to share what they have learned or thought was important during this gathering.

### REMINDERS:

- o Home visits between sessions.
- o Connect with your buddy at least one time this week and share your progress.
- o Bracelets: When you look at your bracelet you should remember your goals and that you are working hard and taking time to work towards your goal.

## 6. Putting Goals into a Timeline: Part 2

### Objectives:

- Participants are able to divide goals into small steps.
- Participants have plotted their goals in small steps on a 1-year calendar.
- Participants know what a goal is and can identify the qualities of a goal they can accomplish.

### Materials:

- Group Progress Chart
- First Draft Calendar (Only has goals, cost, and savings rows)
- Picture Cards
  - Goals into Steps (cut outs for calendar)
    - Shop with supplies
    - Shop with construction supplies
    - Transport
    - Papers for school fees
    - Timber/forest
    - Zinc
    - Table
    - School supplies
    - Food-bag of rice
    - Kitchen items
    - Garden and farm tools
    - Land/garden
    - House and transport
    - Blank
- Workbook page(s):
  - Goals into Steps

### Last Session

The last session we looked at putting goals into steps and plotting Hawa's steps into the calendar.

### Warmup (5 min)

### Recap (5 min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits.

**Note:** A sample of the type of questions to ask can be found in The Structure of Each Session.

Listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

## Review

**Hawa's Steps into the Calendar (20 min):** Review the calendar and the steps that were plotted for Hawa to reach her goal that were plotted in session 5.

## Main Activities

**Goals (25 min):** Lead a discussion about goals. Explain that goals are what you can see yourself doing and accomplishing and not things that you cannot see yourself doing and accomplishing.

Ask the participants to close their eyes and picture their goals. Ask them to think about the following questions:

- *Can you see yourself finishing and reaching your goal?*
- *Are there other goals that you have to reach before this goal can be accomplished?*
- *Does your goal have a time when it will be done?*

Discuss with the participants that a goal should be something that you can see for themselves and is something that they really want to do or accomplish.

Ask:

- *Have you or do you know of anyone who has tried to do something because your neighbor has done it?*
- *Was it easy?*

Chances are that if you did not really want to reach that goal it was not easy to do. A goal should be something that you are willing and able to work towards.

If it is not your goal and you cannot see yourself reaching that goal you will not accomplish it. No goals are too big, and you just have to look at the steps you need to take to get there as some large goals have many smaller goals that need to be accomplished before. Some goals can be accomplished in the next year or two in order to reach longer-term big goals in the next five years.

Using a rubber band or elastic explain why it is important to have goals that are just the right size.

- *If you pull the elastic too hard what happens?*
  - *It will break, and you might even get hurt*

*"If your goal is too big and you are not able to achieve it, it can pull your elastic and will break. If your goal is too easy to achieve the elastic will be loose and it will not pull you forward to reach your goals"*

**Note:** The goals that the participants have might be something really big that they can accomplish but it may not be realistic within the program duration. This doesn't mean that they need to find new goal, instead but make it realistic. For example, they might consider adjusting various parts of the goal like the timeline.

Present the following goals and lead a discussion on whether or not the goals are realistic. After each example there are some potential questions that can help you lead the discussion:

**Goal 1:** Hawa has a goal to buy a car to transport her plantains to Freetown.

- *Is this goal realistic for right now? Why?*
- *Is there are timeline when the goal is to be accomplished?*
- *Are there other smaller goals that need to be reached before this goal can be?*

This goal is not realistic or achievable for Hawa. It might be in the distant future but there are many other goals Hawa needs to achieve before this. She is not able to work towards this goal right now because there are too many other goals that she needs to accomplish first.

**Goal 2:** Satta has a goal to send her daughter to senior secondary school in September.

- *Is this goal realistic for right now? Why?*
- *Is there are timeline when the goal is to be accomplished?*
- *Are there other smaller goals that need to be reached before this goal can be?*

This goal is realistic and achievable. The goal might be hard for Satta to accomplish but it is a goal that can be achieved if Satta works hard to make sure it gets done.

**Goal 3:** Jenneh has a goal to buy a new house.

- *Is this goal realistic for right now? Why?*
- *Is there are timeline when the goal is to be accomplished?*
- *Are there other smaller goals that need to be reached before this goal can be?*

This goal is not realistic for Jenneh right now in the next few years. It is more realistic for her to have a goal to repair the roof on her house rather than buy/build a brand new one.

Remind participants that each of them defined 4 or 5 goals but they have chosen one goal that they are going to work on in these sessions. Divide participants into pairs and have them discuss their goals with each other and decide if they are “willing and able” to work towards these goals. Have them ask themselves the following questions and adjust their goals if necessary:

- *Is there are timeline when the goal is to be accomplished?*
- *Are there other smaller goals that need to be reached before this goal can be?*

During this discussion the facilitator should walk around and support each pair to make sure they understand if their goals achievable, and prompts participants to change their goals if necessary.

Some participants may want to shift their goals after this discussion. It is possible to do so at this time.

### Workbook Work

**Goals into Steps (15 min):** Have participants open their workbook and review the steps they will need to take in order to reach their own goal and the order that they have selected.

If participants want to shift their goals they will have to redefine the steps they need to reach their new goal at this time.

**Plotting Goals into a Calendar-Individual First Draft Calendars (25 min):** Divide participants into groups of two (buddies) and have each pair paste their steps into the calendar of when they think they can reach these steps. Participants should help each other plot steps and as the facilitator move around the pairs to help where needed.

By the end of this session every participant should have the first draft of the calendar steps column completed.

### Closing

**Barriers and Challenges Participants Might Have Before Next Session (10 min):** Ask participants how they feel about the steps they have come up with and their timelines.

- *Does anyone want to share what their next step is in reaching their goal?*
- *Is there anything that might prevent you from reaching this step?*
- *Has anyone done this step before?*
- *How can we overcome this barrier and make sure the step is achieved?*

**Recap (5 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

REMINDERS:

- o Home visits between sessions.
- o Connect with your buddy at least one time this week and share your progress.
- o Bracelets: When you look at your bracelet you should remember your goals and that you are working hard and taking time to work towards your goal.



## 7. Assets You Already Have to Reach Your Goal

### Objectives:

- Participants see the value in assessing their goals and financial situation regularly.
- Participants have identified the assets and resources they need to accomplish their goal.

### Materials:

- Group progress chart
- Picture Cards:
  - Assets
    - House
    - Land/farm/garden
    - Garden and farm tools
    - Animals
    - Latrine
    - Kitchen
    - Rice at market
    - Water buckets, clean water storage
    - Bed nets
    - Kitchen items
    - Cell phone
    - Bed
    - Clothes
    - Clinic
    - School
    - Church/mosque
    - Barray
    - Provision store
    - Market
    - Farming groups/VSL groups
    - Dry floor
    - Black smith
    - Forest/timber
    - Neighbors working together
    - Husband and wife working together
    - Sending children to school
- Workbook page(s):
  - Assets/ Home
  - Assets/ Community
  - Assets/ Family

### Last Session

We looked at taking our goals and putting the steps into the First Draft Calendar

### Warmup (5 min)

### Recap (5 min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits.

**Note:** A sample of the type of questions to ask can be found in The Structure of Each Session.

Listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

## Main Activities

**Assets (20 min):** The facilitator should explain what an asset is:

*“An asset is something that you own that has value to you.”*

Divide participants into groups of 3 or 4 (buddies not together) and have them list/discuss all assets that are available to them in their homes and community.

Bring the group back together to list all the assets they have available to them. Use the Asset Pictures Cards to help list all the assets that are identified.

Lead a small discussion about the assets by asking the following questions.

- *What assets does the community have?*
- *What assets do you (women) have?*
- *What assets do you have control over?*
- *What assets can you use?*

Explain that there are many assets that are available that can be used to help participants reach their goals and each step of their goals. It is important to be able to identify everything that can be used to help you reach your goals.

## Workbook Work

**Assets (Home/Community/Family) (15 min):** In pairs (buddies) have participants discuss what individual assets they have and what assets they have access to. Have each participant turn to the assets pages of their Workbook and mark pictures listing out everything they currently have in their possession.

## Closing

**Barriers and Challenges Participants Might Have Before Next Session (10 min):** Ask participants how they feel about the assets that they have access to.

- *Does anyone want to share how they feel about the assets they have?*
- *Does anyone have all the assets they need right now?*

**Recap (5 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: We all have lots of different assets that can help us reach our goals.

## REMINDERS:

- Home visits between sessions.
- Connect with your buddy at least one time this week and share your progress.
- Bracelets: When you look at your bracelet you should remember your goals and that you are working hard and taking time to work towards your goal.

## 8. Discussing Barriers to Accomplishing Goals and Dreams

### Objectives:

- Participants acknowledge that all goals and dreams are valid.
- Participants see that many barriers can be overcome when a goal is broken down into small steps.

### Materials:

- Group Progress Chart

### Last Session

We reviewed assets to which participants have access.

### Warmup (5 min)

### Recap (5 min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits.

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

### Main Activities

**Human Knot (15 min):** Have all participants stand in a circle far enough apart that they can hold hands. Ask all participants to raise their right hand in the air and grab another person's hand in the circle. Repeat this with the left hand making sure that each participant is holding two different people's hands. Explain to the participants our goal is to keep our hands together but untie ourselves so that we are a circle once again.

As the facilitator you may need to help participants to understand how to untie the knot without letting go. You could point out possible moves, even better, ask questions. "What would happen if...". If time permits do another round where you do not participate and guide the process but let the group try to do it themselves.

Following the activity ask the following questions:

- *What was our goal?*
  - *To untie ourselves*
- *What was hard about getting to our goal?*
- *How did we overcome the barriers to reach our goal?*
- *If we were to do this activity again do you think we could untie ourselves faster? Why?*

**Barriers (5 min):** Remind and explain to the participants that every one of them has various dreams and goals they would like to accomplish and explain that sometimes there are things that look like they will prevent us from reaching our goals, just like the human knot activity. These things are called

barriers. It may take time but most barriers can be overcome by breaking down a goal or step into very small steps.

**Small Group Discussion (15 min):** Divide participants into groups of 3 or 4 (not buddies) and have them discuss the following questions and come up with a list of barriers that might prevent them from reaching their goals that they have chosen:

- *What has been a goal you wanted to accomplish in the past?*
- *What was challenging about reaching that goal?*
- *What did you do to overcome those challenges?*
- *Talk about all the things that might prevent you from reaching your goal you have chosen?*

**Large Group Discussion (10 min):** After participants have a chance to discuss the above questions in small groups bring participants together as one large group and ask for volunteers to tell the group about what they think might be barriers to them accomplishing their goals and dreams.

**Note:** Make sure to remember and take notes of all barriers that come up. Do not write them down for the participants to see but this is for you to keep track of. Some barriers can be addressed in this discussion, others might need more attention and shape future gatherings.

As the facilitator, summarize what participants are saying. When one participant mentions a barrier ask the entire group:

*“How many others have the same barrier?”*

This will ensure that participants won't feel like their barriers are just theirs and prevent repeats of similar barriers during the discussion.

Once the group feels like they have expressed all the barriers they may face, acknowledge all of them. Explain that during the rest of the gatherings they will continue to discuss these barriers and as a group find ways to support each other and overcome them so that every participant can reach their own individual goals and dreams.

## Closing

**Recap (5 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Emphasize that each goal is important and their own. Some participants may have similar goals or goals that are very different. Each group member should respect and support everyone's dreams and goals and help them accomplish their goals. As they have seen in the gathering today there are many barriers and so as a group we need so support each other to overcome all barriers.

**Key Message:** Goals are important to each individual and we should support everyone in reaching their goals.

## REMINDERS:

- Home visits between sessions.
- Connect with your buddy at least one time this week and share your progress.
- Bracelets: The bracelets are a reminder that you are working hard to reach your goals and that you are not alone. Everyone here, wearing the same bracelet is supporting you and you are supporting them.

## 9. What Is a Budget and Why Is It Important

### Objectives:

- Participants will understand what a budget is and why it is important in achieving their goals

### Materials:

- Group Progress Chart
- Stones (10 for each participant)
- Picture cards:
  - Market Activity
    - Chicken
    - Rice
    - Oil and spices
    - Vegetables
    - New dress
    - Lappa
    - Jewelry

### Last Session

We looked at the barriers that might come up when trying to accomplish our goals.

### Warmup (5 min)

### Recap (5 min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits.

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Progress Chart with the participants

### Main Activities

**Market Activity (15 min):** Ask for a few volunteers to come up to help out with this activity (they can be prepped before the gathering to save time). They will be sellers at the market and sell various items. Items will be represented by pictures with the number of stones each item costs on the bottom of the picture. Each seller will have a small stack of cards printed with the item on it that they will hand the women when they “purchase” the item. Items are:

- Chicken (3 stones)
- Rice (2 stones)
- Oil and spices (2 stones)
- Vegetables (2 stones)
- New dress (2 stones)
- Lappa (1 stone)
- Jewelry (1 stones)



Give the remaining participants 10 stones each and explain that each stone is an asset and has value that can be exchanged for products at a market like money. Tell them that an important family member is coming for dinner and they need to buy supplies. Allow participants time to purchase the items they need.

Once participants have finished purchasing items ask the following questions:

- *What items did you purchase?*
- *Did you forget anything?*
- *Did you have enough money to buy what you needed?*
- *Did you see anything you wish you could have bought but did not? Why did you not purchase it?*
- *Did anyone have stones left over?*

At any time, we only ever have a certain amount of money to spend and in order to make sure we can purchase the things that we need we have to be careful with how we spend our money. By keeping track of the things we need to purchase we can choose and buy items that are more important even if we have only a small amount of money.

**What is a Budget (10 min):** Lead a discussion about budgets. Ask participants:

*“Can anyone explain what a budget is?”*

Summarize answers and as a group come up with a definition of a budget. The definition could be:

*“A budget is a plan for what you will do with your money over a period of time.”*

Explain to the participants that all of them have already made and used budgets. They just used a simple budget in the previous activity where they had a set amount of money (stones) aside and had to buy food for their family dinner. Ask participants:

*“When have you used a budget before? Can you tell us your story?”*

Allow participants time to share their stories in pairs (not buddies).

**Importance of Budgets (10 min):** Share the following story:

*“Hawa has just been paid from her work on a farm. She is going to the market to buy food for her family for the next week and created a budget for the items she needs. She goes to the market and buys the food that she needs and she even has some money left over. Her friend is selling new Lappas that just came from Kenema. Hawa’s lappa is old and dull and she really wants to buy a new lappa. After thinking about it, Hawa decides that because it is not in her budget she does not buy the lappa now. Next week her son falls ill and after going to the clinic finds out he has malaria and needs some medicine. The left over money she had was enough to cover the cost of the malaria medicine for her son.”*

**Note:** All stories can be flipped into role-plays put on by Coordinators. An example of a story turned into a role play can be found in the Annex.

Ask participants the following questions and discuss the story. Use what the participants are saying to emphasize that budgets are important because they can help you pay for what you need and save up for what you want in life. The key to budgets is to plan how you spend your money so you can get to your goals much faster:

- *What did Hawa do before she went to the market?*
  - *Make a budget*
- *Why did Hawa do this?*
  - *So she knows how much to spend*
- *Did anything happen that was unexpected? That Hawa did not plan for?*
  - *Friend to sell beautiful Lappas*
- *How did Hawa feel about her budget?*
  - *She wanted to stick with it and not buy something she didn't budget for*
- *What might have happened if Hawa didn't have a budget?*
  - *She would have had no money for medicine for her children*
- *What can we learn from Hawa?*
  - *If we budget and plan our money, we can reach our goals and pay for things that are important*

Ask participants to share a time when they have used a budget and why it was important to them.

- *Did anyone find that when they had a budget they could pay for stuff they needed?*
- *Were you able to pay for other things you wanted that were important?*
- *How did you feel when you used a budget?*

When participants are answering the questions continue to emphasize that budgets are important so you can pay for things you need and be able to pay for things that are important like reaching your goals.

### Closing

Barriers and challenges participants might have before next session (10min): Ask participants how they feel about budgets.

- *Does anyone want to share how they feel about the budgets?*
- *What barriers do you think you might have with creating budgets?*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Emphasize that budgets are good ways for the participants to reach their goals they have in their Workbooks. Everyone's goal and dreams are different and so everyone's budget will also be different and unique. The next gathering will focus on creating a budget. Everyone has already had an experience working with budgets in some way but we are going to look at writing the budgets down so that it is easier to reach our goals and dreams.

Key Message: Budgets will help you reach your goals

REMINDERS:

- Home visits between sessions.
- Connect with your buddy at least one time this week and share your progress.
- Bracelets: The bracelets are a reminder that you are working hard to reach your goals and that you are not alone. Everyone here, wearing the same bracelet is supporting you and you are supporting them.

## 10. Creating a Budget with Your Goals

### Objectives:

- Participants are able to translate their goals into a budget.
- Participants can determine how much each goal costs.

### Materials:

- Group Progress Chart
- 4-5 small bags with 20 stones in each
- Workbook page(s):
  - Counting
  - Counting Practice
  - First draft calendar page

### Last Session

We introduced what a budget is and why it is important.

### Warmup (5 min)

### Recap (5 min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits.

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

### Main Activities

**How Much Rice Activity (15 min):** Divide participants into groups of 3 or 4 and give each group a bag of stones with 20 stones in each. Tell the following story:

*“Satta has this much rice left (stones in the bag - one stone equals one cup of rice) for the next two weeks (14 days) before she can harvest and sell her groundnuts. She needs to feed herself, her husband and three small children. Satta also has a goal of buying a notebook for each of her children before she is able to harvest her groundnuts and needs to keep and sell at least three cups of rice to buy the books and more if she wants to buy pencils for her children as well.”*

Ask participants to divide the rice for Satta so that she can feed her family. Keeping in mind in order to reach her goal she needs to set aside at least 3 cups of rice. Half way through the activity as the facilitator walk around to each group and ask for two stones. This is needed from Satta in order to pay her community water tax.

When groups have done this ask the following questions:




- *How much rice did you set aside for each week/day?*
- *How much was left over?*

- Can Satta buy the notebooks?
- Can she also buy the pencils?
- Was it easier to set aside a few stones (cups of rice) each week/day? Or to wait until the end to see what was left?

Explain to the participants that there are always costs, and sometimes also unexpected expenses like the water tax. If you want to reach your goals, you have to make it a priority and set aside what you can in order to meet your goals.

### Workbook Work

**Counting and Counting Practice (15 min):** Explain to the participants that they will need to be able to mark amounts into their workbooks. In order to do this, we have created a counting system so there is no need to write actual numbers. If participants know how to write numbers they are free to do so. Use the Counting page of their workbooks to explain:

- One cup of rice is 1,000le and looks like this symbol 
- A pile of rice is 10 cups and is 10,000le and looks like this symbol 
- One bag of rice is 100 cups (for this workbook) and is 100,000le and looks like this symbol 

Using the Counting Practice page have participants practice using the counting system with the rice, Maggie and goat. Make up various prices for these items and the participants are to fill in the correct symbols to add up to those costs. Walk around the room to make sure everyone understands the system before moving on to the next section.

**How Much Will this Goal Cost? (15 min):** Explain that each of their goals they have in their own calendar has a cost. It is important to know how much each step will cost so they are able to plan for each step to reach their end goal.

Explain how to fill in the 'cost' row of the Calendar:

*"Each circle or stone represents 10,000le. If you colour in the entire circle it indicates you need 10,000le for that step. Half a circle or stone coloured represents 5,000le. For example, if you need to buy a school uniform and it costs 25,000le you need to colour in 2 and one half of the circles or stones"*

Go through a few different examples so that all participants understand how to mark the calendar.

Divide participants into pairs (buddies). In pairs ask participants to look at their goals and each step in their Workbook and discuss how much each step will cost. Participants will then fill in the "Cost" row on their calendar using the 'stones'.

As the facilitator you should move around each pair and help with costs and filling in the calendar. Sometimes cost might not be known. Participants can ask each other or leave it blank to be filled in once a cost is estimated. If the cost is not a simple multiple of five have the participant round up and fill in the half or full stone.

### Closing

**Barriers and Challenges Participants Might Have Before Next Session (10 min):** Ask participants how they feel about the amount of money they said they would set aside and how much each step costs.

- Does anyone want to share how they feel about how much their goals will cost?
- How do you feel about being able to reach your goals now?
- What are you worried about?
- What barriers do you think will be a problem?

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key Message: By planning for our goals we can save what we need so we can reach our goals.

REMINDERS:

- o Home visits between sessions.
- o Connect with your buddy at least one time this week and share your progress.
- o Bracelets: Now, when they look at their bracelets and remember the hard work they are doing they should take time to look at their Workbooks and remember their goals.

## 11. Why Save? (The Importance of Saving)

### Objectives:

- Participants will acknowledge that you don't need to make or have a lot of money to save.
- Participants will see the value of savings as a way to manage risk.
- Participants will have a plan for keeping their savings in a safe place.
- Participants state how much they could put aside each month/week to reach their goals.

### Materials:

- Group Progress Chart
- First Draft Calendar
- Workbook Page(s):
  - Save

### Last Session

The participants learned how to translate their goals into a budget.

### Warmup (5 min)

### Recap (5 min)

This is a chance for the facilitator to open up a discussion with the participants each week to review previous sessions and any issues or concerns the participants may have or important topics that may have come up during the home visits.

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants

### Workbook Work

**Save (10 min):** Before getting into the main activities ask participants to open their workbook and look at the workbook page "Save". Let them think about where they currently save money and mark how much they currently save in the locations. If they do not have money at all the page can be left blank. Once they have done this get them to set their books aside.

### Main Activities

**Why is Savings Important Story (15 min):** Read the following story to the participants and lead a discussion using the questions below.

**Note:** All stories can be flipped into role plays put on by Coordinators. An example of a story turned into a role play can be found in the Annex.



*“Hawa and her husband, Lahai, have three children aged 4, 8 and 10 years old. Hawa and Lahai have a rice farm that they receive all of their income from and they struggle each year to pay for school fees for their children. In the rainy/hungry season, they have no rice to eat before the harvest and need to buy rice in the market even though prices are high for a bag of rice this time of the year. In the dry season after harvest Hawa and her husband keep only a small amount of rice and sell most of it to make some money, however the cost for a bag of rice is low and they don’t receive much money for their harvest. The money they make is quickly spent during the dry season as they need to repair their house after the rainy season and during these months it is tradition to celebrate the holidays and buy new clothes for the family and hold large celebrations.”*

- *What are Hawa’s goals?*
  - *Send children to school*
  - *Repair the house*
  - *Have money during the hungry season*

Explain to the participants that in order to reach these goals Hawa needs to save and she needs a savings plan. Divide the participants into groups of 3 or 4 and have them discuss the question:

*“How and when can Hawa save money?”*

When the participants have some time to discuss their answers bring them together to share what they have discussed. Answer should include or fall into these categories:

- **Save strategically:** Save during the dry season, right after harvest.
- **Reduce:** Reduce spending on non-essential items such as clothes and celebrations.
- **Increase income:** Sell vegetables

**Savings Discussion (15min):** Use the following questions to help lead a discussion about savings. Following each question is a list of points that should come up or be reviewed if they are not mentioned by the participants.

- *What are savings?*
  - *Putting money away to use for the future*
  - *Putting money aside and not spending it*
  - *Not spending as much money on some items*
- *Do you have to earn a lot of money to start saving?*
  - *No, you can save any amount of money you can at any time.*
- *What can you do when you have savings?*
  - *Manage risk or deal with emergencies*
  - *Reach goals*

**Money to Set Aside (15 min):** Lead a discussion about why it is important to set aside money to reach goals. Ask the following questions:

- *Look at the first step of your goal. Does anyone have the money they need for that right now?*
- *What about for the second and third steps? Do you have what you need to meet those goals?*
- *How can you reach your goal and meet each step?*

The discussion should emphasize that very few people will have what they need right now to meet their goals or each individual step. This is normal and why we want to plan for our goals and dreams. By seeing what is needed to reach our goal we can start to plan for our goals now. Participants can reach their goals a little bit at a time by deciding what they can set aside each week/month in order to meet their goals.

**Savings Safe (10 min):** Ask the participants the following questions and lead a discussion about where they should keep their money and why it is important to keep savings separate:

- *What should you do with the money you set aside?*
  - *Keep it in a safe place where it can't be lost/stolen or get wet*
  - *If possible savings should be kept in a locked location*
  - *Mention the possibility of saving in a commercial bank or local option such as credit union or mobile money*
- *Should you tell people about the money you save?*
  - *No, and not to tell people where they are putting their savings*
- *Why should you keep your savings separate from the rest of your money?*
  - *So that you are not tempted to spend it*
  - *So that it can only be used for you goals or emergencies*

**Note:** When explaining about savings, the option of a bank should be mentioned if appropriate to the setting. As some communities will be far from a bank and the bank may be an alien concept, it is important not to put participants off the idea of saving. Therefore, the extent to which it should be explored should be decided by the facilitator, with further research on the various banking options available in this community. Please make participants aware that the facilitator will be available to assist with any questions or concerns about accessing a bank.

### Workbook Work

**First Draft Calendar (10 min):** Divide participants into pairs (buddies) and ask them to discuss “*when do you think you will be able to save money?*” Once they have had time to discuss their own answers participants should fill in their “Save” row in their First Draft of the calendar.

Key message: By keeping track of what they are saving they will have a better idea of when they will reach their goal and it is easy to see their own progress.

### Closing

Barriers and challenges participants might have before next session (10min): Ask participants how they feel about their goals and their plan for savings.

- *Does anyone want to share how they feel about their goals and how they feel about their plan for savings?*
- *Does anyone think they won't be able to save? Why?*
- *What challenges might come up with using the savings log and saving?*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: everyone can save money and it is important to save so you can reach your goals and dreams. Savings will also help you when there is an emergency.

### REMINDERS:

- Home visits between sessions.
- Connect with your buddy at least one time this week and share your progress.
- Bracelets. Now when you look at bracelets you can remember to work on your savings log.

## 12. Talking to the Family Part 2: Communication and Savings

### Objectives:

- Participants and their families will see how important it is to communicate with each other.
- Participants and their families will learn and practice good communication.
- Participants will share what they have learned about savings.

### Materials:

- Blindfolds or pieces of cloth for each participant

### In the Last Session

Last session we talked about savings and how to keep them safe.

### Recap (5 min)

This is a chance for the facilitator to open up a discussion with the participants and their families about what has happened since the last session they were all together

The facilitator should ask the following questions:

- Did any families have a conversation savings since the last session?
- How do the family members feel about what the participants are learning so far?

### Main Activities

**Blindfold Course (25 min):** Have participants and their family members get into pairs. Have one partner stand on one side of the room/open space and the other on the other side. Place various things and items between the two sides. Rocks, chairs, sticks etc. making the area hard to navigate. Have one side put on a blindfold so they cannot see. The partners that are blindfolded should make their way (carefully, it is not a race) to their partners who are on the other side of the room/space not blindfolded. The non-blindfolded partner should verbally help direct their partner to them while not moving from that side of the room/space. Once the blindfolded partner reaches the other side the partners should switch positions and do the activity again.



Following this activity lead a discussion about communication by asking some of these questions:

- *What was hard about this activity? Why?*
- *Did you have to change the way you talked/directed your partner at all? How?*
- *Did you have to listen differently? How?*
- *What can we learn from this activity?*

In every situation and conversation there should always be someone who listens and someone to talks. When you are listening you should really be 'listening' to what is being said. Try and focus on that individual and not be distracted with other things. You also want to listen to what the person is saying and not what you think they are saying. On the other side, when you are talking you should try and speak clearly and calmly. Sometimes yelling the same instruction over and over does not help the person you are talking to hear what you are saying.

**Good Communication (20 min):** Divide the participants and their family members into small groups of two or three families in each group. Ask the groups to discuss with each other “what is good communication?”, “What are some examples of good communication?”

Bring the groups back together to have a discussion about what everyone thinks good communication looks like and how we can support each other during conversations. The following questions can be asked to lead the conversation:

- What does good communication look like?
- How are you acting? Body language? Tone of voice?
- How can you support that person?
- What do you think you will do differently the next time you need to discuss something important?

### Savings:

Ask if one participant would like to share the story they heard about Hawa during the previous session.

Guide participants in a discussion helping them to teach their family members about how they can save and why it is important. Main points are:

- *What is savings?*
  - *Putting money away to use for the future*
  - *Putting money aside and not spending it*
  - *Not spending as much money on some items*
- *Do you have to earn a lot of money to start saving?*
  - *No, you can save any amount of money you can at any time.*
- *What can you do when you have savings?*
  - *Manage risk or deal with emergencies*
  - *Reach goals*
- How can you save?
  - **Save strategically:** Save during the dry season, right after harvest.
  - **Reduce:** Reduce spending on non-essential items such as clothes and celebrations.
  - **Increase income:** Sell vegetables

It in order to reach goals everyone in the family has to do their part to help. Saving is not just the responsibility of one person in the family but everyone can help reach goals together. Having good communication and talking about how to save is the first step.

### Closing

**Recap (10 min):** Ask a few participants families to share what they have learned or thought was important during this gathering.

Key idea: reaching goals successfully involves the support of everyone in the family.

Barriers and challenges participants and families might have (10min):

Ask participants and their families how they feel about the training.

- How do you think this training will help your family?
- What challenges might come up with your family?

### 13. Review: Savings and Savings Logs

**Objectives:**

- Participants will acknowledge that no matter how much money they have, they can always save.
- Participants will have a plan on how they will keep their money and savings safe.

**Materials:**

- Group Progress Chart
- Bowls
- Stones
- Picture cards:
  - Market items
    - Rice
    - Oil
    - Vegetables
    - Spices
    - Lappa
- Workbook Pages(s):
  - Savings Safe
  - Savings Log/ VSL Savings Log
  - Relationship with Money (Second page)
  - Progress Chart (2 of 4)

**Note:** During this review the facilitator should use this time to address any concerns and ongoing questions the participants have around the topics. Suggested items and questions to cover are described below but other topics may need to be addressed according to information gathered from participants during home visits.

**Last session**

The last session was the Family Session around Communications and savings.

**Warmup (5 min)**

**Recap (5 min)**

Focus on celebrating success but don't gloss over challenges. Keep tone and language encouraging. Who has saved this week for the first time?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

## Main Activities

**I Can Save (20 min):** Set up an activity with the group about saving. Place 6 bowls on the ground. Each bowl represents various items that women purchase weekly/monthly: Rice, oil, vegetables, salt/spices, lappa, and one empty bowl. Ask for one volunteer to come up and give them 10 stones. Explain that each stone represents Leones (denomination not necessary). Ask the participants where the volunteer should place stones and how many in each bowl for where they would like to spend their money and have the volunteer place the stones in each bowl.

At this point participants should have no stones/Leones in the empty bowl. Explain now that the empty bowl is 'your savings'.

Redo the activity with the group only this time have participants set aside their savings first.

Following the activity lead a discussion about how no matter how much or how little money you have everyone can save something. Once you start saving and putting money aside you still can have enough money to buy what you need. Lead the discussion by asking some of the following questions.

- *What is easier, to have money left over/savings the first time or the second?*
  - *The second time*
- *What was different?*
  - *Set aside savings first*
- *Why is it easier to save when you set aside your savings first?*
  - *You know how much you can spend on everything else.*

Explain that it is always easy to spend money you have and you can spend less if you know you only have less to spend. If you know you only have 9 stones to spend because you saved one, then you can find a way to get what you need while also saving a little bit.

Tell the following situation and ask questions about the scenario:

Imagine that every time you cook for your family and you set aside just one spoon of dry rice aside.

- *Would your family notice the different in the amount of rice during that meal?*
- *If you did this for a year, how much rice would you have?*

This situation is just another way to look at how you can set aside a very small amount and over time it can grow.

**Where Do I Keep My Savings (15 min):** Lead a discussion about where participants should keep their savings by using the Save page in their workbook and asking some of these questions:

- What should you do with your savings? The money you are putting aside to reach your goals?
  - Keeping it separate from the rest of my money. Not in the same place
  - Keeping it dry
  - Keeping it in a place that no one else knows about
  - Keeping track of the money I save using the Savings Log
- Has anyone kept money/savings somewhere and it didn't work? What happened?

**Note:** Should participants not have a good safe place to keep their savings another session should be planned where participants can come up with a plan of where to keep their savings. OVP may want to consider supporting the design or purchase of a 'cash box' where savings can be stored depending on the outcome of the discussions.



Emphasize that no one should mention where they are keeping their savings. As a group brainstorm all the possible places where savings can be kept and for each place discuss if there are any reasons why keeping savings here might be dangerous or risky. This should give participants a variety of places they can store their savings safely.

As the facilitator encourage participants to come up with ways that they would not need to keep large sums of money in their house. Participants might be able to access a bank, use mobile money or may be able to make payments in advance so they are at less risk of losing their savings. Or they might want to think about other options of why there is not something in their community that they can access. Have participants discuss the following questions:

- Where can we keep larger amounts of money?
  - Bank, mobile money, etc.
- What are some other ideas of where we can keep money that is safe?
- What is needed in the community for us to save safely?

### Workbook Work

**Savings Log and/or VSL Savings Log (15 min):** Show participants the Savings Log. And explain how to use it to keep track of how much they are saving. It is important to track your savings so you can see how much you have and how much you need to reach your goals. Each time they put money aside they will record it, also each time they have to use some of their savings they record what they have taken out.

The Savings Log can be and hidden with the savings so that others do not know what you have hidden away. It does not have to stay in the workbook and can be ripped out!

**Relationship with Money (5 min):** Have participants mark how confident they feel about their relationship with money right now. They did the page at the beginning and we want them to think about it again now that they are half way through the sessions.

**Individual Progress Chart (5 min):** Allow time for participants to fill out their Individual Progress Chart (2 of 4). This is the same chart they filled out on the first day but they should not fill it out according to how they feel about each task right now.

### Closing

Barriers and challenges participants might have before next session (10min): Ask participants if they see any barriers to saving.

- Does anyone feel that they cannot save any of money no matter how small?
- Is anyone confident that they can save money? Would they share about what changed? What has helped them feel confident that they now can share?
- Does everyone have an idea in mind of where and how they are going to save money?

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

**Key message:** everyone can save even a small amount of money no matter how much money they have and it is important to find a safe secure place to keep your savings.

### REMINDERS:

- Home visits between sessions.
- Connect with your buddy at least one time this week and share your progress.
- Bracelets: when you see your bracelet remember how much work you are doing and to keep up with your savings log.

## 14. Identifying and Overcoming Barriers to Reaching Goals

### Objectives:

- Participants will identify some of the things that will prevent women from achieving their goals and sticking within their budgets.
- Participants will have ideas about how they can overcome or minimize these barriers.

### Materials:

- Group Progress Chart
- Long thin stick or a long thin bamboo pole

### Last session

The participants reviewed savings and how to track it in a log.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don't gloss over challenges. Keep tone and language encouraging. Who has saved this week for the first time? Who has already reached a goal, or is confident that they will reach their goal?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

### Main Activities

**Rising Stick (20 min):** Have the participants form to lines facing each other with an equal number of participants in each line. Ask participants to hold out their index finger like they are going to hold something. Place the stick or bamboo pole on top of all the fingers. After participants have the stick steady ask them to lower the stick to the ground. You can do this activity several times.

Following the activity lead a discussion about what happened by asking some of the following questions:

- *What happened when everyone had the stick?*
- *What happened when you were asked to lower the stick to the ground? Why?*
- *What was difficult? Easy?*
- *How did you manage to complete the task?*
- *What can we learn from this activity?*

For this activity, like many things, if the group works together everyone can succeed. If we work toward our goals as a group and help each other out, we can all reach our goals and be successful. Let us remember this every time we look at or see others with a bracelet. We are able to do more when we share and work together.

**Barriers Discussion (15min):** Lead a discussion about barriers the participants might have by asking them to think about the things they wanted to do or to spend money on but they have not:

- *What are some things you do not do but wanted to do?*
  - *Ask my husband for money*
  - *Collect the income from the rice we sell*
  - *Save money at market but I wasn't able to*

**Note:** The above questions and answers are just possible examples of the types of things participants might come up with. As the facilitator do not push for these answers but encourage participants to think about times when they wanted to do something and they were unable to. Remember the Motivational Inquiry Grid and how to respond!

As the facilitator you will need to dig with this question to get down to the core issue or problem. To do this keep asking “why?”.

Once getting to some of the root causes ask participants:

- *Has anyone in the group come across the same issues or know of other people who have?*
- *Were you or they able to overcome them? How? Why?*
- *Does anyone know someone who doesn't face this issue? Why not?*

Explain that issues or challenges are not individual and that others have had the same problems before. We want to learn from each other so that we can help each other overcome the challenges we have. Challenges are not easy to overcome and will take time but the first step is to recognize they are challenges and others may have the same ones.

**Note:** It may be necessary to continue this conversation. Add an additional session if needed to discuss barriers further with the participants and how they can continue to overcome them.

## Workbook Work

Review any pages that participants may be struggling with or just reviewing the First Draft Calendar.

## Closing

Barriers and challenges participants might have before next session (10min): Ask participants if they see any ways they can overcome their barriers.

1. *Does anyone see one thing that would have stopped them from savings in the past but they can now overcome?*
2. *Does anyone still feel that they cannot save any amount of money?*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: you can overcome many of the barriers to savings. Some are easy and some will take more effort but you can do it with the support of your community.

## REMINDERS:

- Home visits between sessions.
- Connect with your buddy at least one time this week and share your progress.
- Bracelets: Working together makes it easier to reach your goals. Help and support those around you and they will support you.

## 15. Calculating Income and Expenses: Part 1

### Objectives:

- Participants will define the sources of income and typical expenses in their community
- Participants will be able to identify their sources of income and their typical expenses
- Participants will see the relationship between income and expenses
- Participants will have some ideas on what could change (e.g., cut expenses or increase income).

### Materials:

- Group Progress Chart
- Picture cards:
  - Incomes (roots)
    - Agriculture
    - Petty trading
    - Farm and group work
  - Expenses (leaves)
    - Food
    - Clothes
    - House
    - Farming inputs
    - Transport
    - Hair dressing/jewelry
    - Entertainment/alcohol
    - Events and celebrations
    - Medicine
    - School
    - School supplies
    - Blank
- Full Calendar
- Workbook Pages(s):
  - Tree

### Last session

We discussed some barriers and challenges to savings, and how to overcome them.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don't gloss over challenges. Keep tone and language encouraging. Who was able to get past one barrier this week? Who saved for the first time? Who met a goal?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

### Main Activities

**Income and Expense Tree (20 min):** Using the picture cards create an income and expense tree on the ground. Start by drawing a tree on the ground with local materials and explaining the roots are all the incomes that the participants have.

*Income means to receive money.* What are all the ways the participants receive money in their community?

Ask participants what are all the ways that they get money, OR resources (by bartering or exchanging). Place the pictures on the ground or create new ones should different incomes come up.

Look at the branches of the tree and explain that the branches are all the expense that participants have.

*Expenses are all the ways that you spend your money.*

Ask the participants what their expenses are and place pictures on the branches.

Once the tree is complete ask the following questions:

- *What do you see?*
- *Do you see any issues that might come up?*

### Workbook Work

**Income and Expense Tree (5 min):** Have participants go to the Tree page of their Workbook. Participants should mark all their individual incomes and individual expenses that they have or draw in the blank spaces if there are items missing.

**Discussion (15 min):** Ask participants the following questions:

- *How do you feel about your trees?*
- *Will your tree survive or fall over? Why?*
- *What are some things that can be done so the tree does not fall over?*
  - *Cutting expenses, increasing income*

Discuss the challenge of spending less than you earn, keeping expenses lower than income. You cannot buy things unless you have money for them. It is important to know where you spend your money in order to make decisions about what you spend your money on or if you save some of your income for our goals and dreams.

If the tree is too heavy on the top (too many expenses) and there are not enough roots (income) to support the top it cannot stand up and will fall over.

**Full Calendar (10 min):** Have participants look at their Full Calendar. They will need to copy over their GOALS, and COST for GOALS onto this page from the First Draft Calendar. This is an opportunity for the participants to rearrange the goals and appropriate costs to correspond with the current month. Once they have done this have them mark what they think their expenses will be for

the year in the 'EXPENSE' row. (If there is not enough time to do this it can be completed in the Calculating Income and Expenses: Recap Session).

### Closing

Barriers and challenges participants might have before next session (10min): Ask participants if they see any ways they can overcome their barriers.

- *Does anyone want to share how they feel about their income and expenses?*
- *What challenges do you think people will have with their income and expenses?*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: We each have things we spend our money or resources on (expenses) and we each have ways we make money (income). There are a lot of similarities in what we spend our money on and how we make money.

**Note:** If a discussion of the limitations that women face in making an income naturally comes out in the session, amplify the conversation and open up an inquiry about women and who controls the finances.

### REMINDERS:

- o Home visits between sessions.
- o Connect with your buddy at least one time this week and share your progress.
- o Bracelets and what they should remember what they see them.



## 16. Calculating Income and Expenses: Part 2

### Objectives:

- Participants will be able to say how much they can realistically put aside throughout the year (daily, weekly, monthly) considering the agricultural calendar.
- Participants will see that reviewing and adapting their budget regularly leads to more realistic and achievable goal setting.
- Participants will be able to review what actually happened, and adjust their budget so they can reach their goals/dreams.
- Participants will see that if no goals are set you cannot reach what is important; your dreams.

### Materials:

- Group Progress Chart
- Picture cards:
  - Agricultural Income
    - Rice
    - Cocoa
    - Groundnut
    - Millet
    - Cassava
    - Coffee
    - Maize
    - Sweet potato/yam
    - Palm oil
    - Sugar cane
    - Vegetables
    - Fruit
  - Livestock Income
    - Cow
    - Chicken
    - Goat
    - Sheep
    - Fish
- Workbook Page(s):
  - Agriculture Income
  - Livestock Income
- Full Calendar

### Last session

We looked at income and expenses and added these to our budget.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but do not gloss over challenges. Keep tone and language encouraging. Who has already made a change in their income or expenses? What difference is that making?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session. Listen closely to which and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

### Main Activities

**Agricultural Calendar (20 min):** On the floor draw a grid with twelve different spaces using the pictures for the seasons. Confirm that most of the participant's income comes from agricultural activities so we should look at the growing cycle so we can see when there is likely to be additional income (and when resources will be scarce). This will help us plan for our goals and budgets just like we did last time with expenses.

Ask participants what the various crops are they would receive income from and use the picture cards.

Once all the crops are represented ask the participants (one crop at a time) to look at the calendar on ground and decide as a group when they would normally harvest and receive money from that crop. Place the picture for that crop in the assigned month or in multiple months. Use stones to help represent the amount of money that comes in. One stone could be for a low harvest month and two for a high harvest month.

### Workbook Work

**Agricultural and Livestock Income (10 min):** Have participants mark all the Agricultural and Livestock income they receive in their workbook. Make sure participants ONLY mark the crops and livestock that they currently have and they receive income from.

**Other Income Discussion (5 min):** Lead a short discussion on other types of income that participants in the group might have.

**Full Calendar (15 min):** Divide participants into pairs and have them work on their calendars to fill in the 'INCOME' row. They should mark how much income they receive in each month. If they do not receive any income in one month it should be left blank. The income should include ALL the income receive including any business, petty trading, and agriculture. (If there is not enough time to do this it can be done in the following Calculating Income and Expenses: Recap Session)

### Closing

Barriers and challenges participants might have before next session (10min): Ask participants if they see any ways they can overcome their barriers.

- *Does anyone have something to share about their calendar?*
- *Who is feeling confident about their plan (their calendar)?*
- *What challenges do you think people will have with their income and expenses?*
- *How did the calendars affect their goals and how much they could set aside?*
- *What challenges might come up with saving and the calendars?*

**Recap (7 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: as we learn new things, or as our situations change, our budgets and plans will change. It is ok to adjust our budget and saving so that we can meet our goals.

REMINDERS:

- o Home visits between sessions.
- o Connect with your buddy at least one time this week and share your progress.
- o Bracelets: Use it as a reminder to set money aside for your savings.

## 17. Calculating Income and Expenses: Recap

### Objectives:

- Participants will review the main points in the Calculating Income and Expenses session.
- Participants fill in their Full Calendar's with their predicted Income and Expenses.

### Materials:

- Group Progress Chart
- Full Calendar

### Last session

We looked at income and expenses and added these to our budget.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but do not gloss over challenges. Keep tone and language encouraging. Who has already made a change in their income or expenses? What difference is that making?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session. Listen closely to which and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

### Main Activities

**Income and Expense Tree (25 min):** Review the main points of the importance of knowing your income and expenses and the relationship between the two.

- *Income means to receive money.*
- *Expenses are all the ways that you spend your money.*
- *Its important to know where you spend your money so you can make decisions on what you need to spend your money on so you can reach your goals.*
- *If the tree is too heavy on the top (too many expenses) and there are not enough roots (income) to support the top it cannot stand up and will fall over.*

**Agricultural Calendar:** Review the main points of the agricultural calendar if it was not covered in the recap at the beginning of this session.

- *Crops are a main source of income and can help us estimate what time of the year we receive or do not receive income so we can plan for our expenses and reach our goals.*

### Workbook Work

**Full Calendar (30 min):** Have participants look at their Full Calendar. Those who have not already done so they will need to copy over their GOALS, and COST for GOALS onto this page from the First Draft Calendar. This is an opportunity for the participants to rearrange the goals and appropriate

costs to correspond with the current month. Once they have done this have them mark what they think their expenses will be for the year in the 'EXPENSE' row.

Once participants are comfortable with the 'EXPENSE' row participants can review or work on filling in the 'INCOME' row. They should mark how much income they receive in each month. If they do not receive any income in one month it should be left blank. The income should include ALL the income receive including any business, petty trading, and agriculture.

When the INCOME and EXPENSE rows are complete have participants fill in the savings row. They may refer to the First Draft page to fill in the savings row but may want to adjust it according to their income and expenses.

As the facilitator make sure that participants understand and do not fill in the amount they can save that will exceed their Income compared to their expenses.

## Closing

Barriers and challenges participants might have before next session (10min): Ask participants if they see any ways they can overcome their barriers.

- *Does anyone have something to share about their calendar?*
- *Who is feeling confident about their plan (their calendar)?*
- *What challenges do you think people will have with their income and expenses?*
- *How did the calendars affect their goals and how much they could set aside?*
- *What challenges might come up with saving and the calendars?*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: as we learn new things, or as our situations change, our budgets and plans will change. It is ok to adjust our budget and saving so that we can meet our goals.

## REMINDERS:

- Home visits between sessions.
- Connect with your buddy at least one time this week and share your progress.
- Bracelets: Use it as a reminder to set money aside for your savings.

## 18. Staying Within Your Budget: Part 1

### Objectives:

- Participants will see that keeping goals in mind makes it easier to save.
- Participants will see the value in tracking what they spend.

### Materials:

- Group Progress Chart
- Workbook Page(s):
  - Spending
  - Spending Log (Estimating)

### Last session

We reviewed our individual Full Calendars and filled in the Income and Expense rows.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don't gloss over challenges. Keep tone and language encouraging. Who has already made a change in their income or expenses? What difference is that making? Who has already reached a goal?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session. Listen closely to which and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

### Main Activities

**Seeing the future, envisioning goals (20 min):** Ask the women to open their Workbook pages to the Goals page and remind themselves of their goals. Ask them to close their eyes and to imagine themselves telling a friend that they have reached their goal. While they have their eyes closed ask them:

- *What would it feel like to tell a friend:*
  - *You have paid for school fees*
  - *You have a new house*
  - *You were able to buy medicine for your family*
  - *You have started your own business*
  - *You have accomplished the goals you wanted to*

After a few moments have the participants open their eye and get into pairs (not buddies) and discuss the following questions:

- *Are these goals important to you? Why are they important?*
- *How will you feel when you reach these goals?*
- *What will be different for you and your family when you reach these goals?*



Give them enough time to share their thoughts with each other, then bring the group back together. Ask for pairs to share their partner's goals with the group.

As the facilitator ensure that participants are being supportive of each other. It is important to emphasize here that all goals and dreams are important and that everyone's goals are valid.

**Importance of Goals and Saving (20 min):** Tell the following story:

*“Comfort is preparing food for her family and one of her good friends, Biandu, comes to visit. Biandu has just come back from the city and is talking about how a friend is selling new cell phones at a really great price. Biandu is saying that this is one of the newest models and is explaining all the great features. Comfort is listening and getting very excited about the phone Biandu has. Comfort has a phone but has been looking at this new model for some time and really wants a new phone. Comfort continues to ask Biandu about the phone and how much it costs and Biandu is happy to explain and even says that she can help Comfort get a good deal through her friend. Comfort is convinced that it is a great purchase and is excited about the idea of having this type of phone. As Comfort continues to prepare food for her family she notices her bracelet. This reminds her of the goals she has for her family and remembers the money she is saving so that she can meet her goal. She tells Biandu that she really likes the phone but that she already has a phone and will have to wait to purchase a new one. Biandu doesn't understand why Comfort isn't going to get the phone when she knows she has money but leaves Comfort to finish preparing her food.”*

**Note:** All stories can be flipped into role-plays put on by Coordinators. An example of a story turned into a role-play can be found in the Annex.

Lead a discussion and ask the participants:

- *What did Comfort want to purchase? Why?*
- *Was it a need or a want?*
- *Why did Comfort decide not to make the purchase?*
- *What do you think or how do you feel about Comfort's decision?*
- *How do you think Biandu feels about Comfort's decision?*
- *What might some of the challenges be with Biandu not understanding the choice Comfort made?*
- *Why do you think we should keep our goals and dreams in mind?*

It is important to keep your dreams in mind so that you know why you are saving. If you don't know why you are saving you won't want to save.

Divide the participants into pairs (buddies) and ask them to discuss how they will keep their goals and dreams in their mind so they will not forget them. Once they have had time to discuss ask a group ask volunteers to share the ways that they will remember their goals. Some answers may include:

- *Look at my Workbook every day*
- *Put a picture of my dream up in the house*
- *Talk about my dream with my family/friends often*
- *Meet and talk with my buddy as often as I can*
- *Bracelets: Every time I look at my bracelet I will remember my goals.*

**Tracking your Spending/Expenses (15 min):** While saving for your goals you need to keep track of what you are spending. Ask the participants *“why would you want to track your spending?”*

It is important to keep track of your spending so you do not over spend and it also give you a better idea of how much you can put aside for your goal. You may find out that you are spending more

money on some things that you didn't expect and that you are spending less on others. When we really look at what we are spending it is often surprising.

In order to track spending we can use a Spending Log. A Spending Log is a chart we can mark down the items that we are buying each week.

*Example:* Using an example Spending Log. Demonstrate how to fill in the log using the following.

Hawa bought the following last week:

- 1 bag of rice
- 5 liters of oil
- 3 small bags of salt
- 5 maggie cubes
- 4 onions
- unexpected expense (lappa, medicine, etc. – the specifics can be covered in the home visit, the participant just needs to track that there was something out of the ordinary)

### Workbook Work

**Where Do You Spend Money (10 min):** Have the participants go to the Spending Workbook page and have them mark all the places they spend money.

**Spending Log (15 min):** Divide participants in pairs (buddies) and have them look at the Spending Log (Estimating) page. Ask participants to think about what they spend money on in one week and estimate how much they think they spend and mark it in their Workbook.

As the facilitator this is a good time to walk around and make sure the participants understand how to use the log.

After everyone has completed the Spending Log (Estimating) page ask them about doing a little extra work this week in order to fill out the next page: Spending Log (Tracking). Over the next week, before the next session, each participant is asked to record all the money they spend in the log as accurate as possible. So, if you go to the market, after coming home mark the log indicating all the money that you have spent. Remind the participants that this Log is for themselves and it is going to be a good practice to see what money they actually spend verses what they estimated they spend in one week.

### Closing

Barriers and challenges participants might have before next session (10min): Ask participants how they feel about their goals and the spending log.

- *Does anyone want to share how they feel about their goals or their spending log?*
- *How do you think you will use the log?*
- *What challenges might come up with using the spending log?*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: tracking what you are spending may show you more ways that you can save.

### REMINDERS:

- Home visits between sessions.
- Connect with your buddy at least one time this week and share your progress.
- Bracelet: Every time you look at your bracelet remember your goals and fill out your spending log or put a small amount of money away into savings.

## 19. Family Session: Staying Within Your Budget: Part 2

### Objectives:

- Participants and family members will see that sometimes if you spend more for one item can you spend less for another (e.g., bed nets reduce medicine/healthcare costs later).
- Participants and family members will be able to define the difference between needs and wants.
- Participants will identify where to cut their expenses to reach their goal.

### Materials:

- Group Progress Chart
- Picture cards:
  - Needs and Wants
    - Rice
    - Lappa
    - Palm oil
    - Cell phone
    - Water
    - Radio
    - Medicine
    - School uniforms
    - Shoes
    - Jewelry
    - Vegetables
    - Stuffed animal/toys
    - Getting hair done
    - School supplies
    - Blank
- Workbook Page(s):
  - Needs
  - Spending Log (Evaluating)

### Last session

We introduced the spending log and discussed how keeping a goal in mind can help you save.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don't gloss over challenges. Keep tone and language encouraging. Who already saw something they could change as a result of using the spending log? Who has already reached a goal?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants

## Main Activities

**Needs and Wants Activity (15 min):** Display the Needs and Wants pictures cards on the ground.

Explain that the participants are going to divide the cards into 'Needs and Wants'. Ask participants to put all the 'Wants' to the left and all the 'Needs' on the right. Ask the participants to discuss and move the pictures into Needs or Wants (Right or Left) side. All participants should agree before moving on to the next picture.

As the facilitator ask participants why the items are 'wants' or 'needs'. Ask participants:

- *Tell me more about why this is a need/want?*

**Remember:** Dig a little bit with each answer to find the true reason why items are needs vs wants. It will be good to know what the participants believe are needs and wants because they may be different then what the organization defines as needs and wants. There are no right or wrong answers and so it is important to dig and ask questions to find out the reasons why things are needs or wants.

**Needs vs Wants Discussion (15 min):** Lead a discussion by asking the participants the following questions and give further explanation of what the definitions of needs and wants are:

- *Looking at the pictures what are needs?*
  - *Needs are thing that we cannot live without: food, shelter, medicine, etc.*
- *What are wants?*
  - *Wants are things that we would like to have but do not need in order to survive.*
- *Does everyone have the same view of what Needs and Wants are?*
- *Did everyone agree on where the pictures should be placed easily?*
  - *Everyone and every family has different needs and wants just like everyone and every family has different goals and dreams.*

**Income and Expense Tree Review (15 min):** Lead the participants in a discussion about income and expenses and how we can cut expenses or spend less on one item and more on another. As much as possible have the participants share what they have learned with their family members.

- *What is income?*
  - *Any way that we receive money*
- *What is an expense?*
  - *Any way that we spend money*
- *What did we learn from the income and expense tree we did a few sessions ago?*
  - *Your income has to determine how much you can spend (expenses)*
  - *It also determines how much you can save!!!*
- *Are there any expenses that are not really needs that can be cut or reduced?*
  - *What happens if we can reduce our expenses?*
  - *If we have extra or more income what can we do with it?*

## Workbook Work

**Needs and Wants (5 min):** Have participants work with their husbands and open up the Needs page in their workbook and mark what they believe are their needs on the page.

**Spending Log (15 min):** Have participants work with their husbands and go to their Spending Log (Evaluating) Page. Looking at the Estimating page that was filled in last session and the Tracking

page that they filled in over the week have participants indicate if their actual costs (tracking) was more, equal to or less than what the participants had estimated.

Lead a short discussion regarding the participant's thoughts after filling out this page:

- *What did you notice after looking at the difference between what you thought you spent and what you actually spent?*

*What will you do in the future knowing how sometimes you spend more than you think you do?*

Sometimes we spend more than we think. Explain that this is why we are keeping a log of our expenses. Small amounts spent over a period of time can add up to a lot more money than we expected. It is important to see where our money is being spent so we can start to look at where we can save money. Families and buddies that each participant has can help you remember how much money you are spending each week. Help each other look at expenses and maybe over time you can see if there are any ways that some expenses can be limited in order to save or to help keep your expenses lower than your income.

**Note:** As the facilitator, this discussion about cutting expenses has to come from the participants as much as possible. Everyone may feel like they cannot cut expenses but there are away that it could be done. This will be a sensitive topic and needs to be approached with care.

## Closing

Barriers and challenges participants might have before next session (10min): Ask participants how they feel about their goals and the spending log.

- *Does anyone want to share how they feel about seeing the difference between their needs and wants?*
- *Do you feel like you will be able to cut a few things from your expenses?*
- *How easy or hard will it be to cut expenses?*
- *What will be the hardest thing when cutting expenses?*

**Recap (10min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: as you learn more about all of the things that can impact your ability to save, you can adjust your budget and plan so that you can still reach your goals!

## REMINDERS:

- o Home visits between sessions.
- o Connect with your buddy at least one time this week and share your progress.
- o Bracelets: when you see your bracelet remember your goals and what you need to do to reach them.

## 20. Planning for the Unexpected and the Predictable: Part 1

### Objectives:

- Participants will understand the difference between things that we can reasonably predict will happen (e.g., someone in the family will get sick), and things that are unexpected (e.g., the Ebola crisis, an unusually wet/dry season, political unrest).
- See how to plan better for both of these situations.

### Materials:

- Group Progress Chart
- Picture cards:
  - Health calendar
    - Malaria
    - Cholera
    - Diarrhea
    - Broken arm/leg
    - Blank
- Workbook Page(s):
  - Health
- Full Calendar

### Last session

We reviewed needs and wants, and considered ways we might decrease our expenses with our families.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don't gloss over challenges. Keep tone and language encouraging. Who has already made a change in their income or expenses? What difference is that making? Who has already reached a goal?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants

### Main Activities

**Health Calendar (20 min):** Following the same format as the agricultural calendar on the ground draw a calendar using the pictures for the seasons. Ask participants to list all health issues or illnesses that affect them and their families and use the picture cards to place them on the ground along the side (not in a specific month). If needed, draw new pictures for topic that come up where the pictures are not pre-defined. Ask the women to discuss when these illnesses that affect them and their families the most and have them place stones or other local materials in each month of the year they decide the illness affects them they can use more stones for times the illness affects them the most.

**Nurse:** Where possible bring in a nurse from the clinic to this session to talk to the participants about the various health issues before doing the health calendar. The Nurse should at least cover: malaria, cholera, diarrhea, broken arm/legs.

**Discussion Predictable Events (20 min):** Once the calendar is complete lead a discussion around planning for probable and expected events.

- *Did anyone learn anything from the calendar?*
- *Since we know that certain illnesses will affect us is there anything we can do to prevent them that might help us save money?*
  - *Buy a bed net now rather than later. How much is a bed net vs. getting malaria medication?*
  - *If we spend more on something now we can save more money later on*
- *What happens when you, or someone in your family gets sick?*
  - *You cannot work*
  - *Lose money/income*
  - *Costs money in health center fees and medicine*

Continue the discussion thinking about a variety of events through the year that the participants know they will spend money on other than health related costs.

- *What are some other events that we know will happen through the year that we will need to spend money on?*
  - *Society, holiday, Ramadan, etc.*
  - *Is there any way we can plan for these events ahead of time?*
  - *How can we make these things apart of our budget/savings plan?*

During the discussion emphasize that although there are many events that happen where we cannot know about there are some that we can plan for making it easier to reach our goals.

**NOTE:** Keep track of participant's answers around health. If information is missing or participants are unaware of various health topics take notes. This is an opportunity to add an additional session to the curriculum in order to address any gaps in knowledge around various health topics. It is not necessary to address health issues during this session as the facilitator might not be ready to do so and more research might be needed.

## Workbook Work

**Health Practices (10 min):** Have participants complete the Health page in their workbooks by marking all the health practices that they are currently practicing.

**Full Calendar (10 min):** Allow time for participants to review and adapt their EXPENSE row on their calendars and include any other expenses that they should plan for as discussed (i.e. Society, holiday, Ramadan, etc.).

## Closing

Barriers and challenges participants might have before next session (10min): Ask participants if they see any barriers to saving.

- *Does anyone want to share how they feel about planning for probable events?*
- *How will planning for this help them meet their goals?*



- *How will unexpected events make it hard to reach their goals?*
- *What challenges will you have when planning for probable events and your goals?*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: as we gather and learn new things we may need to change our budgets and goals. You may be able to adjust your budget so that you can meet your goal, or you may see that you have to change your goal slightly. How can you change your goal without giving up on your dream?

**REMINDERS:**

- o Home visits between sessions
- o Connect with your buddy at least one time this week and share your progress.
- o Bracelets: Remember the support you have and the hard work you are putting into your goals. Fill out your savings logs and remember to set some money aside.

## 21. Planning for the Unexpected and the Predictable: Part 2

### Objectives:

- Participants will understand that there are things that happen that we cannot predict.
- Participants will see how savings can help us be more resilient.
- Participants will have a plan for creating savings for the unexpected (“emergency” savings)

### Materials:

- Group Progress Chart
- Picture cards:
  - Unexpected Events
    - Child is sick
    - Someone dies
    - Bad harvest
    - Damage to house/roof
    - Relative visits
    - Natural disaster
- Workbook Page(s):
  - Individual Progress Chart 3/4
- Full Calendar

### Last session

We discussed planning for predictable, but irregular events, like a family member getting sick. We looked at the health calendar and adjusted savings goals based on these predictable expenses.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don’t gloss over challenges. Keep tone and language encouraging. Who has already made a change in their income or expenses? What difference is that making? Who has already reached a goal?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants

### Main Activities

**Planning for the Unexpected Activity (20 min):** Divide participants into groups of 3 or 4 (not buddies). Give each group an ‘Unexpected Event’ card. Ask groups to answer the question:

*“How can you prepare for this event?”*

Once groups have had time to discuss their answers bring all participants together and ask for volunteers to share their event card and share ideas from their group on how they would prepare for this event.

**Planning for the Unexpected Discussion (20 min):** Lead a discussion about planning for the unexpected using the following questions as a guide:

- *What are some unexpected events?*
- *Why is it important to plan for an emergency/ unexpected event?*
  - *These events usually result in spending money that has not been budgeted.*
- *What will happen to our goals if an unexpected event happens?*
  - *Will have to use savings and so goals may not be met or will take longer to reach*
- *How can we make sure we still reach our goals?*

During the discussion emphasize that unexpected events happen to everyone and it is impossible to be completely prepared for all of them. We can however try to plan for them so that we can still reach our goals. We can plan for them by setting aside special savings with some of it dedicated for unexpected events. We will call this a 'Solutions Fund'. We have already set aside savings to reach our goals and dreams. Now we want to set aside some additional money to help us with 'Solutions' that can be used for these unexpected or unplanned events. Note that some unplanned events are positive, like a wedding. It is not always an emergency, but just something that comes up and requires spending that has not been budgeted for.

Lead a discussion around how women can save and put money aside for their own 'Solutions Fund' by asking the following questions:

- *How much money should be in a 'Solutions Fund' for unplanned events?*
- *What are some unplanned events that come up?*
- *How much money would you want there to be in the Fund to pay for this Solution?*
- *What should this savings be used for?*

**Solutions Fund Discussion (15 min):** Lead a discussion with the participants about how they would like to start a Solutions Fund.

- *How can we start putting some money aside into a Solutions Fund?*
- *Where could you keep that money?*
- *How do we keep it separate from our savings for our goals and our everyday spending money?*

If participants are having a hard time coming up with ideas, you can give them some examples but the way they want to save for this fund is up to them and should be something that will work easily.

**NOTE:** Take notes on how participants can save and keep this money separate. OVP may want to find ways they can support the participants in keeping their finances separate that stay in line with OVP's values.

### Workbook work:

**Full Calendar (5 min):** Have participants fill out their Solutions Fund row in the calendar so they are prepared for unexpected events.

**Individual Progress Chart (5 min):** Participants should take some time to think about and assess where they feel like they are with each of the tasks and mark down where they feel like they are right now in the Individual Progress Chart (3 of 4).

## Closing

Barriers and challenges participants might have before next session (10min): Ask participants if they see any barriers to saving.

- *Does anyone want to share how they feel about planning for the unexpected?*
- *What challenges might come with trying to plan for the unexpected*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: unexpected things do happen. Having special savings set aside for the unexpected can help you manage better during these situations.

### REMINDERS:

- o Home visits between sessions
- o Bracelets: Remember the support you have and the hard work you are putting into your goals. Fill out your savings logs and remember to set some money aside.

## 22. Review: Why Make a Plan

### Objectives:

- Participants will see that financial planning is something that all women can do – and that they have already done it!
- Participants will have ideas about how to use financial planning to take control of their life.
- Participants will know that it is never too late, or too early, to plan your finances. Now is always a good time!

### Materials:

- Group Progress Chart
- Full Calendar
- Workbook Page(s):
  - Progress Chart (3 of 4)
  - Save

**Note:** During this review the facilitator should use this time to address any concerns and ongoing questions the participants have around the topics. Suggested items and questions to cover are described below but other topics may need to be addressed according to information gathered from participants during home visits. Some activities below may also be skipped depending on participant’s confidence.

### Last session

We looked with fresh eyes at our budgets and plans.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don’t gloss over challenges. Keep tone and language encouraging. Who has already reached a goal? Who has been able to save despite unexpected things coming up?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants

### Main Activities

**Group Beat (20 min):** Have participants stand in a circle. One person will begin by making a rhythmic sound and will continue to make that sound until the end of the activity. The next person in the circle will join in with another sound. This will continue until everyone in the circle has a different sound creating a ‘group rhythm.’ Stay there for a little while and then have people drop out one at a time.

After the exercise ask participants what they thought of the activity and what they learned from it.

Key points: everyone is different but by working together a rhythm can be made. We are all connected. Everyone contributes to each other’s life; we are all connected. The song is not as rich without each of our contribution. When are all stable and resilient, fully able to contribute, our community will be strong!

**Storytelling Activity (15 min):** Explain that at different points in our lives we have different reasons to save. It is never too early or too late to start saving.

Read the following situations and ask the participants what goals these women might have.

**Story 1:** Mariama is 18 years old. She is not married and she has no children. She has just finished Senior High School.

- *What are some goals she might have?*
  - *Get married, start her own business, find a job, have children, etc.*

**Story 2:** Fatmata is 30 years old. She has a husband and three children

- *What are some goals she might have?*
  - *Educating her children, saving for house repairs, starting a business, planning a wedding for her daughter, etc.*

**Story 3:** Jenneh is 55 years old. She has a husband, children and even grandchildren.

- *What are some goals she might have?*
  - *Setting aside money for funerals, helping with her grandchildren's education, having money for sickness, having money set aside for when she is not able to work on the farm (retirement) so she is not a burden on her family.*

In the discussion bring up how everyone has different dreams and goals. The goals you have when you are young will likely change as you get older. It is important to regularly revisit your dreams and goals and adapt them so they fit with your needs and your family's needs. It is never too early to start saving!

**What is Financial Planning (15 min):** Lead a discussion about financial planning by asking the following questions;

- *Can someone tell us what a budget is?*
- *Can someone tell us what it means to save?*
- *Can someone tell us what it means to plan for an unexpected event?*
- *How many of us have a budget? Started a plan for savings? Keeping track of what we are spending?*

All of these things together are what we call Financial Planning. Each one of you has started planning for your dreams and goals. Ask the group what they think Financial Planning does. How does it help their life?

- *Helps you decide your spending priorities for the future (your dreams)*
- *Gives you motivation for spending wisely and saving often*
- *Helps avoid unexpected money shortages*
- *Helps you feel less financial stress*

Ask the participants:

- *"Why is financial planning important to you?"*
  - *Helps you save and meet your goals*

**Review of all Calendars (15 min):** Using examples from the group (aspects of all participants' calendars), lead a discussion around the budget. It is important to look at all of the connections between the goal, cost, income and expenses. Each column connects to another and you need to

look at the entire picture to understand how things fit together to reach your goals and dreams. Start with the following questions to get to the key discussion points:

- *What kinds of relationships do you see? Which parts affect other parts?*
- *What happens if your income goes down but your expenses do not?*
- *What happens if your income goes up and you are able to keep your expenses the same?*
- *How is your income affected by the growing cycle? What if there is a dry year, or a bad harvest?*
- *If you are not able to save, what happens to your goal?*
  - *Your expenses are related to your income*
  - *Income is related to your agricultural calendar*
  - *Your savings relates to your income and expenses*
  - *Your goals relate to your savings*
  - *Unexpected events can relate to all of the areas.*
- *What happens to your savings when something unexpected happens? How does this impact your goal? Is there another way?*

### Workbook Work

**Full Calendar (10 min):** Divide participants into pairs (not buddies if the facilitator feels the group is ready; having fresh eyes to look at the budget is a good idea, however, we do not want participants to share information with others if they do not feel comfortable). Have participants take a look at their entire calendar to see if things connect and each step works with each other. Allow participants time to adjust and adapt their calendars and budgets.

**Save (5 min):** Ask participants to turn to the Save page in their workbook and fill it in. If they do not save in any of these places it should be left blank.

### Closing

Barriers and challenges participants might have before next session (10min): Ask participants if they see any barriers to saving.

- *Does anyone want to share how they feel about their goals and their progress at achieving their goals?*
- *Does anyone want to share how they feel about their calendars?*
- *What are some challenges that might come up with financial planning?*
- *How can we as an individual and a group overcome these challenges?*
- *Has anyone already done something that prevents, or minimizes spending more money later on?*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

**Key message:** as we gather and learn new things our budgets and plan will change. You need to adjust your plan (savings, income, expenses, goals) so that you can meet your goals and achieve your dream. Everyone has different and unique goals and everyone has already finished a budget and is planning for their future

### REMINDERS:

- *Home visits between sessions.*
- *Connect with your buddy at least one time this week and share your progress.*
- *Bracelets: Remember the support you have and the hard work you are putting into your goals. Fill out your savings logs and remember to set some money aside.*



## 23. Review: Planning for the Unexpected

### Objectives:

- Participants will identify some of the unexpected events that they may have to deal with.
- Participants will create a plan for establishing a savings fund for unexpected events.

### Materials:

- Group Progress Chart
- Full Calendar
- Workbook Page(s):
  - Savings Log – Review

**Note:** During this review the facilitator should use this time to address any concerns and ongoing questions the participants have around the topics. Suggested items and questions to cover are described below but other topics may need to be addressed according to information gathered from participants during home visits. Some activities below may also be skipped depending on participant's confidence.

### Last session

We looked at why financial planning is important and reviewed our calendars.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don't gloss over challenges. Keep tone and language encouraging. Who has already reached a goal? Who has been able to save despite unexpected things coming up?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants

### Main Activities

**Unexpected Events (15 min):** Lead a discussion about unexpected events and ways that they can be prevented.

Tell the following stories and have the participants discuss each of the situations.

**Note:** All stories can be flipped into role plays put on by Coordinators. An example of a story turned into a role play can be found in the Annex.

**Story 1:** Hawa is busy getting ready to head to farm. She notices that there are termites around the roof of her house. She decides to knock them down but knows they will just come back later. After a few months one of the beams on her roof breaks and needs to be replaced. This is a huge expense and she need to use all her savings including what she has saved to send her daughter to school in September.

- *What was the problem that Hawa had?*
  - *Termites destroyed her house*
- *Is there anything that she could have done to stop it?*
  - *Keep knocking the termites down*
  - *Use carbolium/paint to protect the wood so the termites wouldn't come back*

**Story 2:** Satta is getting her children ready to go to school. She notices that her son has a very high fever. She takes him to the clinic and he tests positive for malaria. She has to pay for malaria medication. This is the third time she has needed to buy medication for her family this month because of malaria and she has now spent a large amount of her savings to do so.

- *What was the problem that Satta had?*
  - *Her family keeps getting malaria*
- *Is there anything that she could do to stop this?*
  - *Buy a bed net*

Explain that sometimes spending a little bit of money now on things like carbolium or bed nets can save you money later on. If you put things off and leave them until they are worse, it will cost more money and you can end up using more of your savings. Even though we are talking about unexpected events many of the events *are predictable*, we just don't know *when* they will take place. Planning for them in advance will help us continue to save for our goals making sure that we reach all of our goals while keeping our families safe and healthy.

**Saving for the Unexpected (10 min):** Lead a discussion about the importance of saving for the unexpected along with saving for your goals.

- *What happens if something unexpected happens?*
  - *Have to deal with it right away*
  - *Need to use savings*
- *What happens if you have to use your savings for the unexpected event?*
  - *Won't be able to reach your goal in the same timeline*
  - *Will take longer to reach your goal*

Explain that it is important to save and that one of the reasons that we save money is to be able to deal with unexpected events. If you didn't have money to buy medicine when your child is sick or to pay for a funeral, it would put you and your family in a difficult position. There are ways that we can save for our goals AND for unexpected events. To do this we can do the same thing we are doing with our regular savings and also put aside a little bit more for the unexpected.

Lead a discussion about how much money should be set aside for unexpected events and where it should be kept.

- *How much money should we have saved for unexpected events?*
- *Where should we keep this money?*

It is not necessary to always put money into a savings for the unexpected. At a certain point it is possible to not put money aside for unexpected events and add additional money into your savings. If you need to use the money you set aside for the unexpected, you should then start to add money to this savings once again until you feel comfortable that if something happens you will be able to manage whatever the situation is. The money for unexpected events should be kept with your savings, but it should be separated so you know how much you have for your goals and what is for an unexpected expense.

## Workbook Work

**Full Calendar (20 min):** Use this time for participants to share their completed calendars with their buddies. Have buddies ask and answer the following questions

- *What is your goal?*
- *What are your steps?*
- *Are you on track to reach your goal? Explain*
- *What is the relationship between your income and expenses? Solution fund?*
- *How can I help you to reach your goal?*

**Savings Log (10 min):** As the facilitator, take this time to check in on how the participants are using their savings logs. If needed review the counting and the symbols.

## Closing

Learn about barriers and challenges participants might have before next session (10min): Ask participants if they see any barriers to saving;

- *Does anyone want to share how they feel about their goals and their progress at achieving their goals?*
- *Does anyone want to share how they feel about their calendars?*
- *What are some challenges that might come up with financial planning?*
- *How can we as an individual and a group overcome these challenges?*
- *Has anyone already done something that prevents, or minimizes spending more money later on?*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

**Key message:** as we gather and learn new things our budgets and plan will change. You need to adjust your plan (savings, income, expenses, goals) so that you can meet your goals and achieve your dream. Everyone has different and unique goals and everyone has already finished a budget and is planning for their future

## REMINDERS:

- *Home visits between sessions.*
- *Connect with your buddy at least one time this week and share your progress.*
- *Bracelets: Remember the support you have and the hard work you are putting into your goals. Fill out your savings logs and remember to set some money aside.*

## 24. Understanding the Risks When Borrowing Money

### Objectives:

- Participants will have a clear idea of what a loan is and how to best use credit.
- Participants will see the relationship between borrowing and planning (e.g., if you plan for the unexpected you should not have to borrow).
- Participants will see that if they can save more they won't have to borrow.
- Participants will understand investment and the importance of having a vision for their loan.
- Participants will understand the risks associated with loans.

### Materials

- Group Progress Chart
- Picture Cards
  - Loans:
  - Loan, interest and debt

### Last session

We deepened understanding about saving for unexpected events.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don't gloss over challenges. Keep tone and language encouraging. Who has reached a goal? Has anyone reached more than one goal?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants

### Main Activities

**My Money vs Someone Else's Money Activity (10 min):** Ask three volunteers to come up and hand them each a 10,000 le note (real or fake). Introduce the volunteers to the participants.

Volunteer 1: Money lender or a member of a VSL group.

Volunteer 2: Bank teller where you have an account.

Volunteer 3: An individual in the village

Ask another volunteer to come up and ask for money from each of these women.

Ask all the participants:

- *What is the difference between these three 10,000 le notes?*
- *What are the different risks between the individual loan and the VSL loan?*
  - Answers should include that one is my money where I have put it into savings. You may have to prompt this by asking, "whose money is it?"

The savings can be in a bank or another safe spot. I can spend this money anyway I need to. The other notes are not my money. I will have to pay them back plus interest. So that 10,000 le note I took I will have to pay 11,000 back, or more if the payment is late.

**Note:** It may be necessary to conduct some research into the various banking options available in each community. Be prepared to answer any questions that participants may have on accessing banks and remember that this will vary from community to community.

**What is a Loan, Interest and Debt? (20 min):** Ask participants to share experiences of loans, interest rates and debt. Remember to keep language simple when using new terms such as debt. After this, then lead a discussion about loans and debts using the following story.

*“Sao asked her VSL group to borrow 50,000le. The VSL group agreed to give her the money but she would owe interest and have to repay 55,000le after two months.”*

Ask the participants the following questions:

- *What is a loan? And what was Sao’s loan?*
  - To take out a loan means to temporarily use someone else’s property (money, or other items) for a specified time. A loan can be money transferred (not given) from a lender (VSL group) to a borrower (Sao) for a certain period of time (two months). The borrower (Sao) makes a commitment to repay the money with interest.
  - The amount of the loan is 50,000le
- *What is interest? How much is Sao’s interest?*
  - Interest is the cost of borrowing property (money). The amount of interest can change depending on who is lending the money and how long it takes for the borrower (Sao) to repay the loan. Typically, the longer it takes to pay back the loan, the more you will pay in interest
  - 5,000le
- *How much does Sao owe in total, including the interest?*
  - 55,000le

Refer to the various picture cards of ‘loan, interest and debt’ and use the sacks of rice to depict a loan, the interest that comes with this loan, and the final amount owed. For example, Sao borrows half a sack of rice, her interest is half a sack of rice, so in total she owes a full sack of rice.

**Having a Vision for Your Loan and Understanding Investment (15 min):** In the group reflect on what NOW has taught them about the importance of having a vision and goal for their savings. Here explain that when you take a loan it is also important to have a vision and that you should only take a loan if it will generate more money for you. Use simple vocabulary when explaining investment and ensure that all participants understand.

Explain the purpose of a loan i.e. in order to expand a business or to invest the money to generate more income. Remind participants of the importance of a vision and draw on any previous examples they have stated of loans that generated income. Then ask participants to share an example of a loan that has a vision and is able to generate money. Be ready to point out if the example is not one that is able to generate income. Keep asking participants to give examples until somebody suggests a vision with a comprehensive plan for investment. Be ready to probe and ask questions.

Drawing on the examples they provide, ask the following questions:

- *What do you understand about investment and why should we invest our money?*

- *Why is it important to have a vision for your loan?*
- *Why did you think it was necessary to take this loan?*
- *Will this loan generate enough income to pay back the loan and interest and create new opportunities?*

**Why or Why Not Borrow Money? (20 min):** Lead a discussion on why the participants might need to borrow money. When asking the following questions make sure to probe, and really dig to find out what leads people to borrow money. Make sure to cover in this discussion the hidden costs of a loan.

- *Why would you need to borrow money?*
- *What would you use the money for?*
- *How would you pay the money back, with interest?* Refer back to the importance of a vision and think about the sources of money
- *What can you do to avoid needing a loan?*
- *Think back to the emergency situation, what should you do if an unexpected cost comes along?*
- *What would be a good reason to borrow money?*
  - When you are able to make money off of the loan (farming inputs, seeds, labour, tools, etc.)
  - Explain the hidden costs of a loan, e.g. the transport costs that are associated with building a house that cannot be recovered. Emphasize the need to plan for the year.
- *When is it better to not borrow money?*
  - When you borrow money and are not making it back
- *What are some things that you could borrow money for that you wouldn't get your money back?*
  - Celebrations, funerals, school fees, unplanned events such as sickness, bad harvest, unexpected damage to house etc.

Emphasize that all participants should try not to borrow money as it can be very risky to be in debt and you end up spending more money than what you borrow because of the interest.

- *How can we avoid borrowing money?*
  - By saving some money when we can and saving as much as we can
  - Planning for the unexpected by putting money into our Solutions Fund
- *What to do if your savings were not enough or if you really feel like you need a loan for an unexpected situation?*

All of us have probably taken money out for various reasons including for reasons that do not generate income. We want to start to only take out a loan for reasons that will generate income so we are sure we can pay the money back with the interest.

## Closing

Barriers and challenges participants might have before next session (10min): Ask participants if they see any barriers to saving.

- *Does anyone want to share how they feel about loans?*
- *Do you think you will always need to get loans?*
- *Is it possible to avoid having to take out a loan?*
- *What are some challenges with loans?*

**Note:** Let participants know that as homework before the next session they should go away and find out information about the VSL options available in their community and be ready to present their findings to the group.

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

**Key message:** loans may be necessary but they are expensive and risky. Loans can be avoided if participants plan their finances by saving money and planning for unexpected events.

**REMINDERS:**

- o *Home visits between sessions.*
- o *Connect with your buddy.*
- o *Bracelets: Remember the support you have and the hard work you are putting into your goals. Fill out your savings logs and remember to set some money aside.*

**Note:** Remember to research how the particular VSL in this community operates. Next session will require an understanding of the available options and terms and conditions. Try also to find out how they calculate their interest as many members feel cheated. Below are some sample questions and answers, use this as a guide to ask questions prior to the next sessions. You will also need to print copies of the counting page for next session. In addition, be sure to follow up on any questions that participants may have on the banking options available to them.

Question	Example 1	Example 2	Example 3
Purpose of group	To give loans	For the women to work together for mutual benefit	To give loans: school fees, medication and living costs
What happens if a member does not attend?	2,500 leones fine	1,000 leones fine to be used for lunch	500 leones fine
How often do members contribute?	Twice a month, or as much as they want	No amount, just note when a member contributes	Twice a month
What happens if a member does not have money to contribute?		500 leones fine	Member will contribute double next time
What is the interest on loans and repayment period?	10% interest and 3 month loan		Must repay within a month, then interest increases. Can only default on loan once.
How many leaders are there?	Loan officer, Secretary and 2 Cashiers	Secretary, Treasurer and Chair person	Secretary, Cashier, Advisor, Public Related Officer
How often are loans given?	January – September	Every two months	Twice a month



## 25. How to Borrow and Manage Repayment

### Objectives:

- Participants will know when to take a loan.
- Participants will understand how much to take out on loan, only borrowing as much as you can repay.
- Participants will see that it is appropriate to borrow for productive reasons, to make money.
- Participants will understand how to repay a loan.
- Participants understand how the particular VSL in their community operates and that they may differ between a village and town.

### Materials:

- Group Progress Chart
- Picture Cards:
  - Loans
    - Buying a cell phone
    - Sending kids to school
    - Buying a chicken or sheep
    - Repairing your house
    - Buying new clothes
    - For holiday celebrations
    - Buying seeds/Farm inputs
    - Buying a motorbike
    - Buying materials to sell at market (provision store)
    - Buying a new bed
    - Radio
    - Kitchen items
    - Paying for labour on your farm
    - Loan, interest and Debt
- Full Calendar

### Last session

We introduced loans and talked about avoiding taking out loans.

**Note:** This lesson may be very sensitive. It will likely surface some ways that the VSL is not working as well as it could (there may even be corruption). More work will need to be done prior to this lesson on what current VSL groups are doing in the villages.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don't gloss over challenges. Keep tone and language encouraging. Who has reached a goal? Has anyone reached more than one goal?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants

### Main Activities

**Understanding the Options (15 min):** Explain that there are many different types of VSL groups and types of loans. Ask participants to stand up and share their research on the ways in which the VSL groups operate in their community. Bear in mind that many villages have more than one VSL scheme so these may differ. Refer back to the table provided in last session for a guide of the options available and the types of questions to ask. When discussing interest, use the counting chart to visually represent how much money they borrow, how much the interest is, and how much they owe in total. Remember that if participants seem confused by the VSL system that this can be built upon to explain the risks of loans.

Visually represent on the counting chart how much money Hawa owes if she has borrowed 20,000 Leone at 10% interest.

Visually represent on the counting chart that she has borrowed 20,000 leones, the interest is 2,000 leones, so in total she owes 22,000 leones.



Borrowed



Interest



Total owed

**When to Take Out a Loan (15 min):** Explain that there are different kinds of loans and some are productive where you can use it to increase your income where others can put you and your family further risk. Explain through the VSL research how their own system operates and what the potential risks are. Within this be prepared to explain or answer in-depth questions on guarantors, different length loans, shared and individual loans and all of the potential risks. Also explain that their VSL may operate differently to a loan they could get in a larger town. Explain how risky the individual loan is. Ask them to share stories.

Divide participants into pairs with buddies and have them discuss with each other a time when they have taken out a loan and what they used it for. Ask the buddies to find out what happened when it came time to pay back the loan plus the interest. Were they able to pay back the loan? What were the difficulties/challenges?

Have the group come back together and discuss the following questions:

- *Taking out a loan and owing someone money can have risks. What are those risks?*
- *What happens if you cannot pay back your loan?*
- *Does anyone want to share with the group how you feel about paying back your loan?*
- *Was it easy or difficult?*
- *Is it easier to pay back the loan with interest or is it easier to save? Why? Is there any risk in saving money for yourself? Is there any risk in taking a loan from an individual?*

Emphasize that taking out loans is always risky and can have a lot of challenges when it comes to paying back your loan with the additional interest. Remind them here of the importance of a vision for their loan and of investment.

**Is the Loan Worth It? (20 min):** Give all the participants a different card. On each card is a picture indicating something that you can pay for by using a loan. Each participant should think about if the loan is productive and decide if the loan is 'productive' or 'risky'.

Divide the floor into two sections 'productive' and 'risky'. Have each participant explain what is on their card and why they think the loan is 'productive' or not. Really probe to see why they have chosen this answer. After each participant has explained their decision they ask the group to decide if they agree if the loan is 'productive' or is 'risky'. While they are deciding, encourage the group to identify potential risks with the 'productive' loans. Once the group decides the participant can place the card on the appropriate side of the floor. The cards do not have a right or wrong answer. It depends on the reasons given by each participant.

Explain the idea of the 'loan checklist' (see below) and make sure all participants understand that prior to deciding to take a loan they should ask themselves the following questions:

- *What is the vision for my loan?*
- *How will it generate income for me?*
- *How will I pay it back within the time frame?*
- *What are my other options?*
- *What is my buddy's opinion on this loan?*
- *Compare your opinion with that of your buddy and decide what to do.*

**Group work (15 min):** Divide into groups and explain the following situation for them to discuss:

*"Mamie used all of her money in the market and she did not have any savings. Then all of a sudden, her son got sick and her husband was away. She did not know what to do and it was very difficult as she could not contact her husband or any other family members, so she took a 2-week loan in order to pay for the hospital. At this point she realised she did not have enough money to repay the loan and did not know how she could get it. Her son got better and left the hospital, but Mamie was arrested and taken to the police. Her guarantor bailed her out but was very angry and now she owed money to this person who was charging her a lot of interest. The guarantor allowed her a little more time to repay the loan but with high interest rates."*

- *How do you think Mamie will pay this loan back?*
- *What can Mamie do so that she does not need another loan?*
- *How do you feel about Mamie's situation?*

## Workbook Work

**Full Calendar (10 min):** Divide participants into pairs. Have participants review their calendars and their expected expenses to see if they need to try and save more during certain times of the year so they can avoid taking out a loan.

## Closing

Learn what barriers and challenges participants might have before next session (10min): Ask participants if they see any barriers to saving;

- *Does anyone want to share how they feel about taking out loans?*
- *Can you identify all of the challenges and risks with taking out a loan?*
- *Will it be difficult to plan in order to not take out unnecessary loans?*
- *What challenges might come up with trying to plan so you don't need to take a loan?*
- *Is it necessary to save rather than to take a loan?*

**Recap (10 min):** Ask a few participants to share what they have learned or thought was important during this gathering.

Key message: loans may be necessary but they are expensive and risky. Loans can be avoided if participants plan their finances by saving money and planning for unexpected events. If you need to take a loan, make sure it is worth it!

**Loan Checklist:**

- What is the vision for my loan?
- How will it generate income for me?
- How will I pay it back within the time frame?
- What are my other options?
- What is my buddy's opinion on this loan?
- Compare your opinion with that of your buddy and decide what to do.

**REMINDERS:**

- o *Home visits between sessions.*
- o *Connect with your buddy.*
- o *Bracelets: Remember the support you have and the hard work you are putting into your goals. Fill out your savings logs and remember to set some money aside.*

## 26. Wrap up

### Objectives:

- Participants will have a plan on how they will continue to support each other
- Participants will know that they have the option to be mentors to other women in other villages

### Materials:

- Group Progress Chart
- Workbook Page(s)
  - Voice
  - Communication Practice
  - Decisions
  - Relationship with money
  - Progress Chart

### Last session

We continued our discussion about loans and what productive and risky loans are.

### Warmup (5 min)

### Recap (5 min)

Focus on celebrating success but don't gloss over challenges. Keep tone and language encouraging. Who has reached a goal? Has anyone reached more than one goal?

**Remember:** A sample of the type of questions to ask can be found in The Structure of Each Session and to listen closely to what and how participants are responding to questions. Refer to the Motivational Inquiry Grid in the Annex to help lead the conversation.

Review the Group Progress Chart with the participants.

### Main Activities

**Support Discussion (20 min):** Explain to the participants that if we look at the progress chart we can see we have learned a lot during our gatherings. A lot of this is because of the support we have given each other during the gatherings and in between. Divide participants into pairs (not buddies) and have them discuss the following questions

- What are all the ways that we can support each other?
- How often do you want support?

Have participants come back together as a group and allow time for pairs to share their answers. Some examples of what they may come up with are:

- Buddies visit each other:
  - How often?
  - Who monitors?
- The group gets together once a month to check in and discuss problems.
- If they have questions they will contact OVP.

Discuss with the participants that all these options are really great. Lead them in developing a plan on how the group will ensure that this support is ongoing for each other.

As the facilitator create the following chart to outline the plan that the groups comes up with. Try and use pictures to represent each part of the plan. Some pictures might need to be drawn during this session. It does not matter if the pictures are good as long as all the participants understand. An example is given below but should not be used with the group as they should come up with their own.

Picture: Women working on farm (What is the group going to do)	Picture: Seasons (When is it going to be done/how often)	Picture: Open land (Where will it take place)	Picture: Women (Who is responsible for making it happen)
Home visits	Every month	Individual houses (all 15)	Hawa and Marry

### Workbook Work

Have participants fill out the last of their Workbook pages:

- Voice
- Communication Practice
- Decisions
- Relationship with money
- Individual Progress Chart (4 of 4)

### Closing

**Thanks and Celebration (10 min):** As the facilitator congratulate the participants for finishing the NOW Program. Everyone has worked very hard and they should be proud of what they have learned and have been able to accomplish.

Gather all the participants in a circle holding hands and ask each participant to say one thing they are proud of.

Once everyone has shared SING AND DANCE!

## Annex

This Annex contains additional elements that may be useful for facilitators using this guide. These are as follows:

- Sessions, Objectives and Workbook Pages
- Session Debrief
- Home Visits
- Home Visits Tracking Sheet
- Samples of Program Resources
- Listening for Readiness: Motivational Grid
- Turning Stories into Role Plays
- Lessons Learnt from Coordinators
- Picture Card list

### Sessions, Objectives and Workbook Pages

Title of Session	Objectives
Creating a Special Time and Space	<ul style="list-style-type: none"> <li>• Participants set a positive and open tone for the program.</li> <li>• Everyone acknowledges that this program is unique and special.</li> <li>• Participants leave excited to participate and clear on what is next.</li> </ul>
Dream Setting: Part 1: Defining Individual Goals	<ul style="list-style-type: none"> <li>• Participants define their big goals and dreams.</li> <li>• Everyone acknowledges that all goals and dreams are valid.</li> <li>• Participants know which goal or dream they will focus on during this program</li> </ul>
Dream Setting: Part 2: Short and Long Term Goals	<ul style="list-style-type: none"> <li>• Participants see that goals can be short and long term</li> <li>• Participants select one goal that they will use throughout the program</li> <li>• Participants are able to put goals/dreams into a logical sequence.</li> <li>• Participants are able to adjust a simple sequence based on new information</li> </ul>
Talking to the Family: Part 1: Goals	<ul style="list-style-type: none"> <li>• The entire family will understand why goals are important</li> <li>• Participants have a chance to share with their families what they are learning</li> <li>• Participants and their families will agree on the goals that have been set</li> </ul>
Putting Goals into a Timeline: Part 1	<ul style="list-style-type: none"> <li>• Participants are able to divide goals into small steps.</li> <li>• Participants have plotted their goals in small steps on a 1 year calendar</li> </ul>
Putting Goals into a Timeline: Part 2	<ul style="list-style-type: none"> <li>• Participants are able to divide goals into small steps.</li> <li>• Participants have plotted their goals in small steps on a 1-year calendar.</li> <li>• Participants know what a goal is and can identify the qualities of a goal they can accomplish.</li> </ul>
Assets You Already Have to Reach Your Goal	<ul style="list-style-type: none"> <li>• Participants see the value in assessing their goals and financial situation regularly.</li> <li>• Participants have identified the assets and resources they need to accomplish their goal.</li> </ul>
Discussing Barriers to Accomplishing Goals and Dreams	<ul style="list-style-type: none"> <li>• Participants acknowledge that all goals and dreams are valid.</li> <li>• Participants see that many barriers can be overcome when a goal is broken down into small steps.</li> </ul>
What is a Budget and Why is it Important	<ul style="list-style-type: none"> <li>• Participants will understand what a budget is and why it is important in achieving their goals.</li> </ul>
Creating a Budget with Your Goals	<ul style="list-style-type: none"> <li>• Participants are able to translate their goals into a budget.</li> <li>• Participants can determine how much each goal costs.</li> </ul>
Why Save? (The Importance of Saving)	<ul style="list-style-type: none"> <li>• Participants will acknowledge that you don't need to make or have a lot of money to save.</li> <li>• Participants will see the value of savings as a way to manage risk.</li> <li>• Participants will see that they can reach their dreams when they save money.</li> <li>• Participants will have a plan for keeping their savings in a safe place.</li> </ul>



	<ul style="list-style-type: none"> <li>● Participants state how much they could put aside each month/week to reach their goals.</li> </ul>
Talking to the Family: Part 2: Communications and Savings	<ul style="list-style-type: none"> <li>● Participants and their families will see how important it is to communicate with each other.</li> <li>● Participants and their families will learn and practice good communication.</li> <li>● Participants will share what they have learned about savings.</li> </ul>
Review: Savings and Savings Log	<ul style="list-style-type: none"> <li>● Participants will acknowledge that no matter how much money they have, they can always save.</li> <li>● Participants will have a plan on how they will keep their money and savings safe.</li> </ul>
Identifying and Overcoming Barriers to Reaching Goals	<ul style="list-style-type: none"> <li>● Participants will identify some of the things that will prevent women from achieving their goals and sticking within their budgets.</li> <li>● Participants will have ideas about how they can overcome or minimize these barriers.</li> </ul>
Calculating Income and Expenses: Part 1	<ul style="list-style-type: none"> <li>● Participants will define the sources of income and typical expenses in their community</li> <li>● Participants will be able to identify their sources of income and their typical expenses</li> <li>● Participants will see the relationship between income and expenses</li> <li>● Participants will have some ideas on what could change (e.g., cut expenses or increase income).</li> </ul>
Calculating Income and Expenses: Part 2	<ul style="list-style-type: none"> <li>● Participants will be able to say how much they can realistically put aside throughout the year (daily, weekly, monthly) considering the agricultural calendar.</li> <li>● Participants will see that reviewing and adapting their budget regularly leads to more realistic and achievable goal setting.</li> <li>● Participants will be able to review what actually happened, and adjust their budget so they can reach their goals/dreams.</li> <li>● Participants will see that if no goals are set you cannot reach what is important; your dreams.</li> </ul>
Calculating Income and Expenses: Recap	<ul style="list-style-type: none"> <li>● Participants will review the main points in the Calculating Income and Expenses session</li> <li>● Participants fill in their Full Calendar's with their predicted Income and Expenses</li> </ul>
Staying within Your Budget: Part 1	<ul style="list-style-type: none"> <li>● Participants will see that keeping goals in mind makes it easier to save.</li> <li>● Participants will see the value in tracking what they spend.</li> </ul>
Family Session: Staying within Your Budget: Part 2	<ul style="list-style-type: none"> <li>● Participants will see that sometimes if you spend more for one item can you spend less for another (e.g., bed nets now reduce medicine/healthcare costs later).</li> <li>● Participants and family members will be able to define the difference between needs and wants.</li> <li>● Participants will identify where to cut their expenses to reach their goal.</li> </ul>
Planning for the Unexpected and Predictable: Part 1	<ul style="list-style-type: none"> <li>● Participants will understand the difference between things that we can reasonably predict will happen (e.g., someone in the family will get sick), and things that are unexpected (e.g., the Ebola crisis, an unusually wet/dry season, political unrest).</li> <li>● See how to plan better for both of these situations.</li> </ul>
Planning for the Unexpected and Predictable: Part 2	<ul style="list-style-type: none"> <li>● Participants will understand that there are things that happen that we cannot predict.</li> <li>● Participants will see how savings can help us be more resilient.</li> <li>● Participants will have a plan for creating savings for the unexpected ("emergency" savings)</li> </ul>
Review: Why Make a Plan?	<ul style="list-style-type: none"> <li>● Participants will see that financial planning is something that all women can do – and that they have already done it!</li> <li>● Participants will have ideas about how to use financial planning to take control of their life.</li> <li>● Participants will know that it is never too late, or too early, to plan your finances. Now is always a good time!</li> </ul>
Review: Planning for the Unexpected	<ul style="list-style-type: none"> <li>● Participants will identify some of the unexpected events that they may have to deal with.</li> <li>● Participants will create a plan for establishing a savings fund for unexpected events.</li> </ul>

Understanding the Risks When Borrowing Money	<ul style="list-style-type: none"> <li>● Participants will have a clear idea of what a loan is and how to best use credit.</li> <li>● Participants will see the relationship between borrowing and planning (e.g., if you plan for the unexpected you should not have to borrow).</li> <li>● Participants will see that if they can save more they won't have to borrow.</li> <li>● Participants will understand investment and the importance of having a vision for their loan.</li> <li>● Participants will understand the risks associated with loans.</li> </ul>
How to Borrow Money and Manage Re-payment	<ul style="list-style-type: none"> <li>● Participants will know when to take a loan.</li> <li>● Participants will understand how much to take out on loan, only borrowing as much as you can repay.</li> <li>● Participants will see that it is appropriate to borrow for productive reasons, to make money.</li> <li>● Participants will understand how to repay a loan.</li> <li>● Participants understand how the particular VSL in their community operates and that they may differ between a village and town.</li> <li>●</li> </ul>
Wrap up	<ul style="list-style-type: none"> <li>● Participants will have a plan on how they will continue to support each other</li> <li>● Participants will know that they have the option to be mentors to other women in other villages</li> </ul>

### Session Debrief

Following each session, the NOW Manager and Coordinators will come together to debrief. The following questions should be covered and addressed. OVP staff can use this time to plan for following sessions and any follow up that needs to take place. The NOW manager can use notes from these debriefs to update sessions, plan for home visits or review sessions. This can also be a time for the Manager to help improve staff capacity and continue to build good facilitation skills.

- What went really well? What was liked?
  - With the Coordinator's facilitation/implementation skills
- How was the participant's experience?
  - What did they enjoy the session? Why?
  - What things were confusing? Why?
  - How can we better explain various topics/skills?
  - What should be followed up on during the next session?
  - What can we check for during the Home visits?
  - How can we support the participants?
- How can we improve?
  - What facilitation skills can be improved?
  - What can we do to support each other better?
  - What activities should we change or re-do?

### Home visits

In between each session OVP staff will continue to support participants in the skills they have learned and acknowledge challenges or barriers participants might have in reaching their individual goals. Home visits should be a time for OVP staff to build trust with the participants and create another space where participants feel comfortable sharing information and asking for advice. OVP staff can use this time to give additional support to the participants when it is needed. This is where OVP staff can gather information to help shape and guide future sessions, discussions and review sessions to adapt the above curriculum in order to meet the participant's expectations and needs.

The main goals of the home visits are to:

- Support the participant to succeed in reaching her goals.
- Gain insight on participant progress to improve sessions.
- Find out what ideas and concepts need reviewing or need to be addressed.

- Build trust between OVP staff, the participant and their families.
- Provide data to monitor the program as a whole

The week prior to a home visit, Coordinators should inform participants of the home visits and allow them to sign up for a time when they are available. When the Coordinator goes to the participant's home, it is important to check that they are able to speak and that they have understood that this session will take time, as they must be focused. Allow them to rearrange if they will not be able to complete the visit effectively.

It is important for OVP staff conducting the home visits to invite participants to share their Workbook on their own terms. At no time should OVP staff demand to see participant's Workbooks or force the conversation.

Home visits serve to keep track of the individual progress of the participants and to monitor the program as a whole. It is therefore important to ask the participants if they are comfortable for their information to be taken and recorded by OVP. These home visits are also an opportunity for the Coordinator to see how much the participant is understanding from the sessions. Coordinator should probe with their responses. For example, if a participant states that she has reached the next stage of the progress chart, ask questions about what this next stage should look like, and work out together if she really has reached it.

It is important that the participant figure out and voice what they need to do and where they need to move next. OVP staff should not directly advise the participant but rather ask good open ended questions and rephrase what they say. OVP staff should be a channel for the participant to see their own path to success.

When asked a direct question by the participant, OVP staff should look for opportunities to flip it around. For example, if the participant asks, "What should I do?" you can ask, "what are all your options?" and keep asking questions like, "what else could you do?" until the participant can see one option that rises to the top. As much as possible try to avoid answering a question. Even something as simple as, "when is our next meeting?" can be turned around. It is likely that the participant has an idea about it already. You can say, "what do you remember from the session?" and then confirm, "yes, that is what I recall, too."

At certain times it will be necessary to give direct advice. Allow time for participants to come to conclusions on their own and guide participants when needed. Review concepts from the sessions when needed, or ask the participant how they can find out the information. Encourage participants to find solutions or answers on their own by connecting with other members in the group or with their buddies. If OVP staff is finding common concerns or challenges it is a good indication that a review session is needed to review topics or even cover new ones.

All home visits will be tracked and recorded using the Home Visit Tracking Sheet available on a tablet. The entry of this data to the tablet should be self-explanatory and simple, a sample of this form can be found below. Each participant will have their own folder where OVP staff can track progress. Whenever possible OVP staff should refrain from writing and recording information during the time they are with the participant. Review the participants' folder prior to a home visit and use the forms as guidelines for conducting a home visit. Following the visit find a quiet place to sit and write for 5-10min. Taking the time to freely write about the interaction and record everything about the conversation that can be remembered can be done on the back of the form. Taking into account the non-verbal cues from the participant. Sometimes the most important thing being communicated is not said. After writing about the meeting answer the questions as best as possible before returning the forms to the participants file.

## Home Visits Tracking Sheet

Here is a sample of the survey in the format it appears in the tablet:

### Progress Chart - I can SAVE

Select the number from 1-4 which the participant has recorded in their workbook page, corresponding to the ladder. (1=lowest on the ladder; 4=highest)

- 1
- 2
- 3
- 4

### Progress Chart - I can PLAN

Select the number from 1-4 which the participant has recorded in their workbook page, corresponding to the ladder. (1=lowest on the ladder; 4=highest)

- 1
- 2
- 3
- 4

### Progress Chart - I can BUDGET

Select the number from 1-4 which the participant has recorded in their workbook page, corresponding to the ladder. (1=lowest on the ladder; 4=highest)

- 1
- 2
- 3
- 4

### Progress Chart - I can make DECISIONS

Select the number from 1-4 which the participant has recorded in their workbook page, corresponding to the ladder. (1=lowest on the ladder; 4=highest)

- 1

Sample 1

2/18/2017 NOW Home Visit 2017 Survey

**Participant Primary Goal**  
*Select the participant's primary goal.*

- Children's Education
- Business
- Home Construction
- Skills Training
- Leader
- Wedding
- Motorbike
- Own Land/Garden
- Animal Husbandry
- Other

**Participant Primary Goal - Other**  
*Enter the participant's primary goal.*

---

**Participant Secondary Goal**  
*Select the secondary goal the participant has identified.*

- Children's Education
- Business
- Home Construction
- Skills Training
- Leader
- Wedding
- Motorbike
- Own Land/Garden
- Animal Husbandry
- Other

**Participant Secondary Goal - Other**  
*Enter the participant's secondary goal.*

Sample 2

### Samples of Program Resources

Included here are samples of a picture card, a progress chart from the Workbook and a counting chart. These are to give Coordinators an idea of the resources provided.

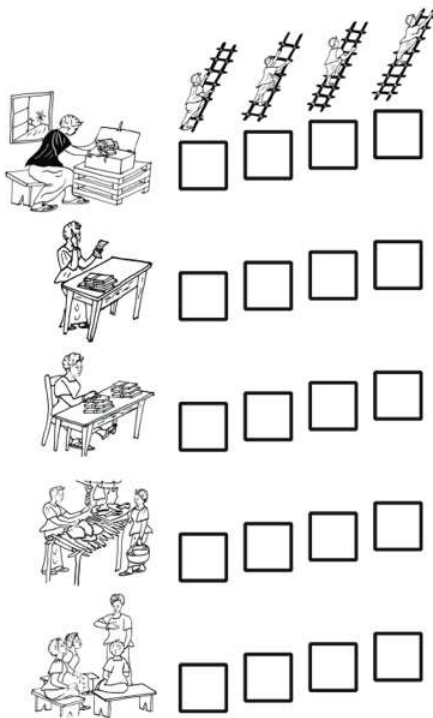
Picture Card:



NPC10: Big Wedding

oneVILLAGE PARTNERS

Workbook Page:



## Listening for the Readiness (Motivation) for Change<sup>1</sup>:

### Turning Stories into Role Plays

Role plays are a great way to get participants thinking about various topics other than just telling stories. Most stories in this guide can be adapted by the Coordinator into a role play. The play can be presented with OVP staff or participants prior to the session. Below is an example of a story that has been turned into a role play.

Role play example from session 8:

**Farmer:** Hawa, thank you for your hard work on my farm. Here is your pay.

**Hawa:** Thank you. This is good timing as I need to go to the market tomorrow to buy food for my family.

Hawa is taking time to think about and write down all the items she needs to buy for her family and heads off to the market. She is seen buying the items she needs.

**Hawa:** I have finished by budget of all the things I need and am going to the market

**Friend:** Hi, Hawa. How are you? What do you have in your basket?

**Hawa:** Oh, I have bought food for my family. You are selling some beautiful lappas today.

**Friend:** Yes thank you. How about buying one for yourself?

**Hawa:** Humm, I would like a new lappa, mine is getting very old and I do have a little bit of money left over.

**Friend:** Well since you are a friend I will give you a good price

**Hawa:** thanks, but I have not planned to buy a lappa with this money so I will have to wait until another time. Thank you!

Hawa is seen going home. Some time passes

**Child:** Mom, I cannot go to school today I feel sick.

**Hawa:** Let us take you to the clinic this morning.

**Nurse:** Your child has malaria and they need malaria medicine. Do you have the money to buy it?

**Hawa:** Oh, I didn't expect this. But I do have the money so I will take the medicine for my child. It is a good thing I had some money left over from market last week.

---

<sup>1</sup> This table has been adapted from the Motivational Grid found in Grubman, Bollerud and Holland (2011) "Motivating and Helping the Overspending Client: A Stages-of-Change Model." *Journal of Financial Planning*.



## Lessons Learnt by NOW Coordinators:

### **Coordinators in the Office:**

1. The week prior to each session, all Coordinators must thoroughly prepare for the session. This means they must review the objectives of each session, rehearse the individual activities, and ensure all Coordinators are adhering to the language that reflects the values of the program.
2. All Coordinators must review all surveys with the MEL team and test and enact the survey through role play among the team. On the first day of implementation, a full debrief that methodically examines each question in the survey must take place, to ensure that all Coordinators are implementing the survey correctly.
3. Establish the schedule of the NOW program early on. As time-keeping is integral to the NOW program, being upfront and completely transparent with the schedule means that Coordinators can hold the participants accountable for attending each session.
4. All Coordinators must be sure of the understanding of the curriculum and able to deliver it in the field accurately, keeping the same language and translation from the prep, if a Coordinator has any doubts regarding a specific assignment in the field, they should immediately seek a proper explanation from their colleagues and management for clarity.
5. All Coordinators must fill the debrief form, attendance form and follow the picture naming protocol upon return to the office. They must also immediately prepare for the team debrief
6. All Coordinators must make use of the logistics materials (such as cameras and computers), but must take great care with this usage, and immediately report to your manager if damaged or lost.
7. Coordinators must work diligently to deliver all assignments in both MEL and program development accurately. If ever there are doubts regarding an assignment, please report to your manager immediately.
8. Coordinators must feel at ease to comment or bring observations after attending each other session for clarity.

### **In the Field with the Participants:**

1. Coordinators should cancel a session if there are five or more participants who are absent. This is partly because it would be too challenging to 'catch-up' such a large number of participants, but also to communicate the strong message that every session is mandatory.
2. Through the NOW sessions, participants build strong relationships among themselves, more than they ever imagined. This creates a forum for open dialogue that can assist in conflict mediation of other participants. Coordinators should do their best to nurture these relationships among the participants.
3. The Family Sessions are crucial to include the husbands in the learning from the NOW program. From previous experience, the second session is the most impactful, with the emphasis being on communication. After this session, most husbands were able to realize an open flow of communication with their wives. Coordinators must ensure that participants are informing their husbands of the family sessions early, weeks and months in advance so that there is no excuse for lack of attendance.
4. The budget is an integral tool to the development and understanding of participants, Coordinators should be sure to situate this concept within practices that participants can understand. For example, many participants use their budget in the market and for calculating their daily expenses. This day-to-day usage and understanding of the budget should be actively encouraged by Coordinators.

5. Even though the concept of the agricultural calendar is very new to participants, they are able to adopt this and plot the steady steps in order to reach their goal. This tool is integral and time should be taken to ensure that all participants understand it thoroughly.
6. The family sessions brought clear understanding to both participants and their husbands that working together can make things much easier for the family. The family sessions can serve as a platform to provide a collaborative atmosphere within the household, in order to facilitate the sharing of financial decision making.
7. Ensure that from the very first session there is a “culture of scheduling” that is included in each session. Participants should learn to schedule around events so that they can attend every session. Participants should understand that, just as the steps are plotted into the calendar, scheduling is an integral part of reaching their goals.
8. The “solution fund” has become an integral ingredient in the sessions as it makes room for participants to solve emergency situations without using their savings for their goals.
9. Coordinators should take time to ensure that all participants have remembered the previous session, by going through each of the major points in review.
10. Coordinators should take time to visit other Coordinators’ sessions to observe the different approaches Coordinators have taken. Coordinators should lead each other’s review sessions, so that participants can learn from new Coordinators and absorb the different facilitation styles that each Coordinator brings to the table.
11. Participants are often relating sessions back to the community and encouraging community members to use the NOW tools. Coordinators should be aware of any of these activities and actively encourage and assist and support the participants in any way.
12. Participants who have dropped out of school but who are still of school age and intend to return to school, should be encouraged to set their return to school as one of their goals.
13. We have seen proper coordination among the NOW women, CAGs and the community as a whole. Track the involvement of women in NOW who are contributing to Community Action meetings, projects, or education. Keep in close collaboration with the ACT Coordinators to minimize scheduling conflicts and support each other’s work. This close collaboration between NOW women and CAG’s should be actively encouraged.
14. Participants now frequent community meetings and they are allowed to participate in decision making both at home and in the community. NOW Coordinators must ensure that they collaborate with ACT Coordinators in order to track the participant’s involvement in those meetings. Be sure to communicate any relevant ACT meetings to the participants in a NOW session.
15. Men who have attended the NOW sessions have greater concern for the NOW program and will encourage their wives to attend. Make sure Coordinators encourage the involvement of men in the NOW program.
16. The goal is for the participants to become change agents both at home and in the community. Always encourage the participants to envision themselves as Change Agents.
17. Encourage Community leaders to become more involved in the activities for the women in the NOW program. Community leaders are effective at community mobilization and motivating participants as well as mitigating conflicts.
18. Know which conflicts to intercede on and which to bring to the authorities. Frequently consult with fellow Coordinators and management about brewing conflicts before they become more complicated.
19. The program has built more confidence in the women at home and at community level in decision making and addressing home and community concerns. The participants should be encouraged and supported as they begin to use their voice more and more.
20. Up until now many disputes have been settled in the local court. Where participants come together and invite the Coordinator to help settle the dispute, the Coordinator should facilitate this mediation at their discretion. This can help to save participants much money that can be

saved towards their goal. This is a very big lesson for them to create unity among themselves and settle their own internal disputes.

### Picture Cards

- Good Group Member
  - Everyone participates
  - Listen and respect
  - Show up on time
  - Learn something new
  - Present at gatherings (no children/cell phones)
  - Ask questions
- Good Buddy
  - Listen and respect
  - Encourage
  - Ask questions
  - Be available
- Progress Chart
  - I can reach my goal
  - I can save
  - I can plan
  - I can use a budget
  - I can make good decisions
  - I can use my voice
- Sequence Activity
  - Women brushing
  - Women planting (groundnut)
  - Raining over garden
  - Weeding/tending
  - Women harvesting (groundnut)
  - Women selling (groundnut)
  - Sending Children to School
- Gender Bender
  - Washing clothes
  - Cleaning house
  - Breastfeeding
  - Giving birth
  - Collecting water
  - Brushing
  - Planting
  - Clearing
  - Driving a motorbike
  - Earning money
  - Managing money
- Goals in Steps
  - Shop with supplies
  - Shop with construction supplies
  - Transport
  - Papers-for school fees
  - Blank
- Assets
  - House
  - Land/farm/garden
  - Garden and farm tools
  - Animals

- o Latrine
- o Kitchen
- o Water buckets, clean water storage
- o Bed nets
- o Kitchen items
- o Cell phone
- o Bed
- o Clothes
- o Farm Products-Rice, cocoa, veg
- Assets – Community
  - o Clinic
  - o School
  - o Church/mosque
  - o Barray (community meeting space)
  - o Provision store
  - o Market
  - o Farming groups/VSL groups
  - o River/stream
- Assets – Family
  - o Children working/school
  - o Husband and wife working together
  - o Neighbors working together
- Market Activity
  - o Chicken/fish
  - o Rice at market
  - o Oil and spices
  - o Vegetables
  - o Lappa
  - o New dress
  - o Jewelry
- Income and Expense
  - o Agriculture
  - o Petty trading
  - o Farm and group work
  - o Blank
  - o Food
  - o Clothes
  - o House
  - o Farming inputs
  - o Transport
  - o Hair dressing/jeweler
  - o Entertainment/alcohol
  - o Events and celebrations
  - o Medicine
  - o School
  - o School supplies
- Agricultural Income (plants)
  - o Rice
  - o Cocoa
  - o Groundnut
  - o Millet
  - o Cassava
  - o Coffee
  - o Maize
  - o Cassava

- o Sweet potato/yam
  - o Palm oil
  - o Sugar cane
  - o Vegetables
  - o Fruit
- Livestock Income
  - o Cow
  - o Chicken
  - o Goats
  - o Sheep
  - o Fish
- Needs and Wants
  - o Rice
  - o Palm oil
  - o Lappa
  - o Cell phone
  - o Water
  - o Radio
  - o Medicine
  - o Shoes
  - o School uniforms
  - o Vegetables
  - o Jewelry
  - o Stuffed animal/toys
  - o Getting hair done
  - o School supplies
- Health Calendar
  - o Malaria
  - o Cholera
  - o Diarrhea
  - o Broken arm/leg
- Unexpected Events
  - o Child is sick
  - o Someone dies
  - o Bad harvest
  - o Damage to house/roof
  - o Relative visits
  - o Natural disaster