



FACILITATOR GUIDE

EA\$E Discussion Series

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FACILITATOR GUIDE

EA\$E Discussion Series



INTERNATIONAL RESCUE COMMITTEE

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TABLE OF CONTENTS

INTRODUCTION	4
The Curriculum	
EA\$E Discussion Group Theory of Change and Intended Outcomes	
PART ONE: BASICS OF FACILITATION	11
Facilitation 101	
Tips for Good Facilitation	
Dealing with Difficult Situations	
PART TWO: DISCUSSION SESSIONS	21
GETTING STARTED: Informational Session with VSLA Members	21
SESSION ONE: Introduction of EA\$E Discussion Sessions	30
SESSION TWO: Household Economy	39
Sample of Household Economy Diagram	
SESSION THREE: Household Cash Flow	46
Sample of Cash Tree Diagram	
Income and Expenditure Cards	
SESSION FOUR: Setting Financial Goals	57
Needs and Want Cards	
SESSION FIVE: Dealing with Financial Stress	69
Boat Activity Cards	
SESSION SIX: Dealing with Financial Stress (Part 2)	84
SESSION SEVEN: Budgeting and Planning	92
Budgeting and Planning Cards	
SESSION EIGHT: Review and Reflection	102
PART THREE: ANNEXES	109
Annex 1: Baseline Survey Tool for DGs	
Annex 2: Discussion Group Attendance Sheet	
Annex 3: Introduction Games and Icebreakers	
Annex 4: Discussion Group Session Monitoring Tool	
Monitoring Tool Cards	
Annex 5: Closing Activity	
Annex 6: Final Evaluation Survey for DGs	

Introduction

THE CURRICULUM

This guide is developed primarily for EA\$E discussion group facilitators. It is designed to:

- » Provide a conceptual background about the Discussion Group Series (DGs) and the theory of change upon which it is based.
- » Provide users with useful facilitation tips.
- » Ensure that facilitators understand the content of the Discussion Group Series.
- » Provide users with step-by-step instruction on facilitating and monitoring each of the DGs.

Please note that this guide is not a “how to” implement the Discussion Group Series. Those details are provided in Chapter 4 of the EA\$E Implementation Manual.

It is best for users of this guide to read through the entire book at least once to better understand the logical progression of the sessions.

The goal of the Discussion Group Series is to lead participants through a process in which they can reflect on their own experiences, attitudes and behaviors that condone violence and to create conditions for women to be safe within their homes. This is done through a participatory process where both men and women go through a facilitated discussion that looks at financial planning, the value of women in the household, gender equality, the management of stressful situations and the use of violence.

The curriculum is designed to look like a financial planning program helping participants track their income, set goals and allocate resources. However, the primary focus is preventing intimate partner violence by challenging participants to reflect on the underlying causes of violence and equipping them with skills to improve communication, negotiation and the peaceful resolution of conflict.

This curriculum represents one piece of a long-term process of behavior change. It offers participants the opportunity to rethink belief systems, learn through reflection and group discussion and enhance their own inherent abilities to make individual changes. By engaging EA\$E

members and their spouses every two weeks over the course of several months, the goal to help EA\$E members and their partners move through the various stages of individual behavior change, as illustrated in the diagram below. It should be noted that by the end of the eight session participants are expected to reach the “knowledgeable” and/or “practicing trial behavior change” stages of the continuum.



The success of the EA\$E Discussion Group Series relies on the ability of the facilitator to create a safe space for participant sharing and learning as well as the active and regular attendance of spouses. Men are in a critical position to stop violence against women, girls, boys and other men, as well as to influence norms, attitudes, gender roles and expectations. The IRC believes that the inclusion of men in violence prevention will create a world where women and children are not only safe from abuse and the threat of violence, but are also safe to fulfill their potential and to exercise control over their lives.

EA\$E DISCUSSION GROUP THEORY OF CHANGE AND INTENDED OUTCOMES

The objective of the EA\$E Discussion Group Series is for women to safely voice their priorities and participate in the decisions that affect them and their homes.

The theory of change that underpins the EA\$E program model is:

- » If women have access to financial services and increased and diversified sources of income,
- » and if men respect women and see them as valuable members of the household,
- » then women will have more equitable relationships and will experience a decrease in intimate partner violence

EA\$E THEORY OF CHANGE

VILLAGE SAVINGS & LOANS ASSOCIATIONS (VSLA)

- » Form EA\$E groups in a manner that promotes cohesion & trust
- » Train EA\$E groups to establish group leadership committees & by-laws in a transparent participatory manner
- » Train women to create a loan fund to be financed through members savings
- » Train women to establish a social fund for emergencies and important life events
- » Provide ongoing capacity building to EA\$E groups during the first cycle (9–12 months)
- » Monitor activities using the VSLA Management Information System (MIS) established by VSL Associates

BUSINESS SKILLS TRAINING

- » Establish a partnership with a local institution to carry out business skills training for EA\$E members
- » Train local partners in the Competency based Economies, Formation of Enterprise (CEFE) methodology, a proven business skills training for illiterate adult learners
- » Establish an ongoing business development service center through the local partner to provide ongoing business consulting services for EA\$E members
- » Provide ongoing capacity building to the local institution
- » Monitoring partner activities using established tools

DISCUSSION GROUP SERIES

- » Conduct a training of trainers for facilitators
- » Meet with local leaders to introduce the DG intervention
- » Invite EA\$E members and their spouses to an 8 session discussion series
- » Plan & conduct discussion series with EA\$E members and their spouses
- » Administer baseline and end-line questionnaire
- » Monitor activities using established tools

Men and women acquire budgeting, communication and negotiation skills

Men understand the value of women's contributions to the household



DISCUSSION GROUP SERIES FRAMEWORK

The Discussion Group Series cover basic concepts of financial planning such as tracking income and expenditure, setting goals and allocating resources. Using these concepts as entry point for broader discussion, the process aims to achieve attitude and behavior change such as increased respect and value of women in the household, increased joint decisions making, improved communication and negotiation and ultimately the reduction of intimate partner violence. The following table shows how the financial and behavior change elements of the Discussion Group Series relate to the expected outcome, effects and overall goal of the intervention.

FINANCIAL PLANNING	DISCUSSION TOPICS	OUTPUTS Acquired Knowledge and Skills	EFFECTS Attitude & Behavior Change	GOALS
Tracking Income and Expenditure	Household Economy and Women's Contributions (Sessions: 2, 3, 4)	<ul style="list-style-type: none"> » Men and women understand income and expenditure. » Men question the belief that they are the main contributors to household well-being. » Men and women understand and appreciate the value that women contribute to the household. 	<ul style="list-style-type: none"> » Men respect and value women's contributions to the household. 	Women have increased economic and decision-making power in the household; and women experience a reduction of intimate partner violence.
Setting Goals	Communication and Negotiation (Sessions: 3, 4, 5, 6)	<ul style="list-style-type: none"> » Men and women understand the value in improving communication. » Men and women learn how to communicate and negotiate more effectively. » Men and women understand the importance of shifting established "win-lose" paradigm to "win-win" one. » Men and women are aware that there are alternatives to violence. 	<ul style="list-style-type: none"> » Men and women communicate and negotiate more effectively. » Men listen respectfully to their wives » Men give women the opportunity to exert more power in the household. 	
Allocating Resources	Planning and Decision Making (Sessions: 6, 7, 8)	<ul style="list-style-type: none"> » Men and women understand the value of shared decision-making. » Men and women learn basic skills for efficient planning and budgeting of household resources. » Men and women together prioritize the use of limited resources to achieve the highest possible return. 	<ul style="list-style-type: none"> » Women confidently influence decisions typically made by men regarding the household. » Men and women plan household decisions together. » Women have more control over available resources in the household. 	

GUIDE TO UNDERSTANDING ICONS

Read through the entire manual at least once before using it. Facilitators should also review each session completed and prepare for the one to come.

Users will notice five icons used throughout the guide to help them better navigate the manual.



The objectives of the session.



The time required to facilitate the session.



Materials needed to facilitate the session. These materials need to be acquired well in advance of the session.



Key messages to be covered by the facilitator.



Activities conducted by participants in small groups.



Games and energizers.



Photo Credit: Tamika Payne

Part One

BASICS OF FACILITATION

FACILITATION 101

The goal of the discussion series is to create a safe space where EA\$E members and their spouses can come together and explore ways to improve their household well-being through better money management, increased communication and negotiation and shared decision making. The role of the facilitator is critical in creating and managing a space in which participants can freely and respectfully share their thoughts and ideas. The facilitator must encourage participants to question existing values and beliefs and to actively engage in behavior and attitude change.

A large part of the intervention's success thus depends on the facilitator. The facilitator needs to be prepared and anticipate issues that may arise during discussions. Some of the sessions touch on sensitive issues and problems that may be difficult to discuss. It is essential that the facilitator make sure the discussion remains focused on positive change and does not reinforce negative ideas or habits. Ultimately, the facilitator aims to encourage participants to explore and embrace their own abilities to have a positive impact in their home and community.

GOOD FACILITATORS

- » Listen closely and attentively.
- » Enter sessions organized and well prepared.
- » Understand the topics addressed.
- » Communicate ideas clearly and succinctly.
- » Encourage mutual respect and understanding.
- » Maintain group order and decorum.
- » Build on participants' ideas and comments, making connections with previous statements and ideas discussed.
- » Encourage group discussion and participation among all members.
- » Remain open to feedback.
- » Make all group members feel valued and accepted.
- » Treat all participants equally and without discrimination.
- » Examine and make allowance for their biases.

The following section will provide concrete tips for successful facilitation.

TIPS FOR GOOD FACILITATION

BUILDING A SAFE AND TRUSTING ENVIRONMENT

It is essential that the facilitator help men and women participating in the group feel safe and free to participate. There are a few steps that the facilitator can take to ensure a more supportive environment:

- 1. Space set-up:** Before the first meeting, make sure that the gathering space is set apart from other areas within the community. Ideally, the space should be in a structure that provides some privacy. If there is no structure available, find a quiet spot in the community that allows some privacy from passersby.
- 2. Establish ground rules:** During the first meeting, establish ground rules and emphasize that the group is a safe space for all participants.
- 3. Respect ideas and beliefs:** Participants come with their own experiences, values, beliefs and attitudes. Facilitators should respect participants ideas and beliefs. That being said, participants may bring beliefs and ideas to the group that are harmful. If this happens, it is the role of the facilitator to address with the group why it is harmful.
- 4. Emphasize that sharing is a choice:** Emphasize to participants that they do not have to share personal experiences with the group if they do not want to. While all sessions are confidential, not all experiences need to be shared, especially if it causes people difficulty and pain.
- 5. Self-Awareness:** As a facilitator you need to be aware of your personal values and beliefs and how those may be biased in one way or another. Facilitators should not impose their own beliefs and values onto the group members, rather they should create space for participants to openly explore and reflect upon their own beliefs and values. Facilitators should constantly challenge their own opinions about other people as well.

CONFIDENTIALITY AND RESPECT

Some of the sessions explore sensitive issues and require participants to share personal opinions and question their beliefs and assumptions. It is therefore essential to establish ground rules and make a commitment within the group to maintain confidentiality.

ACTIVE LISTENING

Active listening means to listen carefully. A facilitator demonstrates that she is listening actively through physical and verbal feedback. Active listening involves:¹

- » **Using body language and facial expressions:** Body language shows interest and understanding. It is important for the facilitator to apply culturally accepted body language. For example, in Ethiopia, using both hands to greet someone is a sign of respect. Shaking an elder with only one hand might be seen as an insult, which may not be true in other cultures.
- » **Observing body language and facial expressions:** Listen not only to what is said, but how it is said. Pay attention to the speaker's body language. For example, is the person becoming angry? Is the person fidgeting, looking down and growing uncomfortable? By understanding how something is said, the listener can better facilitate the session.
- » **Asking questions:** Asking questions of the person who is speaking shows a desire to understand. For example, if someone says that she is feeling sad, ask why she is feeling sad.
- » **Repeating answers and summarizing discussions:** Summarize discussions to check understanding of what has been said. For example, if someone shares their experience about creating a household budget, summarize the key points to ensure you and the other listeners understood what was said.

EFFECTIVE QUESTIONING

Effective questioning keeps the group engaged. It is also an important tool to help the facilitator move the discussion in a new direction or ensure key points are discussed. Effective questioning can also be used to diffuse controversial points of view. Effective questioning involves:²

- » **Asking open-ended questions:** Open-ended questions are ones that cannot be answered with a simple “yes” or “no” but require some explanation. Open-ended questions generate discussion and get other participants involved. Why, what, when, where, who and how are types of open-ended questions, such as: “Why do you think that women’s rights are important?” or “How can we take advantage of the resources in our community?”

¹ “Keep the best, change the rest: Participatory tools for working with communities on gender and sexuality,” International HIV/AIDS Alliance, 2007. P. 12.

² Ibid.

1 BASICS OF FACILITATION

- » **Asking probing questions:** Probing questions prompt participants to look deeper into issues and problems. The questions can be general such as: “What do the others think about this?” Or they can be more specific such as: “What did you do when you learned that there are more productive ways of communicating with your spouse?”
- » **Asking clarifying questions:** Clarifying questions help to clear up confusion and uncertainty about a discussion or situation. For example, reword a previous question if no one responds. A facilitator can also paraphrase what a participant has said to check if his or her point was correctly understood.

INTRODUCING NEW IDEAS

As a facilitator, it is important to introduce new ideas by joining them to familiar ones. Both women and men in the group have relevant experiences that can demonstrate how new ideas are applicable to everyday life. For example, many households have experienced periods of surplus food and shortages. They will be able to recount how they dealt with such situations in the past and how joint-planning activities can help mitigate future risks.

As a facilitator, you can also use the following approaches to ensure that participants engage with new ideas.

- » **Brainstorming:** **Brainstorming** requires participants to offer as many ideas and examples as possible. They can do this in small groups or in one large group. During the brainstorming process, no ideas are rejected. At the end of the brainstorming the group can begin to evaluate each of the ideas according to its' relevance to the objective of the activity.
- » **Group work:** Group work happens when participants form smaller groups of three or four to complete a specific task. The groups can all have the same task or each can tackle different ones.
- » **Case studies:** Case studies usually tell stories and provide participants with examples they can relate to. Participants are then asked questions about how they would respond in a similar situation or what advice they would give to help resolve the problem. Case studies are good ways to talk about new ideas or sensitive issues without the situation becoming too personal.
- » **Role playing:** When participants can act out a situation, they can express themselves without feeling judged. Role playing also allows participants to practice new ideas or approaches so that, when they use them in real life, they are more confident and have a bit of experience. And they are fun!

DEALING WITH DIFFICULT SITUATIONS

As the facilitator, you need to be prepared for difficult situations, from disclosures of violence to group conflict to individual disagreements. The information below is designed to help facilitators respond to such situations.

ANTICIPATING AND RESPONDING TO DISCLOSURE OF VIOLENCE³

There is a high likelihood that women in the group have experienced violence or know someone who has. Such violence may be physical, sexual, emotional and psychological, or economic in nature. While the Group Discussion Series do not require women to disclose their experiences, some may want to share their experiences. The facilitator needs to be prepared for such an event and know what resources are available for the survivor and how to make an appropriate referral.

If anyone discloses that they have experienced or witnessed violence against women, the facilitator should do the following:

- » **Respect the person:** It is important not to judge the woman who has made a disclosure. Take her disclosure seriously. Never laugh or question her motive.
- » **Be sensitive:** Remember that this may be the first time that she has shared this experience. It is important to be sensitive. Do not rush her or overwhelm her with questions. Use kind words and show support.
- » **Know what resources are available:** A list of resources should include health, psychosocial services and legal services. Know the referral pathways and refer the survivor to the appropriate entry point, often psychosocial services. Depending on what is appropriate in the given situation, the contact information for a particular service can be announced to the entire group or provided privately to the individual. Discretion is important in these situations.
- » **Do not counsel the individual:** As the facilitator, you have a separate role to play and may not be qualified to offer counseling support. Instead, acknowledge her experience and encourage her to contact those organizations and professionals who can better help her. Refer her to counselors who have experience supporting survivors, when possible.

³ THE POWER TO BE, Women's Discussion Group Curriculum Facilitator's Guide, International Rescue Committee, 2012

1 BASICS OF FACILITATION

MANAGING CONFLICT⁴

Talking about finances, budgeting, joint decision making and the value of women contributing to household well-being may result in disagreements within the group. As the facilitator, you should anticipate conflict and know how to address it. Sometimes disagreements can highlight different sides of a difficult issue and allow participants to think through their own opinions and experiences. Other times, disagreements can have a negative impact on the discussion.

If a disagreement occurs, be sure to remind group members of the ground rules established at the beginning of the Discussion Group Series. Group members must always listen to and respect one another. Try to get a clear understanding of the disagreement by:⁵

- » Getting people to state clearly their concerns so as to reduce the tendency of people making assumptions.
- » Getting people to listen to others carefully and, if necessary, repeating what others say to make sure their points are clear.
- » Helping people identify areas of agreement and shared concern, to create common ground to work out conflicts.

It is okay to disagree on some issues. People all have different perspectives. However, if the disagreement negatively impacts the progress of the discussion, it should be addressed (see “Addressing Harmful Points of View” below). If the disagreement becomes personal stop the discussion and later sit with the people directly involved to work through the issue. This will keep the conflict from distracting from the objectives of the Discussion Group Series.

⁴ THE POWER TO BE, Women’s Discussion Group Curriculum Facilitator’s Guide, International Rescue Committee, 2012

⁵ Ibid.

COMMON GENDER RESISTANCE IDEAS AND POSSIBLE RESPONSES⁶

There are times when women in the group will find it difficult to grasp concepts being discussed, particularly those involving gender and equality. Some common resistance reactions are listed here, with possible responses for the facilitator:

RESISTANCE REACTION	POSSIBLE RESPONSES
<p>DENIAL: E.G. COMPLETE DENIAL OF THE EXISTENCE OF GENDER GAPS OR DISCRIMINATION AGAINST WOMEN</p>	<ul style="list-style-type: none"> » Provide evidence » Ask what other participants think about the statement » Work through “logic” of resistor’s argument helping to bring out fallacies or inconsistencies.
<p>CULTURE ARGUMENT: WE SHOULD NOT BE IMPOSING “OUR” CULTURE ON OTHERS</p>	<ul style="list-style-type: none"> » Engage in reflection about how “culture:” <ul style="list-style-type: none"> • Is not homogeneous and there are different values and beliefs that change with time and place • Is often determined by those benefiting the most, e.g. men • Is often being challenged by people within that “culture,” e.g. women’s groups or younger generations » Use case studies, particularly from participants’ own contexts, that demonstrate women’s efforts for gender equality that are historically and culturally grounded

⁶ THE POWER TO BE, Women’s Discussion Group Curriculum Facilitator’s Guide, International Rescue Committee, 2012

ADDRESSING HARMFUL POINTS OF VIEW⁷

At times, participants may hold opinions that are harmful: “Women cannot be trusted with important decisions”; or, “A husband has the right to hit his wife—it demonstrates that he cares.”

One of the facilitators’ role is to make sure that these harmful viewpoints are identified and discussed. It is counterproductive to allow harmful viewpoints to remain unchallenged. There are ways that a facilitator can encourage participants to challenge these ideas:

- » **Involve others:** If someone says something harmful, ask the other participants what they think about that viewpoint.
- » **Learn why they hold the opinion:** Ask the participant why she/he feels the way that she/he does.
- » **Offer another option:** If no one else has a different opinion, offer one yourself and ask participants what they think.
- » **Rely on facts:** Remind the participants of facts or laws that help prevent harmful behavior.

Overall, the best approach is not to lecture someone about their views, but to try to bring in real-life examples that highlight how particular opinions can bring about harm, or how a few changes to the status quo can improve household well-being. The facilitator should avoid creating a facilitator vs. participant dynamic. Facilitators should choose their words carefully and try to find other participants who can act as allies.

In conclusion, learning to facilitate is both an art and a science and may be difficult at first! Remember, changing someone’s opinion takes time. Still, it is better to offer other points of view rather than let harmful viewpoints go unchallenged. Although this guide offers suggestions, the best resource will be your own intuition. You will improve your facilitation skills every day simply by observing people express their ideas freely. If you know someone who is particularly skilful at involving people in discussion, you might observe them to get some ideas.

Most importantly, remember... have fun!

⁷ THE POWER TO BE, Women’s Discussion Group Curriculum Facilitator’s Guide, International Rescue Committee, 2012



Photo Credit: Elizabeth Pender

Part Two

DISCUSSION SESSIONS

GETTING STARTED: INFORMATIONAL SESSION WITH EA\$E MEMBERS



SESSION OBJECTIVES

The objective of this session is to:

- » “Market” the Discussion Group Series as an important and valuable activity.
- » Increase interest among EA\$E members and their spouses.
- » Encourage regular attendance and participation from EA\$E members and their spouse.



Time: To be completed over a course of two or three weeks



ADVANCE PREPARATION

- » Talking points
- » Appointments with community leaders
- » Invitation letter for spouses (if applicable)
- » Questionnaires for baseline survey

NOTES TO THE FACILITATOR

The pre-session is not an actual discussion session. It is meant to help facilitators set up the discussion series by working with various stakeholders and creating interest in the community. It is important to use this activity as an opportunity to present the discussion series as an important and worthwhile endeavour for anyone who chooses to participate.

Remember, the more enthusiasm and value you demonstrate in the discussion series, the more participants will take you seriously and consider the discussion groups as a worthwhile activity.

2 DISCUSSION SESSIONS

SESSION TITLE	TIME	ACTIVITIES
GETTING STARTED: SETTING THE STAGE FOR THE DISCUSSION SERIES		Brainstorming with EA\$E members, meeting with community leaders, delivery of invitation letters to spouses
SESSION 1: INTRODUCTION TO THE DISCUSSION GROUP	1.5 hours	Icebreakers & Name games
SESSION 2: HOUSEHOLD ECONOMY	2 hours	Household Economy Exercise
SESSION 3: HOUSEHOLD CASH FLOW	2 hours	Cash Tree Exercise
SESSION 4: SETTING FINANCIAL GOALS (NEEDS VS. WANTS)	2 hours	“Wants” and “Needs” Card & Goal Setting
SESSION 5: DEALING WITH FINANCIAL STRESS (PART 1)	2 hours	Boat Activity-Staying Afloat
SESSION 6: DEALING WITH FINANCIAL STRESS (PART 2)	2 hours	Skit Performance
SESSION 7: BUDGETING AND PLANNING	2.5 hours	Joint Household Budget Exercise
SESSION 8: REVIEW, REFLECTION, WHAT WILL I DO DIFFERENTLY?	2 hours	Closing Exercise & Presentation of Certificates

SESSION OBJECTIVES

- » “Market” the Discussion Group Series as an important and valuable activity.
 - » Increase interest among EA\$E members and their spouses.
 - » Encourage regular attendance and participation by EA\$E members and their spouse.
- » Gain a clear understanding of the purpose and the value of the discussion series.
 - » Understand the importance of regular attendance and spousal participation.
 - » Develop a clear definition of a successful household that participants will strive to achieve.
- » Better understand their household economy.
 - » Reassess the common belief that men are the main contributors to household well-being.
 - » Understand and appreciate the value that women contribute to the household.
- » Understand the first step of financial planning for the household.
 - » Understand that prioritization is a fundamental component of financial planning.
 - » Identify at least one key benefit of better communication regarding household needs.
- » Distinguish between “wants” and “needs.”
 - » Apply productive communication skills to prioritize needs and wants.
 - » Set household financial goals.
 - » Identify areas of potential tension around resource management and decision making.
- » Understand the importance of shifting “win-lose” situations to “win-win” situations.
 - » Communication and negotiation are fundamental techniques for successfully overcoming stressful situations.
 - » Understand that listening, validating opinions and showing respect will improve household well-being.
- » Be able to identify harmful communication practices.
 - » Understand the negative impacts of violence on the household and recognize alternatives to violence
 - » Apply new and productive communication skills.
- » Understand the value of planning and making decisions together with their spouses.
 - » Prioritize needs and wants and allocate resources based on a common goal.
 - » Practice communication and negotiation skills during household budgeting.
- » Review and reflect on all the discussion sessions held to date.
 - » Reflect on their own lives and what they will do differently moving forward.
 - » Be able to define concrete steps, attitudes and behaviors that promote good household resource management and overall household well-being.

FACILITATION STEPS

The following four activities can help facilitators launch the Discussion Group Series.

ACTIVITY 1: CONSULTING WITH EA\$E GROUP MEMBERS

PREPARATION

- » Develop an agenda to inform participants of the Discussion Group Series designed to help EA\$E members and their spouses talk about household well-being.
- » Organize a meeting with EA\$E members four weeks prior to the start of the Discussion Group Series to introduce the intervention.

DURING THE MEETING

INTRODUCTION

- » Thank participants for their time.
- » Tell participants that the purpose of the meeting is to introduce a new intervention—The Discussion Group Series.
- » Tell them that this new activity will help them identify ways to improve household financial well-being. The discussion will allow them to exchange ideas and make plans, understand income and expenditure, allocate resources and set goals.
- » Tell participants that the discussion series is meant for EA\$E members and their spouses or “intimate partners” with whom they make household decisions. If a member is not married or does not have an intimate partner, she can invite another person with whom she makes financial decisions. If she cannot identify an appropriate person, she is still eligible to participate in the discussions.
- » Ask the women if they have questions. Remember, this is an opportunity for the facilitator to cultivate interest, understand the concerns that EA\$E members might have about participating in such discussions, and, ultimately, to gain their buy-in
- » Tell participants the discussions will take place every two weeks and last approximately two hours.

Transition: Once you have informed members about the general idea behind the discussion series, ask EA\$E members for their initial reactions.

CONSULTATION

- » Take some time to facilitate a discussion among women participants on the following:
 - Is the topic about household wellbeing of interest to them?
 - How might participating in the discussion series benefit their household?
 - What do they think about inviting spouses to the discussions? What are the advantages and disadvantages?
 - What is the best way to get the men interested and encourage their attendance?
- » Facilitate a discussion among women about inviting their partners. You can use the following questions to encourage dialogue:
 - What do you think are the challenges in getting the spouses to attend?
 - How can we overcome these challenges?
 - What role should the implementing organization play in the invitations of partners?
 - What do you think about sending official invitation letters to all the spouses?
 - What do you think about asking community leaders to help encourage spousal attendance?
 - What do you think about having a separate meeting with the spouses to explain the Discussion Group Series?
- » Examine the feasibility of all the various invitation methods discussed. Make sure that all EA\$E members are in agreement. If there are special needs, deal with them individually.
- » It is very important that EA\$E members are empowered to make the decision on how to invite their partners.
- » Once decisions have been made about how to invite spouses, ask EA\$E members to identify the date and location for the first meeting. Remind participants that the space should be big enough to accommodate the total number of participants (spouses included) and private enough so that the group is not distracted by other activities.

Transition: Summarize the meeting and key decisions taken. Thank participants for their time and all the ideas they contributed during the meeting. Tell them you would like to conduct one last activity before they leave.

2 DISCUSSION SESSIONS

- » **Note** that while the participation of spouses is critical to the DG methodology, women should be encouraged to opt out of spousal invitation if they feel that doing so would heighten their risk of abuse. Assess these situations on a one-on-one basis with a trained staff person and offer the possibility of conducting a confidential safety assessment. (Refer to Chapter 4 of the EA\$E Implementation Manual for additional guidance and safety assessment and planning tools).

CONDUCTING A BASELINE SURVEY

- » Tell participants you would like to ask them a few questions to better understand their situation.
- » Obtain their consent. Consent can be obtained orally from the whole group at once. Sample script can be found on page 38.
- » Answer any questions or concerns participants may have and proceed with the survey.
- » Tell participants that you and your co-facilitator will ask each one of them to go to a private space away from the rest of the participants to answer a few questions.
- » Tell them that each interview will take about seven minutes to complete.
- » Once the interview is finished, the respondent is free to leave.

ACTIVITY 2: MEETING WITH COMMUNITY LEADERS

Community leaders can play an influential role in encouraging male spouses to participate in the discussion groups if they feel it is a worthwhile endeavor. As such, it is important to meet with community leaders and introduce the discussion series as a new intervention designed to help households improve their well-being.

PREPARATION

Before meeting with community leaders, facilitators should prepare a clear agenda with specific talking points. A sample of the agenda can be found at the end of this section.

DURING THE MEETING

- » During the meeting, facilitators should give community leaders enough information about the Discussion Group Series so that they can give permission for the activity and potentially become ambassadors for the process.

- » Facilitators do not need to go into any details about the discussions but should address the following key points:
 - The discussion series is a set of meetings in which EA\$E members and their spouses participate to explore creative ways to improve their household well-being.
 - In the sessions, participants explore ways to balance household income and expenses, plan for their financial future, budget and manage household resources, and achieve a happy, healthy and respected household.
 - The discussions take place every two weeks for about two hours.
 - Participants determine the location of the meeting but suggestions are helpful.
- » Ask community leaders if they have any questions. Answer all the questions to the best of your abilities. Remember, the goal of this meeting is to obtain their permission to move forward with the activities in the community.

Transition: After obtaining permission from community leaders, seek their advice about spousal participation. You might say, for example: “Now that you understand the purpose of the discussion series, I would like to get your thoughts on how we can best encourage spousal participation.”

CONSULTATION

Use the following questions to prompt advice on encouraging spousal attendance:

- » What do you think are the challenges in getting spouses to attend?
- » Can you offer any advice on overcoming these challenges?
- » Can you offer any advice on encouraging consistent spousal participation?
- » Would you be willing to encourage spouses to attend the discussion series?

CONCLUSION

Summarize any decisions made and thank the leaders for their time.

ACTIVITY 3: DELIVERING FORMAL INVITATIONS

The purpose of the invitation letter is to add an air of formality and importance to the discussion series and to encourage male participation.

THE PROCESS

- » If the EA\$E members decide that a formal invitation is necessary, develop a simple letter with the program manager.
- » Deliver the invitation letters as agreed upon by the EA\$E members. If delivering the letters directly to the spouse, plan to spend some time with him discussing the purpose of the Discussion Group Series with that person. Refer to the key messages provided in Activity 4 below.

ACTIVITY 4: (OPTIONAL) MEETING SEPARATELY WITH MALE PARTNERS

PREPARATION

- » Establish the meeting time and place with guidance from EA\$E members.
- » Prepare talking points and key messages.

DURING THE MEETING

INTRODUCTION

- » Introduce yourself and the organization you represent. Have all the spouses attending the meeting introduce themselves. Give a brief overview of some activities the organization has done in the community.
- » Tell participants that you have come to introduce a new activity in which they can participate. Use the following talking points to lead the meeting. Make sure to put some thought into the way you convey the talking points. This is your opportunity to “sell” the Discussion Group Series to the spouses. Their attendance is very important for improving the household well-being so it is important they feel motivated to come.

TALKING POINTS

- » Tell participants that the purpose of the discussion groups is to help them identify ways to improve household financial well-being. The discussions will allow them to exchange ideas and plan for the future, understand income and expenditure, set goals and allocate resources.
- » Take some time to determine if the men are interested in the discussion series. You might ask questions such as:
 - How do you feel about participating in a series of discussions designed to improve household well-being?
 - Are the topics interesting to you?
 - How might participating in the discussion series benefit your household?
- » Once you have established their interest in the Discussion Group Series, and the men have reflected on its benefits, explain the following key points:
 - A discussion session will take place once every two weeks
 - Each session will last approximately two hours.
 - The discussion series will last four months.
 - It is important for both spouses to attend the discussions together for maximum benefit.
- » Ask participants if they have any questions. Facilitate a discussion until all the questions and concerns have been addressed.

Transition: Thank participants for their time and all the ideas they contributed. Summarize the key decisions made, then tell them you would like to do a very short assessment before they leave.

CONDUCTING A BASELINE SURVEY

Use the same process described in the consultation with EA\$E members to conduct the baseline survey. The questionnaire can be found in Annex 1.

Note: If a separate meeting is not held with the spouses, administer the baseline survey at the end of Session 1.



KEY MESSAGES

1. By attending and participating in the discussion group series, participants will identify specific ways to improve overall household well-being
2. Participants will learn concrete steps in good financial planning.
3. Attendance is necessary to get the maximum returns from the intervention.

SESSION ONE: INTRODUCTION OF EA\$E DISCUSSION SESSIONS



SESSION OBJECTIVES

By the end of this session, participants will:

- » Gain a clear understanding of the purpose and the value of the discussion series
- » Understand the importance of regular attendance and spousal participation.
- » Develop a clear definition of a successful household that participants will strive to achieve.



Time: 2 hours



ADVANCE PREPARATION

- » Attendance sheet (see Annex 2)
- » A name game or icebreaker
- » Flip charts
- » Markers
- » Baseline questionnaires

NOTES TO THE FACILITATOR

This is your opportunity as a facilitator to “wow” participants and to make sure they keep coming back for the discussions. Think of this session as your hook for the next seven sessions. You will need to present the discussion sessions as a rare opportunity for participants to share information and experience and to brainstorm how to improve overall household well-being.

It is very important for this session to be full of energy and give participants a taste of what is to come!

FACILITATION STEPS

STEP 1: WELCOME AND INTRODUCTION



20 minutes

- » Welcome participants to the first EA\$E discussion series. Tell each participant how happy and excited you are to see them.
- » Introduce yourself with as much detail as you are comfortable providing. At the very least, make sure to state your name and what you do; however, the more details you are able to share with participants, the more comfortable they will feel.
- » Once you have completed your introduction, ask your co-facilitator to introduce her/himself as well. Tell participants that you and your colleague will be co-facilitating the discussions for the next seven sessions.
- » Ask participants to introduce themselves, stating their full names and their marital status. If the person is married, ask for the full name of the spouse and note it on your attendance sheet (Annex 2). If the spouse is attending the meeting, ask the person to introduce him/herself.

Note: Make sure that by the end of the introduction you have captured the name of all EA\$E members attending the meeting, their marital status and the name of their spouses when applicable.



Tell participants that you are now going to lead an activity that will help everyone become better acquainted with one another. Conduct a name game or icebreaker (examples provided in Annex 3).

Transition: Thank participants for their active participation in the game. Ask them to briefly tell you what motivated them to attend the discussion series and what they hope to achieve from it.

STEP 2: OBJECTIVES OF THE DISCUSSION GROUP SERIES



10 minutes

- » Take time to clarify the objectives of the Discussion Group Series. Participants may not have understood the information you shared during the pre-session or in the invitations, or may not remember it correctly.
- » The objectives of the discussion series are to:
 - Explore together ways to improve household well-being and create a successful household.
 - Practice good financial planning to improve household well-being.
- » It is important to present the discussions in an accurate but appealing and interesting fashion.
- » The best way to do this is to keep the objectives simple and general. Participants (especially men) may be discouraged from attending if they feel targeted or threatened by the topics.

ABSOLUTELY AVOID

- » Telling participants that you know there are problems in their household and that you are conducting the discussion series to resolve these problems.
- » Telling participants that the objective of the discussion series is to reduce violence in the home.
- » Giving them a definition of household well-being. Participants will have the chance to define for themselves what it means to have a successful household.

STEP 3: CLARIFYING EXPECTATIONS AND DEVELOPING WORKING AGREEMENTS



15 minutes

- » Facilitate a brief discussion to understand participants' expectations. Clarify if there are misunderstandings of what the discussion groups can achieve.
- » Reinforce the notion that the discussion series allow people to come together to discuss ways to improve household well-being.
- » If questions arise about sitting allowances, per diems, transportation fees or provision of snacks, make sure you explain clearly that these will not be provided. The implementing organization will provide the technical support but not financial incentives for participation.
- » Check to see if participants have any questions. Move one once all the questions and concerns have been addressed.

Transition: Now that the aim of the discussion group series has been clarified, tell participants that you will work together to define what a successful household looks like.

STEP 4: DEFINING A SUCCESSFUL HOUSEHOLD



30 minutes

- » Tell participants that you will conduct a “dreaming” exercise.
- » Ask participants to close their eyes.
- » With their eyes closed, tell participants to start thinking about the perfect household. Tell them to dream as big as they like to. There is no limit to what they can dream about.
- » Now ask them to imagine the physical structure of the house they have in their minds. What do the walls look like? What kind of furniture fills the rooms? Give participants a moment of silence to allow them to envision their dream house, and then move to the next set of instructions.

A Successful Household

A successful household is one where each individual feels valued, respected and happy and where men and women together effectively and creatively use available resources.

Remember: a household is made of individuals. The well-being of a household therefore depends on the wellbeing of each individual within the household.

2 DISCUSSION SESSIONS

- » Ask participants to think about the people in the household. Who lives in this household? What do the children look like? What are they eating? Give participants a moment of silence to allow them to envision the people in their house, and then move to the next set of instructions.

Note: Remind participants they can dream as big as they want. They have no limits!

- » Ask everyone to think about the relationships between the people in the household. How do they care for each other? How do they help each other? Give participants a moment of silence to help them imagine, and then move to the next set of instructions.
- » Ask participants to imagine how other members of the community might see them if they lived in this imaginary household. What are the things people admire about this successful household? Give participants a moment of silence to help them imagine.

Note: Remind participants they can dream as big as they want. They have no limits!

- » Tell participants to slowly open their eyes and to embrace that dream of a successful household.
- » Now ask them to share their visions. What does a successful household look like for them? Encourage them to be as specific as possible and encourage everyone to share.

Note: The definition or characteristics of a successful household that members develop will be used and referred to throughout the rest of the discussion series. Your co-facilitator should write the ideas on the flip chart to keep track of the information.

- » Make sure the group discusses basic concepts such as happiness, respect, fairness and health and reinforce those concepts.
- » Once you have established some of the participants' aspirations, remind them that the goal of the discussion series is to create a space for them to come together with their spouses and talk about achieving these dreams.

Transition: Tell participants that they will be able to explore concrete ways to improve household well-being and attain their vision of a successful household. They will also engage in discussions about income, expenses, budgeting, saving and planning for the future.

STEP 5: OVERVIEW OF THE DISCUSSION SERIES PROCESS



10 minutes

Explain to participants that, in order to help them achieve the success they just envisioned, you will be conducting an eight-session discussion series.

- » These discussions are not formal trainings but an opportunity for people to share their experiences and thoughts about a given topic. The eight sessions will give participants the opportunity to think about the things they can do to improve their overall household well-being.
- » The discussions will take place every two weeks and last about 2 hours.
- » Ask participants to confirm that the meeting dates and times for these sessions are convenient for all. If they are not, facilitate a discussion to arrive to an agreeable consensus on meeting times and dates.
- » Ask participants if they have any questions about the process. Answer all questions and move on to talk about the importance of regular attendance.

THE IMPORTANCE OF ATTENDANCE

- » Tell participants that to achieve success, it is important to attend the meetings.
- » Attendance is taken very seriously.
- » Tell participants that those who attend the entire discussion series will be invited to a “reception” (soda and snacks) where they will be given a Certificate of Participation (optional). Note that a participant may be excused from a session due to illness or an emergency.
- » Ask participants if they have any questions.
- » Tell participants it is important not only to attend the discussion series, but to keep an open mind. There will be a lot of sharing and learning, and they should see the Discussion Group Series as an opportunity to understand different ways of doing something, and to improve their household well-being.
- » Ask participants if they have any questions. Address every question or concern that participants may have.

Transition: Thank participants for all of their questions. Tell them that you are looking forward to working with them over the next seven sessions

STEP 6: CONCLUSION



15 minutes

- » Tell participants you will now do a quick summary of the agreements they made during this first session, which include:
 - Acknowledgement of the date, time and location of future sessions;
 - Acknowledgement of the importance of the participation of both spouses in each discussion session.
- » Summarize the activities of the day and ask participants to list some of the important lessons they learned. Facilitate a discussion and make sure to address the key messages outlined at the end of this chapter.
- » Remind participants of the next meeting (day, time and location).

Note: If a baseline survey has already been conducted with the EA\$E members and their spouses during the introductory meetings, you can skip the following section. If the baseline has not yet been conducted, conduct the survey using the questionnaire found in Annex 1.



KEY MESSAGES

It is the responsibility of each facilitator to summarize the ideas shared throughout the session and to pull out the key messages. Ensure that the messages are clearly based on ideas shared during the discussion, and that participants will be able to identify with them. Below are the essential key messages.

1. A household is made up of individuals. The well-being of a household therefore depends on the wellbeing of each individual within the household.
2. A successful household is one where each individual feels valued, respected and happy and where men and women together effectively and creatively use available resources.
3. The Discussion Groups will provide participants with concrete ideas on how to improve household financial well-being.

STEP 7: CONDUCTING A BASELINE SURVEY



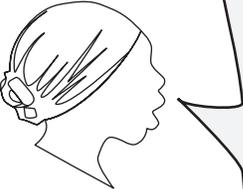
40 minutes

- » Tell participants you have really enjoyed hearing about their dreams, and that the group will be working hard together so that everyone can achieve success for his or her household.
- » Tell participants that before they leave, you would like to conduct one last activity, which is to ask them a few questions to better understand their situation.
- » Ask if it this activity is okay with them and obtain their consent. Consent can be obtained orally from the whole group at once. Answer any questions or concerns anyone may have and proceed with the survey.

2 DISCUSSION SESSIONS

SAMPLE SCRIPT

Here is a sample script for introducing the baseline and getting consent:



EA\$E Discussion Group Facilitator: Thank you all for your time and attention throughout the meeting. Before we conclude our session today, we would like to ask each one of you a few questions about your household. The purpose of these questions is so that we can better understand how your household works to make sure that the discussions we will have are adapted to your needs.

The information you give us in the interview will remain completely confidential. There will be no way to know who answered what to each question because we will not ask for your name or your EA\$E member number. The interview is not mandatory. You may chose to participate or not and you may also stop the interview or skip a question at any time. Participation in an interview will not affect your participation in the EA\$E activities, the Discussion Group Series or any other activity in any way. Those who chose not to be interviewed will still be able to participate in these activities. You should participate in an interview only if you want to, there should be no other reason motivating your participation. Each interview will take no more than 5 minutes.

If you would like to be interviewed please sit in a line so that we can call you one at a time. My co-facilitator and I will ask each person individually to answer questions in a private place away from the rest of the group so that the coversation won't be overheard.

If you prefer not to be interviewed, you are free to go.

SESSION TWO: HOUSEHOLD ECONOMY



SESSION OBJECTIVES

By the end of this session, participants will:

- » Better understand their household economy.
- » Reassess the common belief that men are the main contributors to household well-being.
- » Understand and appreciate the value that women contribute to the household.



Time: 2 hours



ADVANCE PREPARATION

- » Pre-printed attendance sheet
- » Energizer activity
- » Household economy diagrams (enough for groups of four)
- » Flip charts
- » Markers
- » Monitoring cards for Session 2 and an ink pad

NOTES TO THE FACILITATOR

The purpose of this session is for men and women to question popular beliefs that men are the main contributors and most valuable members of the household, and to appreciate the indispensable role that women play. By introducing an exercise that is very tangible and that participants can easily relate to, facilitators will be able to create a space and an environment for both men and women to explore new ideas.

Facilitators should keep in mind that for best results you should not to suggest ideas, but encourage participants to publicly question and disagree with popular beliefs!

FACILITATION STEPS

STEP 1: WELCOME AND RECAP OF SESSION 1



15 minutes

- » Welcome participants to the second discussion group meeting. Make sure you show a lot of enthusiasm. Participants often feed off your energy.
- » Do a quick roll call.



Once you complete the roll call, do a very quick energizer to get participants excited and feeling at ease!

- » Tell participants that you will start today's session by first reviewing the last one. In your review, ask participants to name the key lessons from the previous session. Facilitate a discussion and make sure the following points are addressed:
 - A household is made up of individuals. The well-being of a household therefore depends on the well-being of each individual within it.
 - A successful household is one where each individual feels valued, respected and happy, and where men and women together use available resources effectively and creatively.
 - The discussion groups will provide participants with concrete ideas to improve household financial well-being.

Transition: Remind participants that in the previous session they defined the characteristics of a successful household. Today participants will talk about the activities of a household and the value (monetary and non-monetary) that is created and the value that is spent.

STEP 2: INTRODUCE & CONDUCT HOUSEHOLD ECONOMY ACTIVITY



30 minutes

- » Tell participants that you will conduct an exercise to help everyone better understand how money flows in and out of the household.
- » Ask participants to divide themselves into groups of six.
- » Give each group a flip-chart paper with the household economy diagram drawn on it. Explain that the diagram depicts a house in the center and all the activities that add to or subtract value from the house.
- » Ask participants if they can identify the various items in the diagram. Ask if there are any household activities not represented in the diagram. Draw the suggested activities on the flip-chart paper. The co-facilitator can move around the room and help participants add the activities to their diagrams.
- » Tell participants that the exercise is intended to help them discuss among themselves (as a team) the value of the activities represented in the diagram.
- » If the activity adds value to the household, participants represent that by drawing an arrow from the activity to the house. If the activity subtracts from the value of the household, participants represent that by drawing an arrow away from the house to the activity

Value

Value is time, effort, goods and money that is dedicated to or created by an activity carried out by a member of a household.

TIP 1: GIVE THE MARKERS TO WOMEN PARTICIPANTS.

Women may be hesitant to take the markers and start drawing. It is the role of the facilitator to pay attention to the dynamics in the group and make sure that women are given an opportunity to actively participate. You can encourage this by sitting in on some groups and asking women their thoughts as well as by giving them the markers to draw on the diagrams. Be patient and if necessary demonstrate how to do it.

2 DISCUSSION SESSIONS

TIP 2: WALK AROUND THE ROOM AND MAKE SURE THE PROCESS IS PARTICIPATORY.

Encourage women in the groups to engage in the discussions by directing questions at them.

Make this an empowering activity for women!

- » Pass out markers to the participants so they can draw the arrows.
- » Then ask participants to indicate who participates in the various activities represented. Groups can indicate with symbols if the activity is done primarily by men, women or children. (Decide with the participants what symbols will be used to represent men, women and children.)

Transition: Now that they have completed the diagram, ask participants to reflect on what they have drawn.

STEP 3: FACILITATE THE DISCUSSION



50 minutes

Below are sample questions to help you facilitate the session. Do not attempt to get through all of the questions, but select a few to help you guide the discussion and draw out key messages.

POSSIBLE FACILITATION QUESTIONS

GENERAL

- » What kind of information does the diagram provide?
- » How does the value created by the household compare to the value spent?
- » Did anything surprise you when working on the diagram?
- » Why is it important to draw a diagram of this sort?

Remember

The goal of this discussion is to encourage people to question pre-established beliefs about the worth of women and the role they play in the household. You do not need to say this explicitly during the discussion, but remember that your goal is to help participants understand the value of a woman in such a way as to **elevate her status** in the household as **an equal partner**.

HOUSEHOLD CONTRIBUTIONS

- » Who participates in the creation of value for the household? What role does each member of the household play?
- » How do the values in the diagram compare to commonly accepted beliefs about men and women in the creation of household value? This is an opportunity to show the important role that women play in creating household value.
- » If you could, what would you change in this diagram? Why? This is an opportunity to further define a successful household and address changes that could help participants achieve desired success.

ROLE OF WOMEN

- » When looking at your diagram, what do you notice about the distribution of labor in the diagram?
- » Do all activities equally ensure the well-being of the household and its members? Which activities are more important than others? Why? This is an opportunity to show that all activities in the household are important and that every member of the household contributes to its overall well-being.
- » If your household were to pay for some activities that are free (collecting water and wood, cooking, etc.), how much would it cost? This is an opportunity to help participants recognize the monetary value women contribute to the household.

Transition: Thank participants for their participation and for contributing all their great ideas. Explain that you want to take time to discuss the most important lessons of the session.

STEP 4: CONCLUSION AND KEY MESSAGES



25 minutes

- » Quickly summarize the exercise
- » Ask participants to name the key lessons they learned. Facilitate a discussion and make sure you reinforce the following messages:
- » Tell participants that, before concluding, you would like to take a quick survey to understand their impressions of the session. (The idea is to understand what they thought of the session, not to test their memory of what was discussed.)

2 DISCUSSION SESSIONS

- » Hand out the monitoring cards and make sure that everyone is able to mark answers using their thumbprint.
- » Review the answer categories and read the question. Once participants have marked their answers, collect their sheets and repeat the process for the second question.
- » Once the monitoring is completed, remind participants of the next meeting's date, time and place.
- » Tell them once more that you have enjoyed the session and that you look forward to the next meeting.



KEY MESSAGES

It is the responsibility of each facilitator to summarize the ideas shared throughout the session and to pull out the key messages. Ensure that the messages are clearly based on ideas shared during the discussion, and that participants will be able to identify with them. Below are the essential key messages.

1. Women and men contribute monetary and non-monetary value to the household.
2. Women engage in activities (often non-monetary) that are essential to the well-being of the household.
3. Women deserve to be respected and valued as human beings and contributing members of the household.

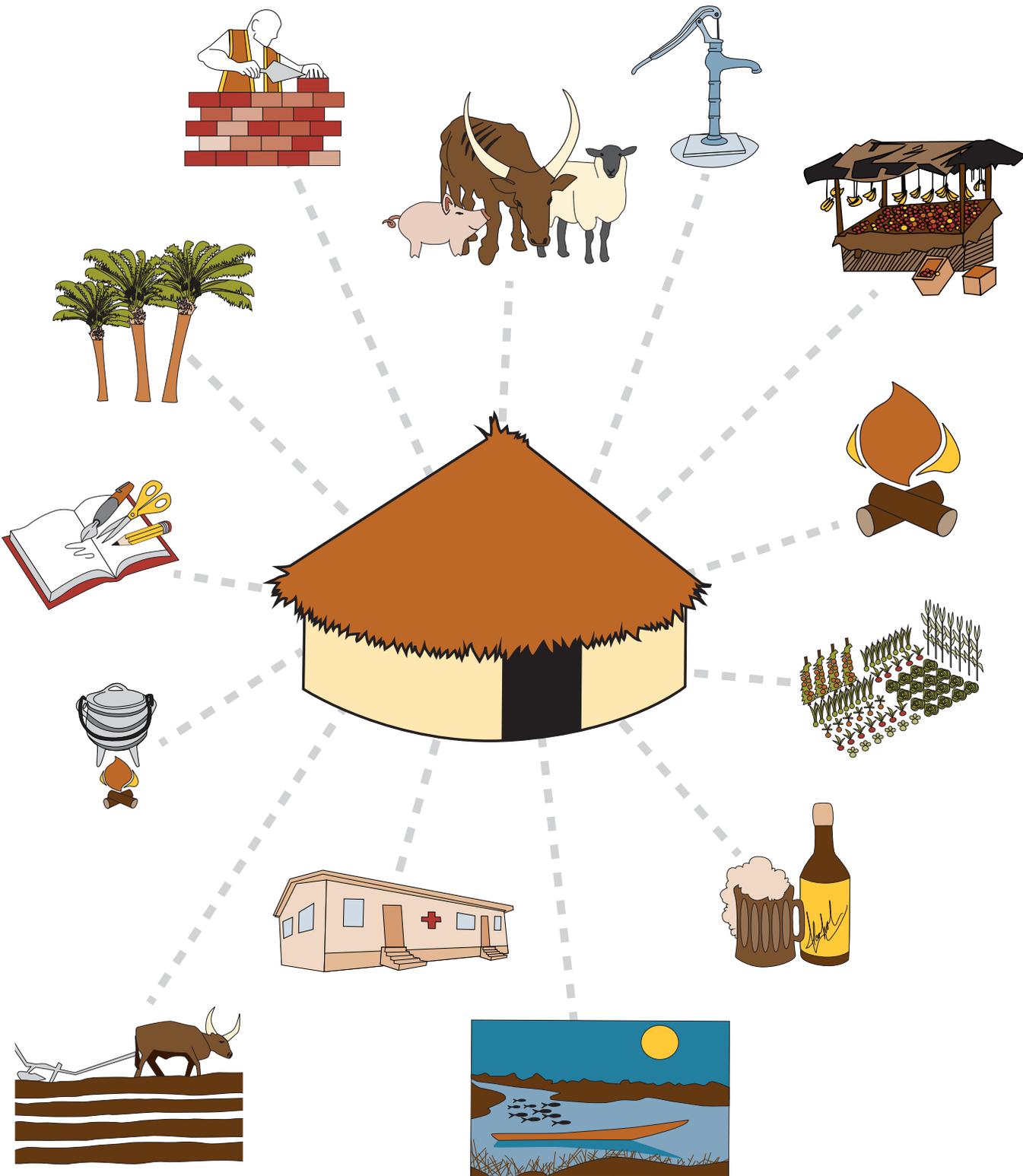
STEP 5: SESSION EVALUATION



10 minutes

- » Tell participants that, before concluding, you would like to take a quick survey to understand their impressions of the session. (The idea is to understand what they thought of the session, not to test their memory of what was discussed.)
- » Hand out the monitoring cards found in Annex 4 and make sure that everyone is able to mark answers using their thumbprint. Review the answer categories and read the question.
- » Once participants have marked their answers, collect their sheets and repeat the process for the second question.
- » Tell them once more that you have enjoyed the session and that you look forward to the next meeting.

SAMPLE OF HOUSEHOLD ECONOMY DIAGRAM



SESSION THREE: HOUSEHOLD CASH FLOW



SESSION OBJECTIVES

By the end of the session, participants will:

- » Understand the first step of financial planning for the household.
- » Understand that making priorities is fundamental to financial planning.
- » Identify at least one key benefit of good communication in regard to household well-being.



Time: 2 hours



ADVANCE PREPARATION

- » Pre-printed attendance sheet
- » Cash Flow Tree diagram on flipchart paper (enough for groups of four)
- » Flip chart
- » Markers
- » Monitoring cards and an ink pad

NOTES TO THE FACILITATOR

This session builds off the previous session in that it delves more in-depth about household income and spending. While its focus remains on household finances, you will be able to introduce the value of open communication with spouses and keep the focus on highlighting the value of women in the household and elevating their status as an equal partner.

FACILITATION STEPS

STEP 1: WELCOME AND RECAP SESSION 2



15 minutes

- » Welcome participants to the third discussion group meeting. Make sure you convey enthusiasm: Participants feed off your energy.
- » Take attendance and review the previous session.
- » Ask participants what they remember from the previous session. Facilitate a 10 minute discussion in which you address the following points:
 - Women and men contribute monetary and nonmonetary value to the household.
 - Women engage in activities (often nonmonetary) essential to the well-being of the household.
 - It is important for men to respect and value their wives as human beings and contributing members of the household.

Transition: Tell participants you are very happy they have retained so much information from the previous session. Inform participants that you plan to build on the previous session to further understand household income and spending, the first step in developing a household budget.

STEP 2: INTRODUCE AND CONDUCT THE CASH FLOW TREE ACTIVITY



30 minutes

- » Ask participants to divide themselves into groups of four (two couples). Give each group a flip-chart paper with a Cash Flow Tree diagram.
- » Explain that, just as trees draw water through their roots into their branches, so households must channel money toward a variety of expenditures.

Remember

Life is a constant series of choices, decisions and actions.

This is an opportunity for supporting participants to analyze their particular situations and reflect on problems, solutions and opportunities

2 DISCUSSION SESSIONS

- » Give each group a set of Income and Expenditure Cards (found at the end of this section) and ask each group to place activities that bring money into their household at the roots of the tree.
- » Ask participants to place activities that require spending money (expenses) on the branches of the tree.
- » When placing these expenses, ask participants to put the most important items (expenses) at the top and less important ones on the lower branches. This part of the exercises generally leads to much debate and differences of opinion.
- » Ask participants if they have any questions. Answer all of their questions to the best of your abilities.
- » Make sure everyone is participating in the exercise. Start by giving the tape (to attach the cards) to women to encourage their participation.

Transition: Once groups have placed their cards, tell participants that you would like to analyze the activity and reflect on key lessons learned.

STEP 3: FACILITATE THE DISCUSSION



50 minutes

Below are sample questions to help you facilitate the session. Do not attempt to get through all of the questions, but select a few to help you guide the discussion and draw out key messages.

POSSIBLE FACILITATION QUESTIONS

GENERAL

- » When looking at your diagram, what do you notice?
- » How does this activity relate to financial planning?
- » What difficulties did you encounter when working on your cash tree?

EXAMINING INCOME AND EXPENSES

- » What do you notice about the expenses and the sources of income?
- » What lessons can be drawn from this exercise?
- » What are the advantages of planning resources the use of resources based on income and expenditure?
- » If you can change anything in this diagram, what would you change and why? This is an opportunity to refer back to the diagram of a successful household and the changes participants can make in their lives to achieve a positive outcome.

COMMUNICATION

- » How were you able to prioritize your expenses in your group? What kind of discussions did you have?
- » Did you change your mind about the priority of certain expenses during the exercise? Why?
- » Why is it important to discuss your ideas with other members of your group? How is this applicable in your home?
- » Why is communicating with your spouse important?

ONE LAST QUESTION

- » In the last two sessions, participants first mapped out the value that is created and spent in the household, then participants created a household cash flow to track income and spending. Why do you think these exercises are important in your household? This is an opportunity to explain the budgeting process. Tracking income and expenses will help people better allocate available resources to meet household needs.

Gender Equity

Gender Equity “Is a social order in which women and men share the same opportunities and the same constraints on full participation in both the economic and the domestic realm.”

TIP: Do not say this during the session, but remember that your goal is to help participants understand the value of women and to promote **gender equity**¹.

Transition: Thank participants for their participation and all the great ideas they contributed. Tell them you want to review the most important lessons of the session.

¹ Bailyn, (2006). *Breaking the mold: Redesigning work for productive and satisfying lives*. Ithaca, NY: Cornell.

STEP 4: CONCLUSION AND KEY MESSAGES



25 minutes

- » Acknowledge that participants probably have ideas they want to discuss further, but that you want to show respect and finish in the allotted amount of time. Urge participants to continue their discussions outside the formal sessions.
- » Quickly summarize the exercise and ask participants to cite the key lessons they learned. Facilitate a discussion, making sure to reinforce the following messages:



KEY MESSAGES

It is the responsibility of each facilitator to summarize the ideas shared throughout the session and to pull out the key messages. Ensure that the messages are clearly based on ideas shared during the discussion, and that participants will be able to identify with them. Below are the essential key messages.

1. The first step to household financial planning is identifying income and spending.
2. When income and spending are imbalanced, it is necessary for men and women to find ways to reduce spending and increase income.
3. Communication is a key component of household financial planning.
4. Good communication takes into consideration the different perspectives of each individual in a respectful and understanding way.

STEP 5: SESSION EVALUATION



10 minutes

- » Tell participants that, before concluding, you would like to take a quick survey to understand their impressions of the session. (The idea is to understand what they thought of the session, not to test their memory of what was discussed.)
- » Hand out the monitoring cards found in Annex 4 and make sure that everyone is able to mark answers using their thumbprint. Review the answer categories and read the question.
- » Once participants have marked their answers, collect their sheets and repeat the process for the second question.
- » Tell them once more that you have enjoyed the session and that you look forward to the next meeting.

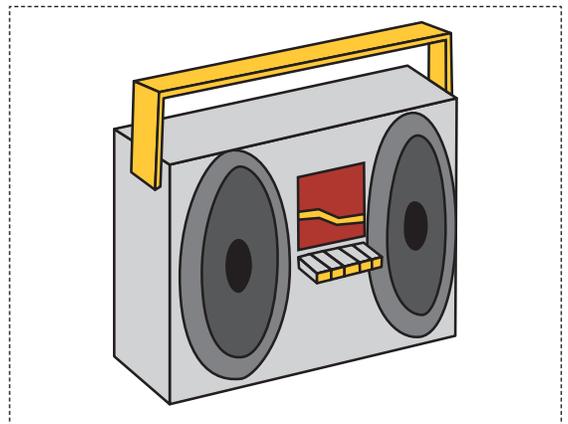
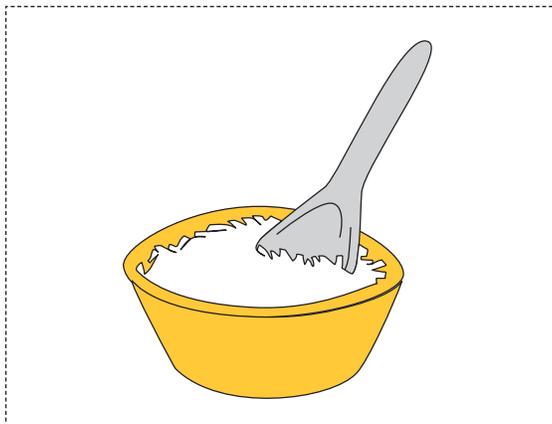
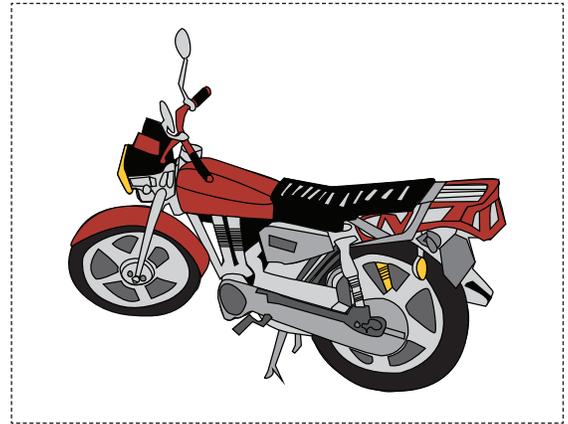
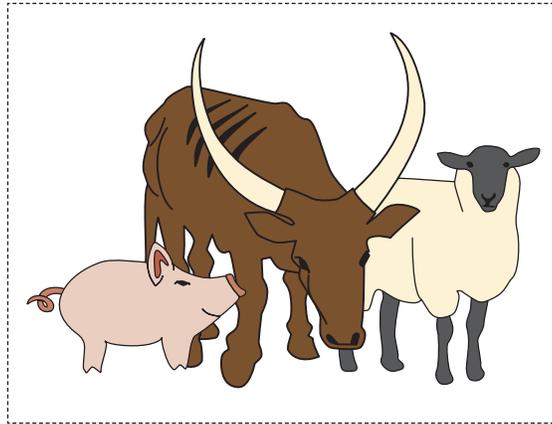
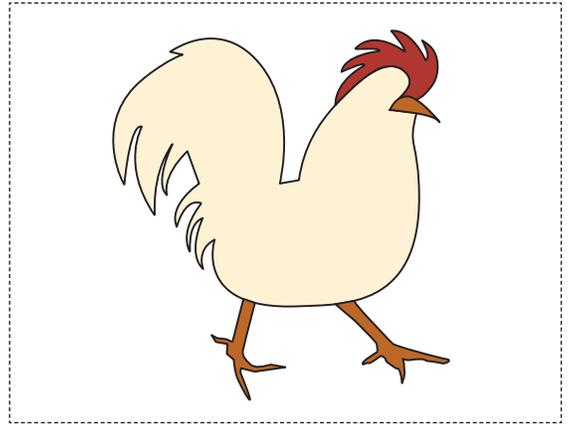
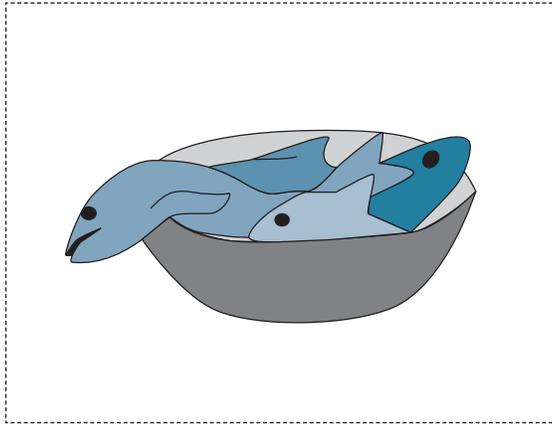
SAMPLE OF CASH TREE DIAGRAM

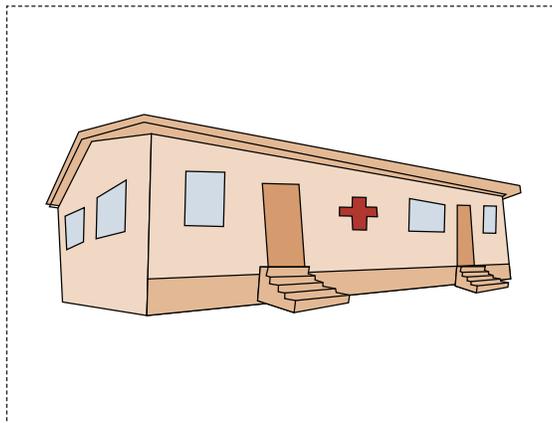
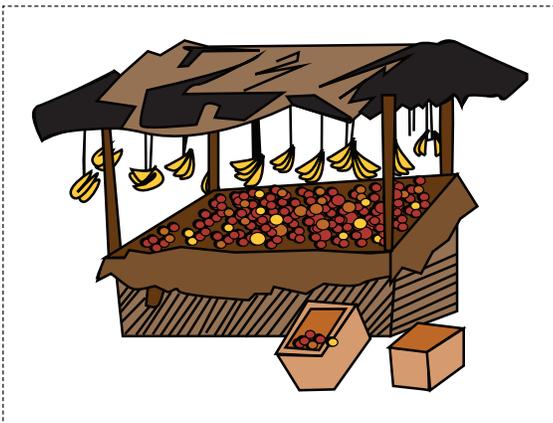
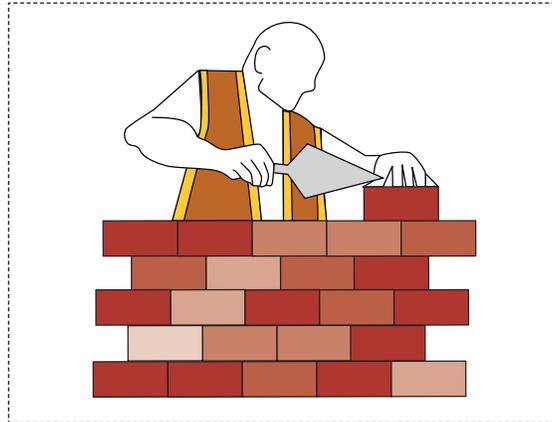
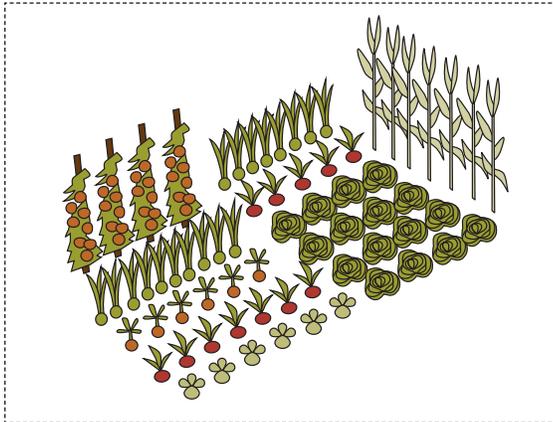
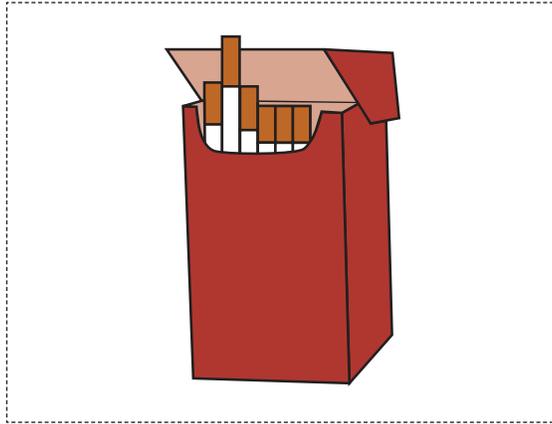
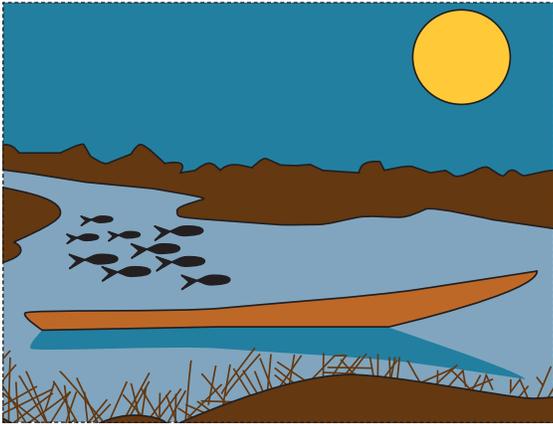


2 DISCUSSION SESSIONS

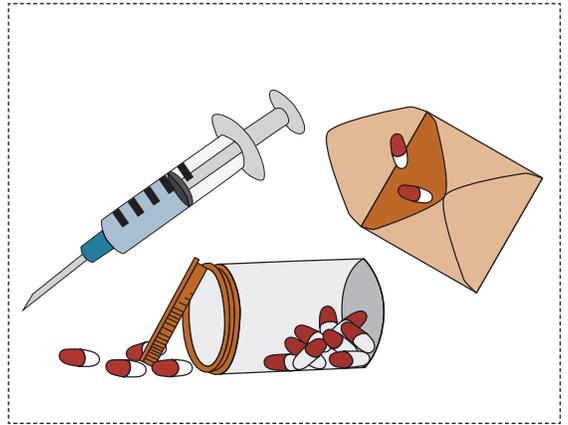
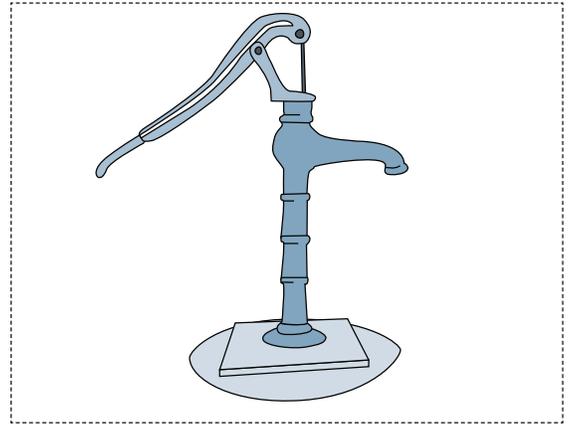
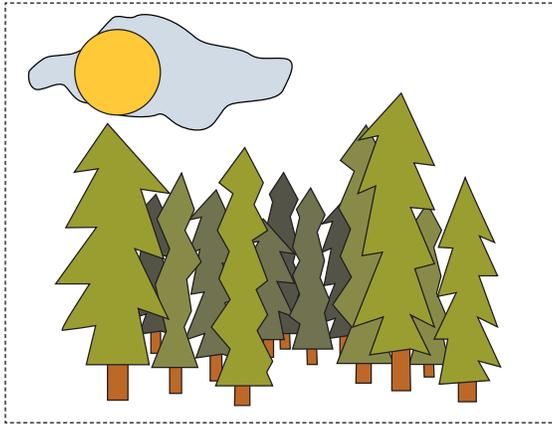
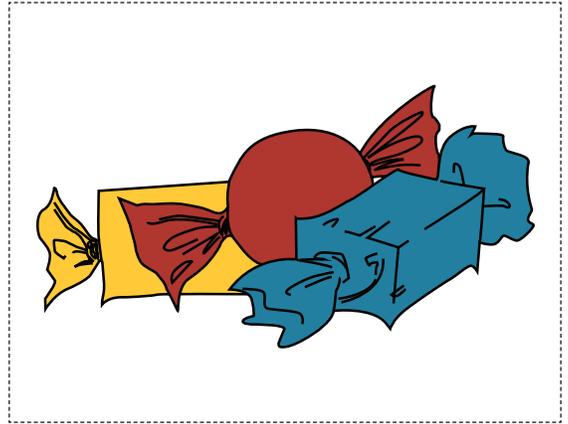
INCOME AND EXPENDITURE CARDS

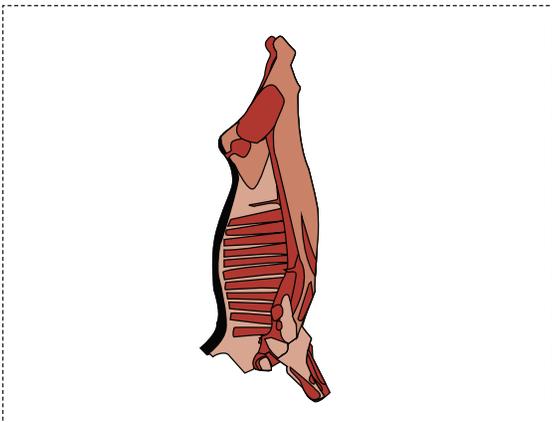
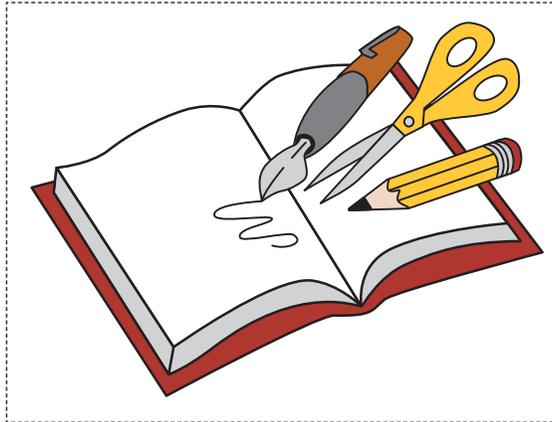
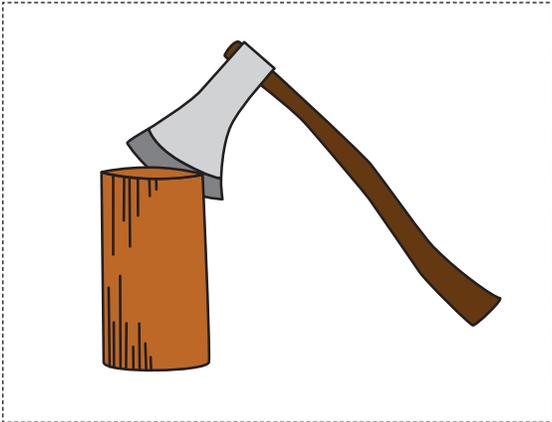
Please print the following cards for the Cash Tree Exercise. You should print enough for participants placed in groups of four.



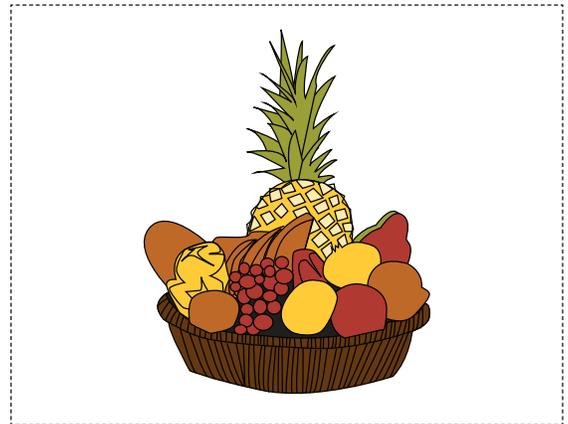
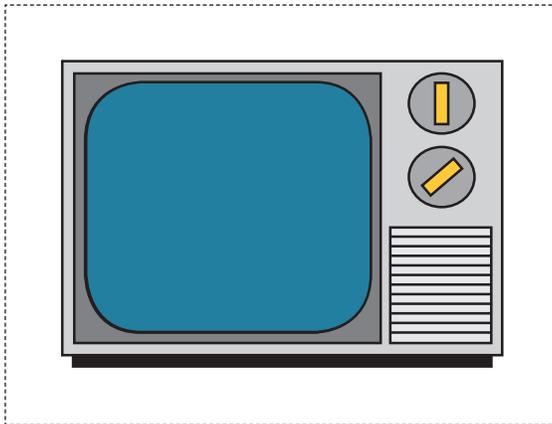
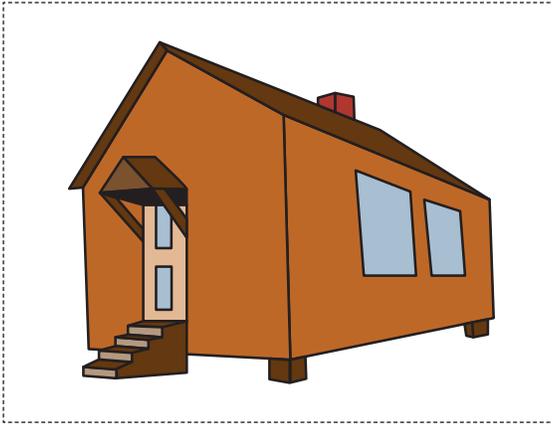


2 DISCUSSION SESSIONS





2 DISCUSSION SESSIONS



SESSION FOUR: SETTING FINANCIAL GOALS



SESSION OBJECTIVES

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

- » Distinguish between “wants” and “needs.”
- » Apply productive communication skills to prioritize wants and needs.
- » Set household financial goals.
- » Identify areas of potential tension around resource management and decision making.



Time: 2 hours



ADVANCE PREPARATION

- » Pre-printed attendance sheet
- » Print and cut “Needs and “Wants” cards (enough for groups of two)
- » Flip chart
- » Markers
- » Monitoring cards and ink pad

NOTES TO THE FACILITATOR

At this point in the discussion, participants will have assessed their household income and expenditures, and they will have talked about the role that each individual plays. Now this is a chance for them to think through the difference between “needs” and “wants” and begin the process of prioritizing and setting goals, which is the second step in creating a household budget. Couples will explore how open communication can help in efficiently and accurately distinguishing “needs” from “wants” thus allowing them to set realistic and shared goals for improving household well-being.

FACILITATION STEPS

STEP 1: WELCOME AND RECAP OF SESSION 3



10 minutes

- » Welcome participants to the fourth discussion group meeting. Make sure you show enthusiasm: Participants often feed off your energy.
- » Take attendance and review previous session.
- » Ask participants what they remember from the previous session. Facilitate a 10 minute discussion during which you address the following points:
 - The first step to household financial planning is identifying income and spending.
 - When income and spending are imbalanced, spouses must find ways to reduce spending and increase income.
 - Communication is a key component of household financial planning.
 - Good communication takes into consideration all perspectives of all individuals in a respectful and understanding way.

Transition: Tell participants you are very happy they have retained so much information from the previous session. Remind them that so far they have spent time analyzing the income and expenditure in the household. It is now time to begin to develop goals and set priorities.

STEP 2: INTRODUCE AND CONDUCT NEEDS AND WANTS ACTIVITY



30 minutes

- » Ask participants to explain the difference between a need and a want. Facilitate a discussion. Clarify for all participants that:
 - » A need is an absolute necessity, something important for basic survival and ones' ability to function in society. Needs are things like food, clothing and shelter.
 - » A want is something that is desirable to have, but can be eliminated if necessary.
- » Ask participants to divide themselves into same-sex groups of four or five.

- » Give each group a set of “Wants and Needs” cards (found at the end of this section). Each group will divide the cards into three categories:
 - (1) NEEDS
 - (2) WANTS
 - (3) CANNOT AGREE
- » Tell participants they have 10 minutes to discuss and categorize the cards. If they cannot agree on a certain card, they can place it on the CANNOT AGREE pile.
- » Now ask the participants to take the NEEDS pile and divide it into three categories of:
 - (1) MOST IMPORTANT
 - (2) IMPORTANT
 - (3) LEAST IMPORTANT
- » Ask them to do the same for the WANTS pile. Give participants another 10 minutes for this activity.

Transition: Tell participants that you would like to analyze the activity and reflect on its key lessons.

STEP 3: FACILITATE THE DISCUSSION



40 minutes

Below are sample questions to help you facilitate the session. Do not attempt to get through all of the questions, but select a few to help you guide the discussion and draw out key messages.

POSSIBLE FACILITATION QUESTIONS

GENERAL

- » Which cards did you put in their NEEDS pile? Which ones did you place in the WANTS pile?
- » What differences do you see across various groups?
- » Where there items that you could not agree on? Why?

SETTING PRIORITIES

- » How did you distinguish between NEEDS and WANTS?
- » Why is it important to distinguish NEEDS from WANTS?
- » Did you notice differences in NEEDS and WANTS in the other groups? The answer here most likely will be no. In this case, take the opportunity to explain that it is okay to have different “needs” and “wants.” In fact, people within the same household will have different “needs” and “wants”. The key is to communicate with each other and reach a suitable compromise.

2 DISCUSSION SESSIONS

COMMUNICATION

- » Was it difficult making a decision? What was difficult about it?
- » If it was easy to make a decision, what in the process or discussion made it easy? This is an opportunity for you to talk about the benefits of open communication and active listening. It is easier to come to a mutually satisfactory decision when people are actively listening to peoples' concerns and communicating clearly.
- » Were items placed on one pile when you thought they belonged on another? How did that make you feel?
- » What can you do with the "disagree" pile?
- » When a member of the household feels disrespected or ignored, what impact can that have on the household well-being? How can you make sure that the person feels valued and his or her concern validated?
- » What can people do to avoid situations in which someone feels disrespected or ignored?
- » How can you make sure that "needs" and "wants" are satisfied? Solicit discussion around this topic, but try to use it as a transition to the idea of joint goal setting. Introduce the notion that, if partners thoroughly assess household income and spending and prioritize their needs and wants, they can together set goals to ensure that both their needs as well as their wants are satisfied.

STEP 4: GOAL SETTING



15 minutes

Goal Setting

Goal Setting is the process by which people identify what they want to accomplish and by what time. Once priorities and goals have been identified, one can make plans for achieving them

- » This activity is designed to start a discussion around the process of goal setting. Facilitate a short discussion, using the following questions:
 - What is a goal?
 - Why is setting a goal important to the household?
- » Make sure participants understand that people with clear goals are more likely to achieve them because they know what they want. Rather than starting many different projects and failing to accomplish any one of them, people with clear goals take specific actions to move them closer toward desired results.
- » Ask participants to pair off with their spouses and give each couple a set of "Needs and Wants" cards.

- » During the next 15 minutes, ask participants to discuss key priorities for their households and choose one or two cards that indicate the goal(s) they aspire to achieve.

Transition: After couples have identified key priorities and set goals for the household, lead the group in a more detailed discussion about the goal setting process.

STEP 5: FACILITATE THE DISCUSSION



15 minutes

Below are sample questions to help you facilitate the session. Do not attempt to get through all of the questions, but select a few to help you guide the discussion and draw out key messages.

POSSIBLE FACILITATION QUESTIONS

GENERAL

- » What struck you about the goal-setting activity?
- » What differences did you notice in the priorities of the other couples?
- » How is setting a goal different from identifying priorities? What is the link between the two?

GOAL SETTING

- » Why is goal setting important? This is an opportunity to emphasize the notion that setting goals is fundamental to establishing a shared vision of success. Without goals, the members of a household will not be able to work together to achieve success.
- » What goals did you set? Why did you choose these goals?
- » Can you describe the process you used to set your goals?
- » What kind of discussion took place?

TIP: Do not get lost in details. As a facilitator, you just want to introduce the idea of goal setting to the group and encourage participants to continue to think about their goals at home and during the remaining discussion sessions.

Keep the emphasis on communication and respect. When people feel respected and valued, they are more likely to be happy and productive members of the household and to contribute to its well-being.

Transition: Tell participants that you have found the discussion very engaging and that you encourage the discussion to continue outside of the sessions, but that you are now nearing the end of your time together.

STEP 6: CONCLUSION AND KEY MESSAGES



10 minutes

- » Acknowledge that participants probably have ideas they want to discuss further, but that you want to show respect and finish in the allotted amount of time. Urge participants to continue their discussions outside the formal sessions.
- » Quickly summarize the exercise and ask participants to cite the key lessons they learned. Facilitate a discussion, making sure to reinforce the following messages:



KEY MESSAGES

It is the responsibility of each facilitator to summarize the ideas shared throughout the session and to pull out the key messages. Ensure that the messages are clearly based on ideas shared during the discussion, and that participants will be able to identify with them. Below are the essential key messages.

1. Understanding and prioritizing “needs” and “wants” will help men and women develop clear household financial goals.
2. To ensure efficient management of household resources, men and women need to set clear goals.
3. Open communication between spouses means to understand and value each other’s perspectives.
4. When men and women disagree, they should practice positive communication methods such as listening, empathizing, and respecting each other.
5. While it is not always possible to come up with a decision where everyone agrees, the important thing is to listen to everyone’s ideas or concerns and take those ideas into consideration!

STEP 7: SESSION EVALUATION



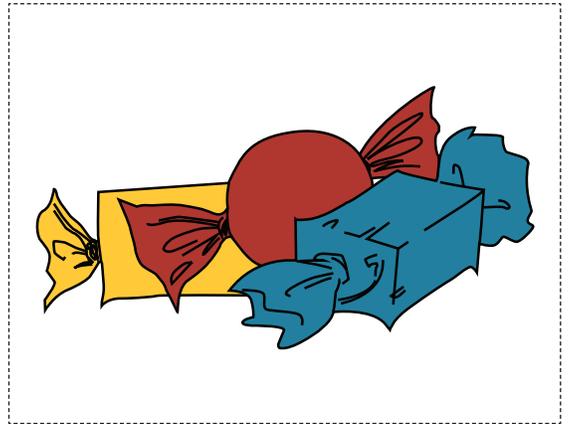
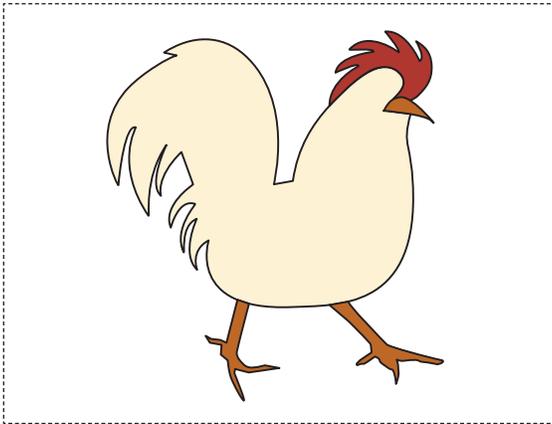
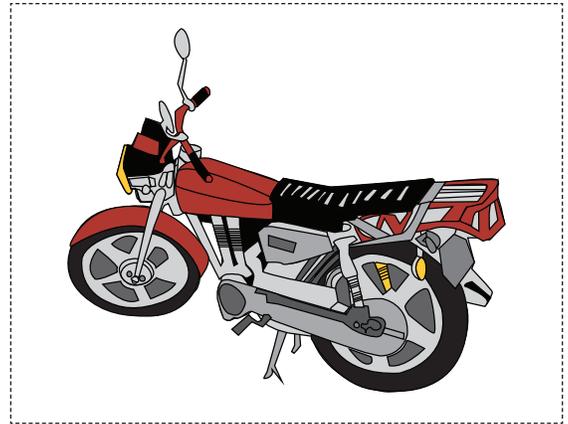
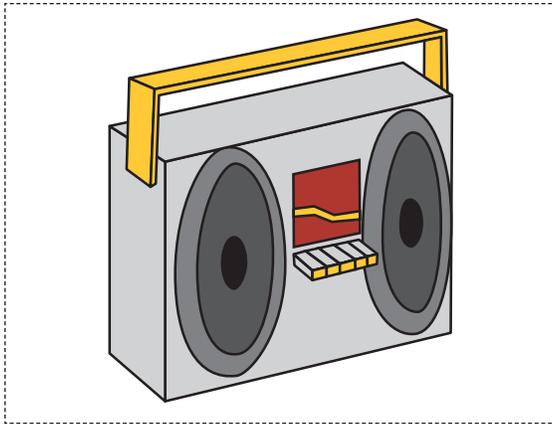
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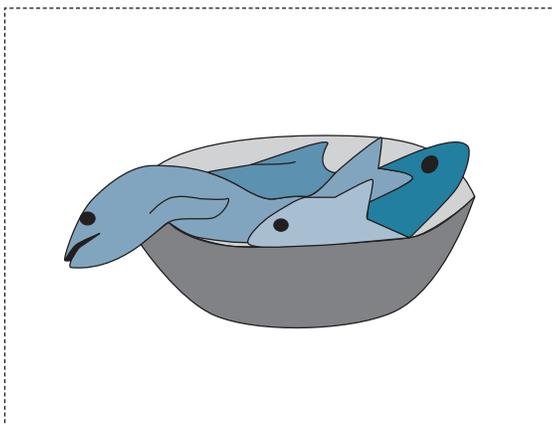
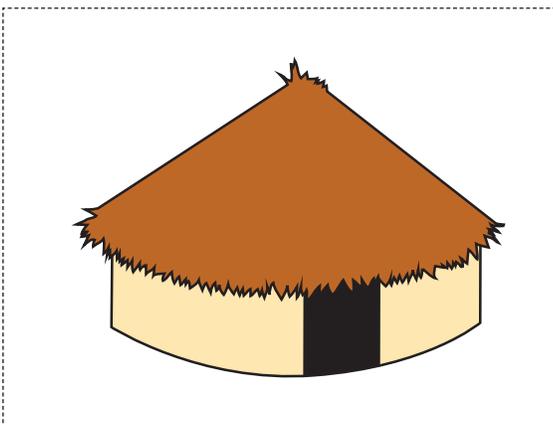
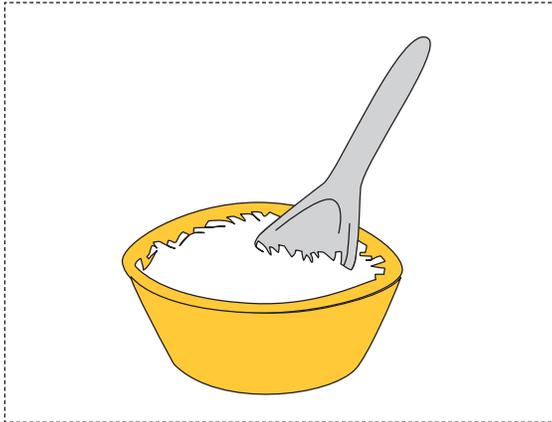
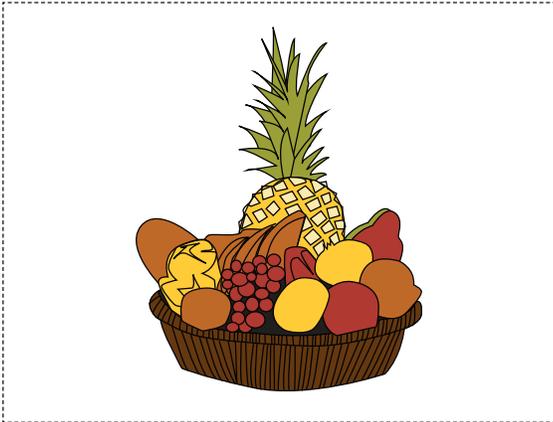
- » Tell participants that, before concluding, you would like to take a quick survey to understand their impressions of the session. (The idea is to understand what they thought of the session, not to test their memory of what was discussed.)
- » Hand out the monitoring cards found in Annex 4 and make sure that everyone is able to mark answers using their thumbprint. Review the answer categories and read the question.
- » Once participants have marked their answers, collect their sheets and repeat the process for the second question.
- » Tell them once more that you have enjoyed the session and that you look forward to the next meeting.

2 DISCUSSION SESSIONS

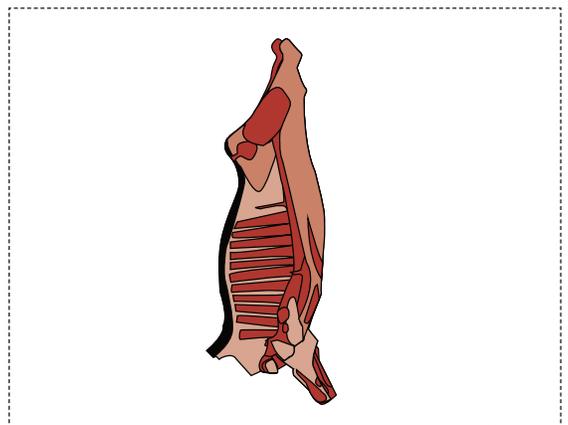
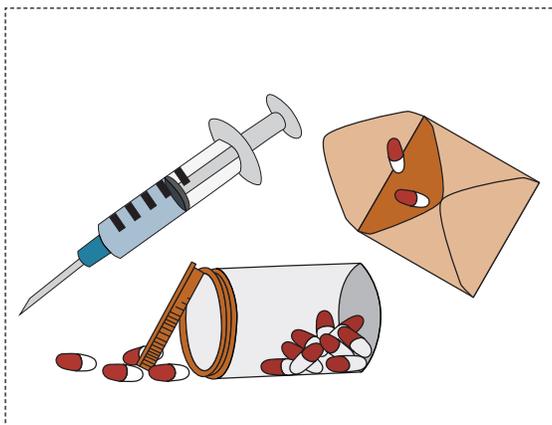
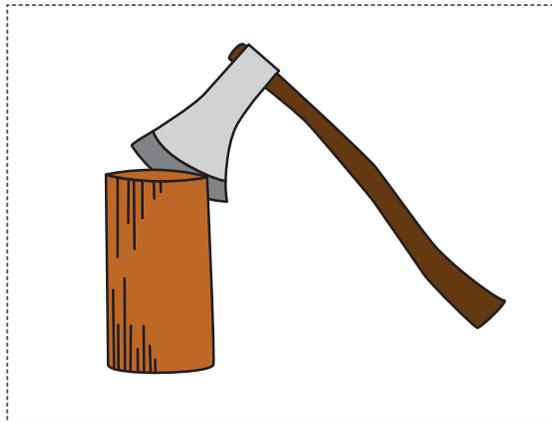
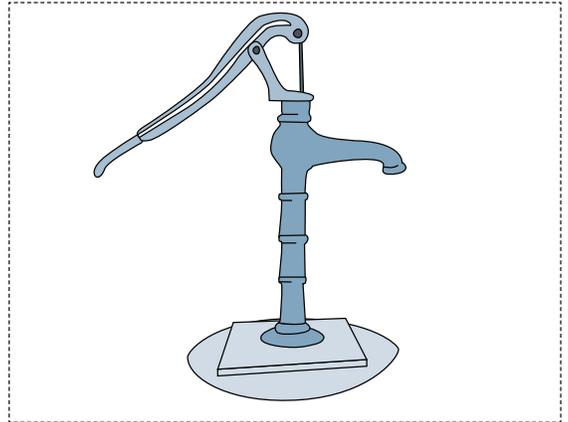
NEEDS AND WANT CARDS

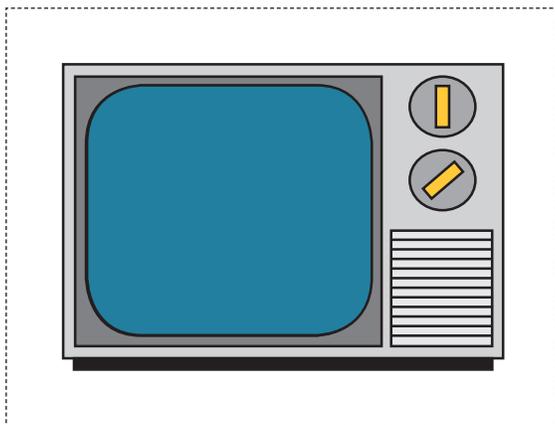
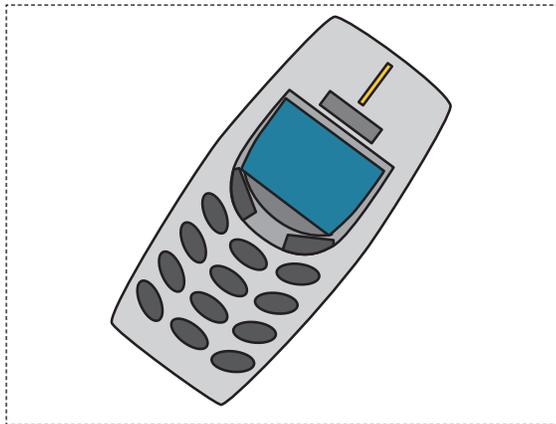
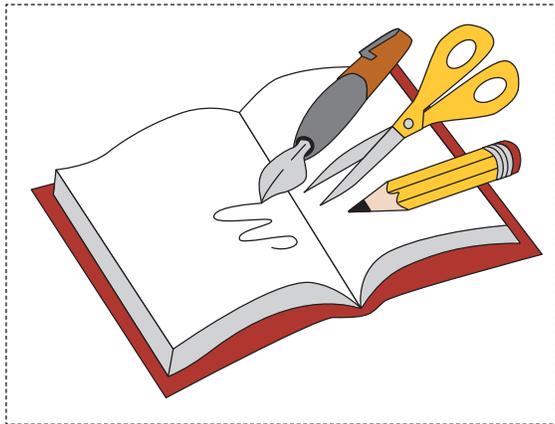
Please print and cut the following set of cards for the Needs and Wants activity. You should print enough copies so that participants placed in groups of two can receive the entire set of cards found below.



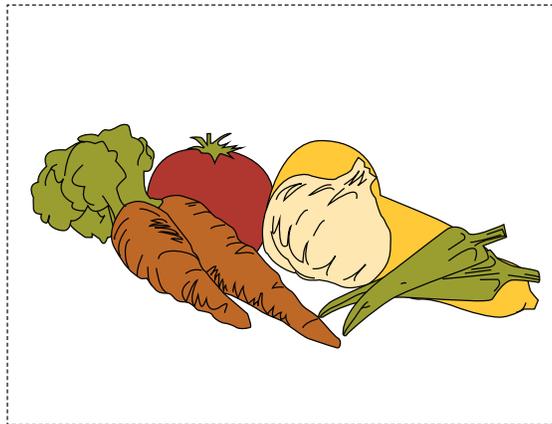
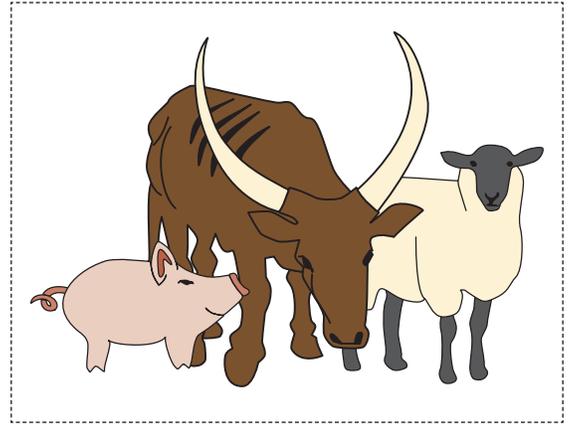
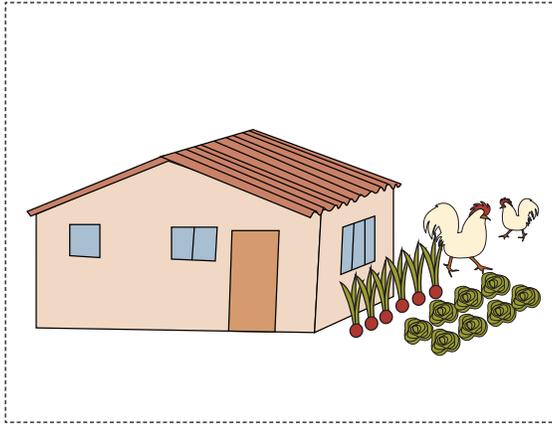


2 DISCUSSION SESSIONS





2 DISCUSSION SESSIONS



SESSION FIVE: DEALING WITH FINANCIAL STRESS



SESSION OBJECTIVES

By the end of this session, participants will:

- » Understand the importance of shifting “win-lose” situations to “win-win” situations.
- » Understand that communication and negotiation are fundamental techniques for coping successfully with stressful situations.
- » Understand that listening, validating other people’s opinions and treating people with respect will improve household well-being.



Time: 2 hours



ADVANCE PREPARATION

- » Pre-printed attendance sheet
- » Boat activity cards (enough for groups of six)
- » Flip chart
- » Markers
- » Monitoring cards and an ink pad

NOTES TO THE FACILITATOR

Building off previous sessions, the purpose of session five is to allow participants to explore ways to deal with financial stress and competing needs. The emphasis will be on encouraging participants to reflect on how they deal with tensions that might arise as a result having to make decisions on limited household income. In this session, participants will also learn about key negotiating concepts that result in positive outcomes for the household.

FACILITATION STEPS

STEP 1: WELCOME AND RECAP OF SESSION 4



20 minutes

- » Welcome participants to the fifth discussion group meeting. Remember to show a lot of enthusiasm: Participants will feed off your energy.
- » Take attendance and review Session 4.
- » Ask participants what they remember from the previous session. Facilitate a quick 10 minute discussion and make sure to address the following points:
 - Understanding and prioritizing “needs” and “wants” will help men and women develop clear household financial goals.
 - To ensure efficient management of household resources, men and women need to set clear goals.
 - Open communication between spouses requires them to understand and value each other’s perspectives.
 - When men and women disagree, they should try to practice positive communication methods such as listening to, empathizing with, and respecting each other.
 - While it is not always possible to reach a universal agreement, the important thing is to listen to everyone’s ideas, take those ideas into consideration and find a solution that acknowledges everyone’s contributions and concerns.

Transition: Tell participants you are very happy they have retained so much information from the previous session. Remind them that you have spent time analyzing income and expenditure and the process of setting financial goals. It is now time to explore ways to deal with difficult financial situations.

STEP 2: INTRODUCING AND CONDUCTING THE BOAT ACTIVITY



30 minutes

- » Tell participants that you are going to do an activity that requires their imaginations. The goal of the activity is to help them better deal with stressful financial situations.
- » Ask participants to form groups of six (three pairs of spouses or couples). Ask them to imagine that they just received news that the government is building a dam that will put their entire village underwater.
- » The government has asked them to move to a new village across the lake where they will have access to fertile land, but they have to move quickly.
- » A boat will be made available for each group to help them cross the lake and arrive to the new village. Space is limited on the boat so they need to select carefully among their possessions and take only those items essential to start their new lives.
- » Give each group a set of Boat Activity cards and tell them they can select only 20 items to pack. Give participants about three minutes to make their selections. If they are not ready in three minutes, the boat will leave without them.

Note: Participants should feel a certain level of pressure and stress. Give them a warning when they have one minute left and count down the last 10 seconds.

- » Makes sure everyone is participating in the exercise, including women.
- » Now have groups imagine themselves loading their 20 items into the boat. The crossing will take three hours on the water before they arrive to their destination and new home.

2 DISCUSSION SESSIONS

SAMPLE SCRIPT

Use the following script to animate the game:

- Congratulations! You have successfully loaded all your belongings and we are now on the way to our destination!!! The water is calm and it is a beautiful day on the lake. You are anxiously waiting to get to your new village.
- It has been about an hour and you notice that something is wrong...Water is leaking into the boat!! Everyone is worried because you are nowhere near the other side of the lake. You realize the boat is too heavy and you have no choice but to throw overboard some of the items you packed.
- You have 90 seconds to decide which 5 items you will discard (round 1). If you don't act fast and find a solution, your boat will sink! Quick!

Call out when there are 30 seconds left and count down the last 10 seconds.

- Phew! The boat has stabilized and everyone is safe. Our journey continues safely and we can almost see the shore.
- But wait, things have started to go wrong again! The waves are getting big and rough and you need to throw more items away to avoid sinking. You have 60 seconds to get rid of another 7 items (round 2). If you don't reach an agreement, the boat will sink and no one will reach the final destination.

Call out when there are 30 seconds left and count down the last 10 seconds.

- Good work, you managed to get rid of 7 items, but it's not enough – the boat won't stabilize. You have 15 seconds to pick another 2 items to throw overboard (round 3)!

Count down the last 5 seconds out loud.

- Horray!!! You have managed to save the boat, and you are now pulling ashore. Welcome to your new village. It is now time to unload the boat and see what you have left.

Transition: Tell participants that you would like to analyze the activity and reflect on its key lessons.



STEP 3: FACILITATE THE DISCUSSION



30 minutes

Below are sample questions to help you facilitate the session. Do not attempt to get through all of the questions, but select a few to help you guide the discussion and draw out key messages.

POSSIBLE FACILITATION QUESTIONS

- » What was the whole process like for you? Was it stressful? What made it stressful?
- » What did you decide to throw out in the first round? Why? What about the second round?
- » What items did you have left when you finally reached your destination? Why did you decide to keep those items?
- » What kind of discussion did you have among your group? Was everyone in the boat in agreement about which items to keep? This is an opportunity to show that groups were able to make decisions jointly on what to keep and what to throw away.
- » How did each group make a decision when there were disagreements?
- » Did you have a situation where the group could not reach an agreement? What did that mean for the safety of your boat? This is an opportunity to introduce negotiation concepts.
- » If you think of the boat story as a metaphor for the household, what parallels can you draw? Use the box below as a guide for the discussion.

Goal Setting

- The new village represents the “goal”
- The boat represents the household
- Each member on the boat represent members of the household who care about the well-being of the boat
- The items in the boat are household “needs” and “wants” that need to be prioritized

STEP 4: INTRODUCE NEGOTIATION CONCEPTS



20 minutes

Note: This is the rare occasion that the facilitator must introduce new concepts to the participants during the discussion.

- » Refer to the discussions that occurred during the activity. These discussions can also be called negotiations.

NEGOTIATION

Negotiation is the process by which two or more individuals try to resolve a situation where there are conflicting points of view. During a negotiation, there can be several types of outcomes:

- » “Lose-lose”: Neither person involved in the negotiation gets what he or she wants.
- » “Win-lose”: One participant gets what he or she wants and the other gets nothing. The participant who loses might not negotiate again. In the household, this may lead to resentment. Often this outcome is a result of a decision made by one person without properly consulting the other.
- » “Win-win”: Both participants in the negotiation get something they want or need. A “win-win” outcome is achieved when we try to satisfy the other person’s needs as well as our own. All stakeholders feel good about the decision and are willing to negotiate again. This outcome generally results from a joint decision by everyone involved.

STEP 5: FACILITATE THE DISCUSSION



20 minutes

- » To ensure participants clearly understand the various outcomes, use the questions below to facilitate a discussion and relate them to the activity.
 - How do these outcomes apply to the boat scenario?
 - What would a “lose-lose” situation look like? What would a “win-win” situation look like? What about “win-lose”? This is an opportunity to demonstrate that if members of the group are unable to come to a compromise, the boat will sink and everyone will lose.
 - Why is a “win-win” outcome desirable? This is an opportunity to demonstrate that a “win-win” outcome is most beneficial for the well-being of the household because all parties will be satisfied with the outcome. With a joint decision, they will feel heard and respected and as a result happy and eager to continue to contribute to household well-being.
 - What are the advantages of making decisions together?
 - What lessons can be drawn from this exercise and applied to the household? Give specific examples. Can these lessons be easily applied in your homes? Explain why or why not.
 - What would prevent people from applying these lessons?
 - What are the benefits of listening and negotiating during a stressful situation?

You do not have to have to be explicit, but remember that your goal is to help participants understand that men do not always have to get the final say in a decision and that they sometimes use (or abuse) their power to impose their will.
- » It is possible that through constructive communication and negotiation, both partners can get what they want even if it is not everything. By jointly making decisions, everyone benefits and the family achieves a successful household.

Transition: Tell participants that you have found the discussion very engaging and that you encourage the discussion to continue outside of the sessions, but that you are now nearing the end of your time together.

Remember

Members of the household want to achieve a successful household which is represented by individuals who feel heard and respected. To achieve success for the household, negotiation needs to happen in a way that every individual in the household seems to have gained something (win-win situation). It is not possible to achieve overall household wellbeing when some members of the household are consistently disadvantaged or always “lose”!

2 DISCUSSION SESSIONS

The following is an example for you to keep in mind when thinking about outcomes of a negotiation!

SOMETHING TO KEEP IN MIND

When negotiating or resolving disputes in the household, it is important to focus on individual needs, fears and interests rather than positions (i.e. desired outcomes). When individuals focus on their position, they tend to focus on the disagreement rather than potential solutions. To achieve a positive outcome, disputing parties are better off to focus on needs which will help them identify specific solutions to a problem.

For example, Julia wants to get \$15 from her husband for food.

Henry wants to give Julia only \$10 because he knows that is how much it will cost her. Julia argues that if she only gets \$10, she will not be able to buy her husband's favorite greens because the money is not enough.

If they both focus on their position which is for Julia is to get \$15 from Henry and for Henry is to give Julia \$10, it will be difficult for them to arrive at a "win-win" solution. But if they analyze their needs and interests, they can find a solution.

Julia needs \$15 because she needs to meet all household needs for the week and save a little money in case of an emergency, because her husband tends to not have money when she needs it to take the kids to the clinic for example. Henry wants to give Julia only \$10 because he wants to use \$3 to hire someone to work on their field and use the rest of it to go out with his friends. If they stop focusing on the outcome and analyze their needs, Julia can remind Henry that her brother has no job and would be happy to help them on their field if they pay him \$1 and give him a bag of grains during harvest season. Henry can offer to give the \$2 saving (by hiring his brother-in-law) to Julia to save for emergencies. In this case, they achieve a win-win outcome where Julia has enough for food (including Henry's favorite greens) and emergencies. Henry is also able to get his favorite greens, and get help on his field.

STEP 6: CONCLUSION AND KEY MESSAGES



20 minutes

- » Acknowledge that participants probably have ideas they want to discuss further, but that you want to show respect and finish in the allotted amount of time. Urge participants to continue their discussions outside the formal sessions.
- » Quickly summarize the exercise and ask participants to cite the key lessons they learned. Facilitate a discussion, making sure to reinforce the following messages:



KEY MESSAGES

It is the responsibility of each facilitator to summarize the ideas shared throughout the session and to pull out the key messages. Ensure that the messages are clearly based on ideas shared during the discussion, and that participants will be able to identify with them. Below are the essential key messages.

1. Most households experience many types of stress such as financial stress. Negotiation in the home is a useful way to deal with such stress when they arise.
2. A “win-win” outcome is the most beneficial outcome for the success of a household because every member of the household will be satisfied by the outcome, feel valued and happy.
3. To achieve a “win-win” outcome, both parties need to listen to each other, show respect, and make decisions together.

STEP 7: SESSION EVALUATION



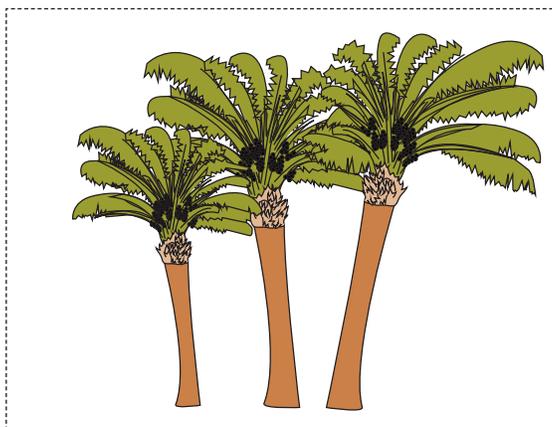
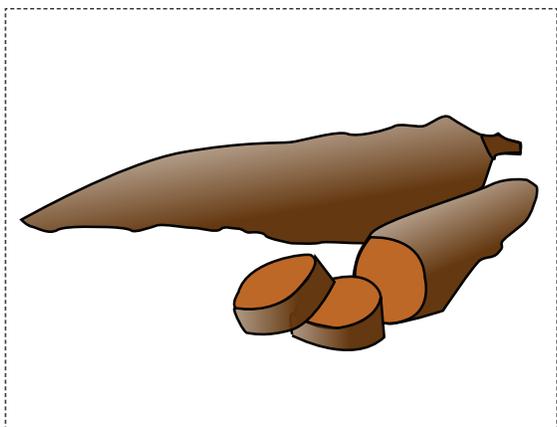
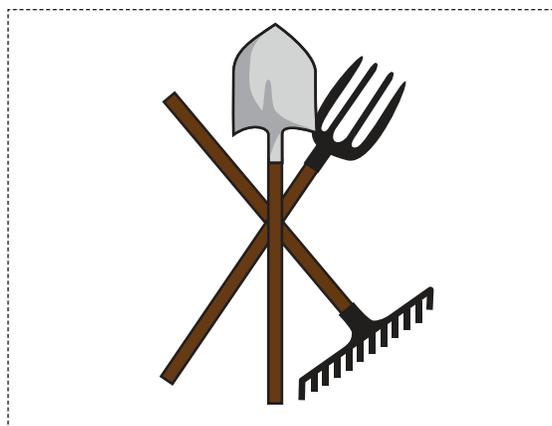
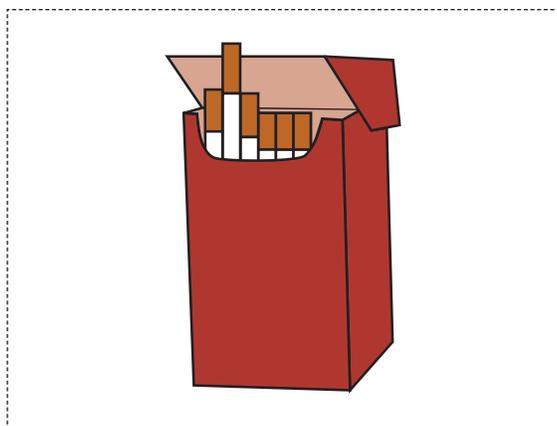
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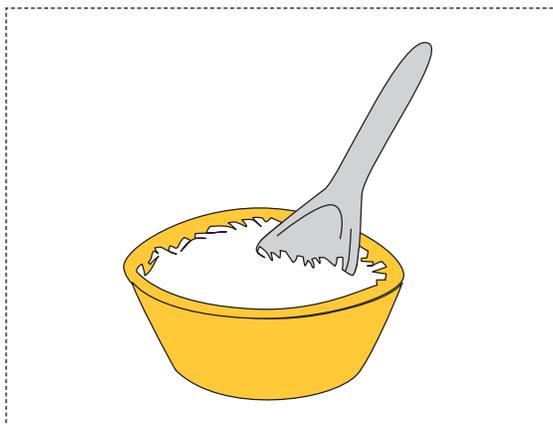
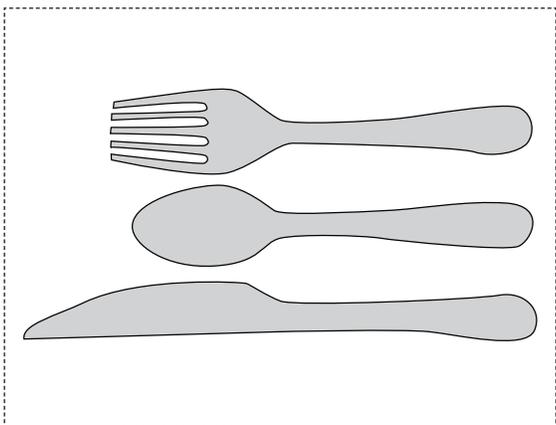
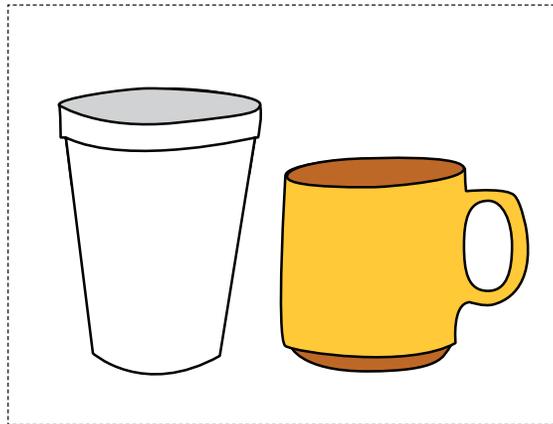
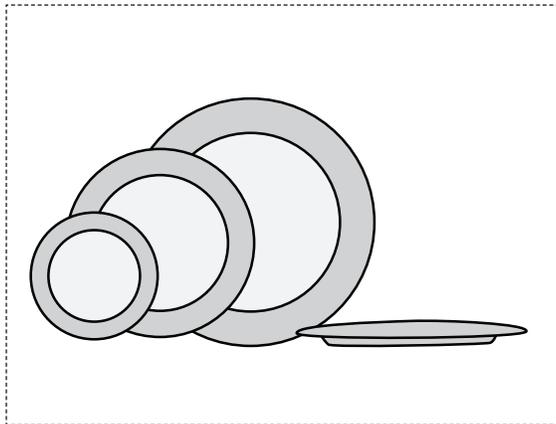
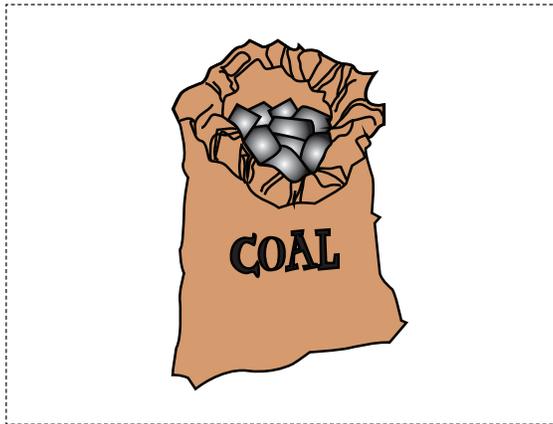
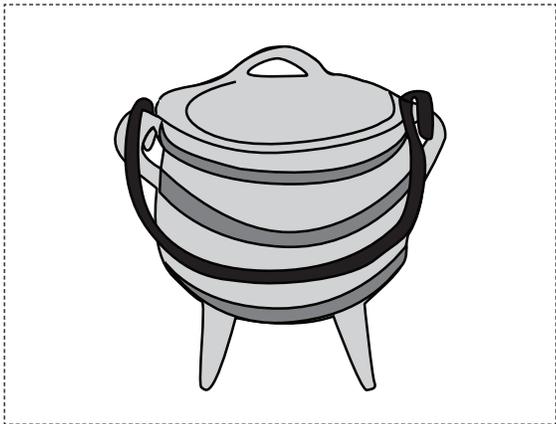
- » Tell participants that, before concluding, you would like to take a quick survey to understand their impressions of the session. (The idea is to understand what they thought of the session, not to test their memory of what was discussed.)
- » Hand out the monitoring cards found in Annex 4 and make sure that everyone is able to mark answers using their thumbprint. Review the answer categories and read the question.
- » Once participants have marked their answers, collect their sheets and repeat the process for the second question.
- » Tell them once more that you have enjoyed the session and that you look forward to the next meeting.

2 DISCUSSION SESSIONS

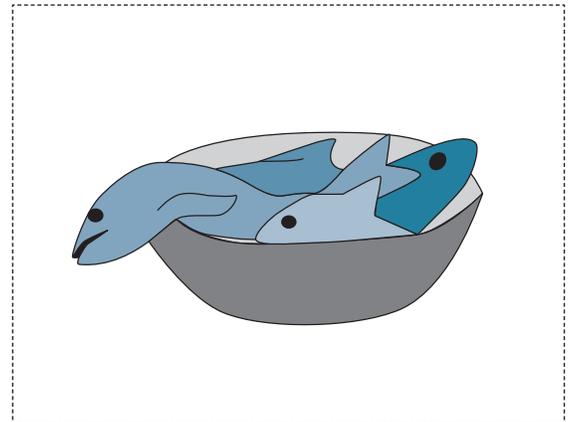
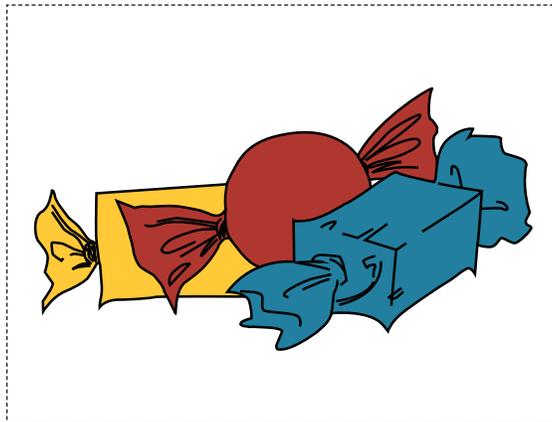
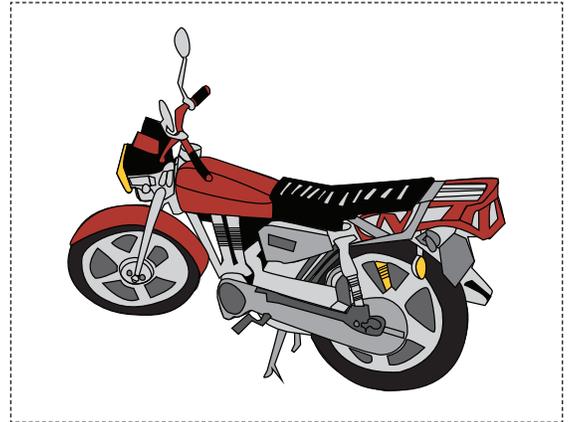
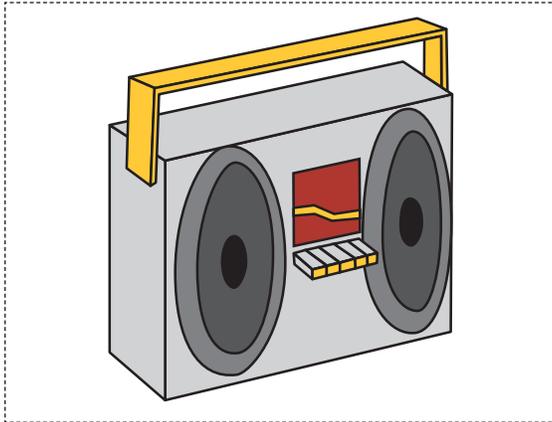
BOAT ACTIVITY CARDS

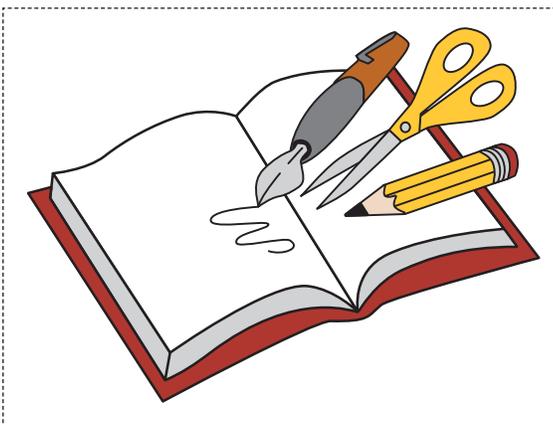
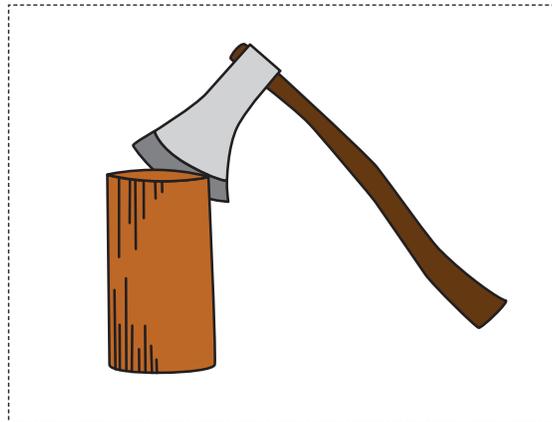
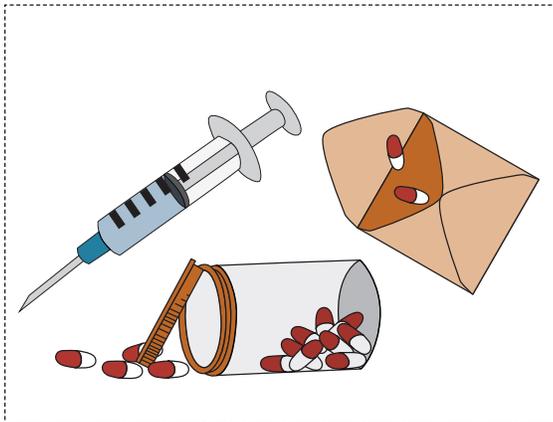
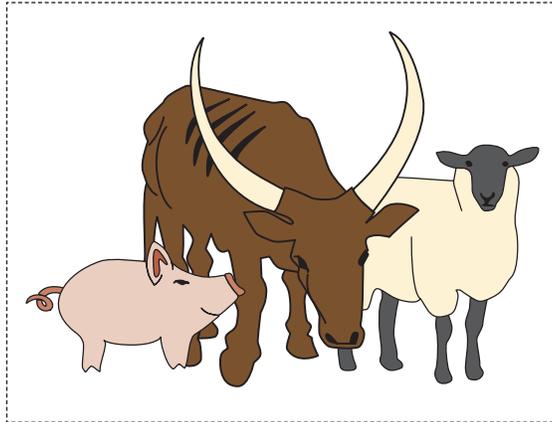
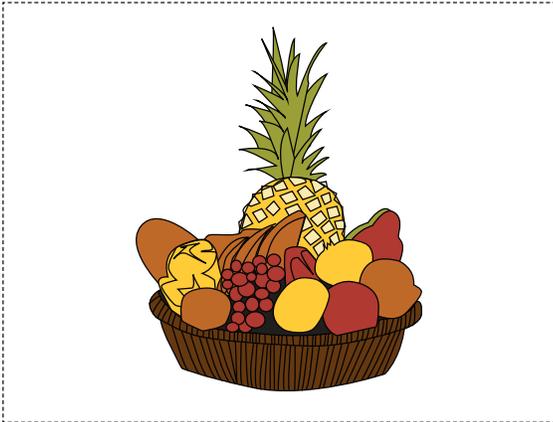
Please print and cut the following set of cards for the Boat Activity. You should print enough copies so that participants placed in groups of six can receive the entire set of cards found below.



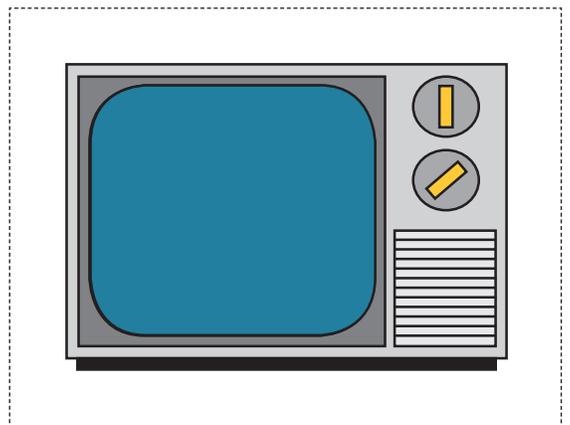
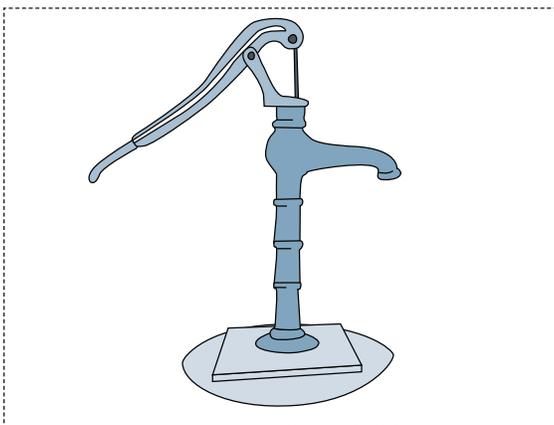
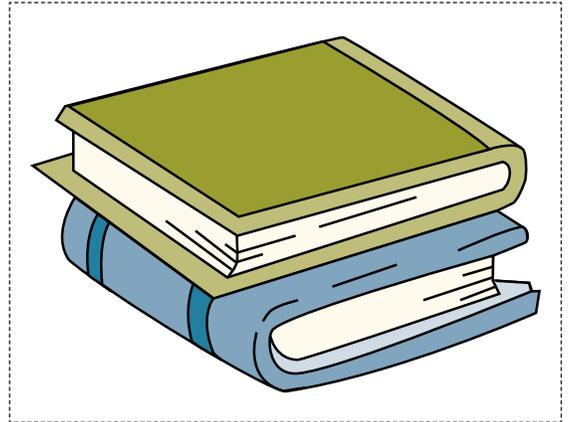
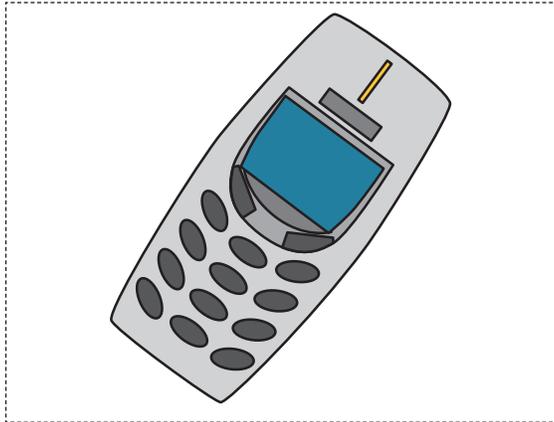


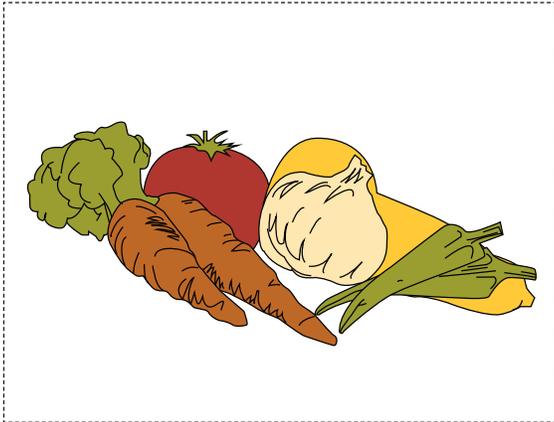
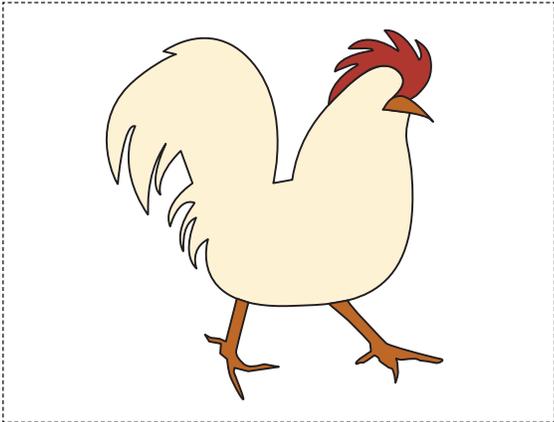
2 DISCUSSION SESSIONS





2 DISCUSSION SESSIONS





SESSION SIX: DEALING WITH FINANCIAL STRESS (PART 2)



SESSION OBJECTIVES

By the end of this session, participants will:

- » Be able to identify harmful communication practices.
- » Understand some of the negative impacts of violence in the household.
- » Realize that there are alternatives to violence.
- » Apply new and constructive communication skills.



Time: 2 hours



ADVANCE PREPARATION

- » Pre-printed attendance sheet
- » Skit rehearsal
- » Flip chart
- » Markers
- » Monitoring cards and an ink pad

NOTES TO THE FACILITATOR

In this session, participants will explore how to resolve tensions that may arise in the household when negotiating decisions about making large purchases. This session does not explicitly walk participants through the process of how to plan for large purchases. The session focuses on questioning attitudes and beliefs that condone violence and that prevent households from achieving their desired well-being.

FACILITATION STEPS

STEP 1: WELCOME AND RECAP OF SESSION 5



10 minutes

- » Welcome participants to the fifth discussion group meeting. Remember to show a lot of enthusiasm: Participants often feed off your energy.
- » Review of Session 5 and ask participants what they remember. Facilitate a quick 10 minute discussion and address the following points:
 - It is expected that most households will experience financial stress. Negotiation in the home is a useful way to deal with stressful situations.
 - “Win-win” is the most beneficial outcome for the success of a household.
 - To achieve a “win-win” outcome, both parties need to listen to each other, show respect, and decide jointly.
- » Tell participants that in Session 6 they will continue to explore how best to deal with financial stress and achieve satisfactory results for all members of the household.
- » Tell participants that decisions regarding large purchases can sometimes cause tension in the household because they require resources that are often not available, or choosing among competing priorities.

Transition: Inform participants that the facilitators will perform a short skit about a family discussion regarding a large purchase.



STEP 2: INTRODUCE AND PERFORM THE SKIT



10 minutes

- » Perform the skit (see script on the next page) for the group and facilitate a group discussion.
- » Once the skit ends, tell participants that you would like to reflect on what happened in the skit.

The following is a sample of a skit. It is about a discussion that a husband and wife are having regarding a large purchase for the household. The husband is withholding money and the conversation very quickly takes a turn for the worse and ends up in verbal abuse and the threat of physical abuse.

2 DISCUSSION SESSIONS

SAMPLE SCRIPT

Facilitators should read the skit below and discuss how they will perform it in their respective discussion groups. Each facilitator and co-facilitator should practice the skit at least once before the performance. The skit can be used as is or after making modifications to be more culturally relevant.



Wife: I am glad you are back from the farm. I have been waiting all day to talk to you about something important. The rains are coming and we still have not fixed our roof. When will we be getting the tin roof?

Husband: I do not want to talk about now. Give me my dinner and leave me alone.

Wife: Here is your dinner. I just wanted to talk about it tonight because we can use the money from the coffee sale from last week to buy the roof. Besides, we only have one month before the rains start.

Husband: The money from the coffee is none of your business. Why don't you stop asking me for money for a change? You keep spending my money on foolish things and then come back to me for more money. Now leave me alone.

Wife: What are you talking about? You are the one that spends too much money on alcohol and going into town. I don't have any money to buy food let alone spend money on foolish things. You always accuse me of these things while you are always away and we are suffering with a leaky roof.

Husband: It is not my fault the roof leaks. I've tried to fix it a hundred times. The roof is old and I don't have money for a tin roof.

Wife: What about the money from the coffee sale? You got the money last week. We can use it for the roof and the children's school fees

Husband: Woman! I told you that it is none of your business. You do not tell me what to do with the money. I decide what that money is used for. If you ever mention it again...

Wife (shouting at her husband): I am only suggesting that we use it for the good of our family!

Husband (feeling challenged): I see you are now trying to rule this household. I will teach you a lesson...

Husband raises his arm in a threatening manner and shakes his fist at his wife.

STEP 3: FACILITATE THE DISCUSSION



15 minutes

Below are sample questions to help you facilitate the session. Do not attempt to get through all of the questions, but select a few to help you guide the discussion and draw out key messages.

POSSIBLE FACILITATION QUESTIONS

GENERAL

- » How do you think the discussion went? What went well? Facilitate a discussion to make sure that participants “saw” the following points:
 - The discussion started off calmly but the man was in a bad mood and not open-minded.
 - The woman in the skit was able to identify a “need” and was able to clearly communicate the need to her husband.
- » What went wrong? Why? Facilitate a discussion and make sure that participants are able to identify the following points:
 - The people in the skit had a breakdown in communication.
 - The man insulted his wife throughout the conversation.
 - The two people did not listen to each other. In particular, the man did not take into account his wife’s concerns
 - The man used the threat of physical violence to end the discussion and have his way.
- » Who won the argument in the skit? This is an opportunity to revisit the “lose-lose” and “win-lose” idea that was discussed in previous session. It may seem that the husband won the argument by refusing to discuss the issue of money and the leaking roof.
- » Who lost the argument? Some of the participants may feel that the wife lost, but some may feel that the husband lost because he may not be able to spend some money on entertainment, which is important to him. If this issue comes up, it is important to cultivate allies in the group to show that, when the household benefits, so does the husband; and when the household loses, so does the husband.
- » Do you think the couple has planned a household budget?
- » What will be the impact on the well-being of the household? This is an opportunity for you show that though it may seem that the husband “benefits” (by getting what he wants—to be left alone), the reality is that everyone in the household, including the husband, is going to suffer from a leaking roof.

2 DISCUSSION SESSIONS

IMPACT

- » How do you think the wife felt? For example, the wife may feel disrespected and scared. She may worry about her own well-being, as well as the well-being of her children. She may not trust him to act in their best interest. Make sure that the discussion stays focused on the character of the wife in the skit, rather than the personal experiences of the participants.
- » What do you think is the impact of the discussion and threat of violence on the wife in the skit? For example, she may feel that she cannot raise important concerns with her husband because she will have to risk her own physical safety to do it. She may feel that she has to work around her husband to ensure the household is taken care of instead of working in partnership with him.
- » What impact might this kind of interaction and threat of violence have on the family or children? For example, the children's needs are not addressed because the mother has little say in the household, or the household may not be taken care of well because the mother does not have the opportunity to influence how their limited resources are being used.
- » Do you think the situation can be improved?

Transition: Tell participants that you are glad to hear they think the situation can be improved. In this next activity, they will be asked to modify and improve the skit.

STEP 4: PARTICIPANT ROLE PLAY PERFORMANCE



25 minutes

- » Ask participants to get into groups of four (two couples per group) and discuss how the situation they just witnessed could be improved. Groups should discuss specific actions that they would change for about 10min. Then give the groups about 5 minutes to prepare an improved version of the skit.
- » Ask for volunteers to role play their improved scenario in front of the entire group. Tell them they have 5 minutes for the role play.
- » Depending on time you can have one or two groups perform their version of the skit. If you do not have enough time, one skit is sufficient.
- » Once volunteers show their improved scenario, facilitate a discussion in plenary regarding participants' thoughts about the improved scenarios.

Transition: Once the skit is completed, tell participants that you would like to now take some time to reflect on what happened in the new skit.

STEP 5: FACILITATE THE DISCUSSION



40 minutes

Below are sample questions to help you facilitate the session. Do not attempt to get through all of the questions, but select a few to help you guide the discussion and draw out key messages.

POSSIBLE FACILITATION QUESTIONS

GENERAL

- » What did you think about this version of the skit?
- » How is it different from the first one?
- » What was achieved as a result of the discussion in the second skit? Ask this question only if you feel like the new skit demonstrated a good discussion/communication between the spouses and respect for the woman.
- » What are specific behaviors or actions that were demonstrated in the second scenario that improved the outcome of the discussion? This is an opportunity to address concepts about active listening, showing sincere interest in the other persons' concerns, respect, and keeping the focus on needs and interests rather than position or outcome.
- » Was this version of the skit realistic? *If the scenario was only partially improved and only showed the wife making the concessions, do not ask this question. You will risk sending the message that only the woman should make compromises and that the man does not have to make any.*
- » What else could the characters have done differently to achieve a better result for the household?

OUR ACTIONS

- » What are other things people can do to improve communication and decision-making with their spouse?
- » How could planning and budgeting together have helped improve communication and decision-making between spouses? This is an opportunity to introduce the concept of joint-planning and budgeting that will be dealt with in more details in the next session. Facilitate a discussion

Note to the Facilitator

When facilitating this session, you should focus on helping participants to realize that negotiation in the household is not a situation where one party has to lose in order for the other to win. A negotiation can result in a "win-win" situation through open communication - listening and understanding the other person's needs and communicating your needs clearly to the other person and by making decisions jointly.

2 DISCUSSION SESSIONS

to ensure that participants are able to identify that joint-planning could have helped the couples identify their sources of income, their expenses, and clearly define needs and wants so as to prioritize their limited resources to achieve the highest benefit for all. This process will allow both parties to feel like their concerns are heard and taken into account which will improve the communication and decision making process between them.

- » What from our discussion today can you use or apply at home? What are two or three things that you think you will do differently at home?
- » Review the negotiation outcomes from the previous session and how it applies in resolving stressful situations around things like large purchases. Remind participants the importance of focusing on overall household needs rather than positions or outcomes.

NEGOTIATION

Negotiation is the process by which two or more individuals try to resolve a situation where there are conflicting points of view. During a negotiation, there are several types of outcomes. Please explain the outcomes below.

- » “Lose-lose”: Neither person involved in the negotiation gets what they want.
- » “Win-lose”: One participant gets what he or she wants and the other gets nothing. The participant who loses might not negotiate again. In the household this may lead to resentment. Often this outcome is a result of a decision by just one person.
- » “Win-win”: Both participants in the negotiation get something they want or need. A “win-win” outcome is achieved when we try to satisfy the other person’s needs as well as our own. All stakeholders feel good and positive and are willing to negotiate again. This outcome generally results from a joint decision by the people involved.

Transition: Tell participants that you have found the discussion very engaging and that you encourage the discussion to continue outside of the sessions, but that you are now nearing the end of the session.

STEP 6: CONCLUSION AND KEY MESSAGES



20 minutes

- » Acknowledge that participants probably still have things they would like to discuss, but that you want to respect their time and finish in the allotted amount of time.
- » Do a very quick summary of the exercise and ask participants what are some key lessons they learned. Facilitate a discussion and make sure you address the following key messages.



KEY MESSAGES

It is the responsibility of each facilitator to summarize the ideas shared throughout the session and to pull out the key messages. Ensure that the messages are clearly based on ideas shared during the discussion, and that participants will be able to identify with them. Below are the essential key messages.

1. Planning together, setting goals together and making household decisions together can lead to using resources in a way that benefits the household as a whole.
2. Making a decision that benefits the household means that all members of the family—the man, woman and children gain.
3. Consider the needs of the household as a whole.
4. It is important to listen to one another and to understand each other's concerns and ideas. When people feel listened to and that their ideas are respected, they are more able to contribute to the well-being of the household.
5. Always avoid insulting or threatening your spouse. Speak respectfully with your spouse, even if you are angry or frustrated.

STEP 7: SESSION EVALUATION



10 minutes

- » Tell participants that, before concluding, you would like to take a quick survey to understand their impressions of the session. (The idea is to understand what they thought of the session, not to test their memory of what was discussed.)
- » Hand out the monitoring cards found in Annex 4 and make sure that everyone is able to mark answers using their thumbprint. Review the answer categories and read the question.
- » Once participants have marked their answers, collect their sheets and repeat the process for the second question.
- » Tell them once more that you have enjoyed the session and that you look forward to the next meeting.

SESSION SEVEN: BUDGETING AND PLANNING



SESSION OBJECTIVES

By the end of the session, participants will:

- » Understand the value of planning and making decisions together with their spouse.
- » Prioritize needs and wants and allocate resources accordingly based on a common goal.
- » Practice communication and negotiation skills during household budgeting.



Time: 2 hours



ADVANCE PREPARATION

- » Pre-printed attendance sheet
- » Fake money (made of colored paper representing local currency)
- » Copies of the budgeting and planning cards (enough for one per couple)
- » Flip charts
- » Markers
- » Monitoring cards for Session 7 and an ink pad

NOTES TO THE FACILITATOR

This session is designed to help participants put into practice some of the concepts of fair and equitable decision-making addressed in previous sessions. Participants will explore constructive and efficient ways for budgeting limited resources to achieve the highest return for all members of the household. The focus of this session will be on promoting healthy negotiation patterns between spouses and to challenge participants to work towards a “win-win” situation where all members of the family feel valued and respected and satisfied with the outcome

FACILITATION STEPS

STEP 1: WELCOME AND RECAP OF SESSION 6



10 minutes

Welcome participants to the seventh discussion group meeting. Remember to show a lot of enthusiasm for being there. Participants often feed off your energy.

- » Take attendance then do a review of session 6.
- » Ask participants what they remember of the last session. Facilitate a quick 10 minute discussion and make sure that in your review, you address the following points:
 - It is possible to avoid some difficult situations around purchases by planning together, setting goals and making household decisions jointly.
 - Making a decision that benefits the household means that all members of the family—the man, woman and children gain.
 - To reach a peaceful resolution of a conflict and achieve positive outcomes during a negotiation, it is important to avoid insults, screaming, threatening and belittling of a partner.
 - Belittling, insulting, screaming and threatening someone will cause the individual to feel sad, disrespected and unable to contribute to the well-being of the household.
 - By listening to and understanding each other's concerns, people can find solutions that are fair and equitable and that provide maximum benefit to all.

Transition: Tell participants you are very happy they have retained so much information from the previous session. Remind them that you have spent time analyzing income and expenditure and how to set financial goals. It is now time to begin an activity that will help participants explore how to plan and budget resources.

STEP 2: INTRODUCE AND CONDUCT THE PLANNING AND BUDGETING ACTIVITY



30 minutes

- » Tell participants that you will be doing an exercise that will put every lesson they have learned from previous sessions into practice. Tell participants that you will be giving them some fake money with which they will practice family budgeting.
- » Ask participants to remember sessions 3 and 4 where you talked about needs and wants and where each couple identified key needs and set a common goal for the household. Tell participants to get into pairs (with their spouses). Give each pair a set of Budgeting and Planning cards (found at the end of this section) and a limited but varied amount of paper money. Paper money should be prepared in advance using colored paper to represent as much as possible the local currencies.
- » Ask participants if they recognize the notes. Make sure that everyone is comfortable and can identify the value of each note.
- » Ask each couple to count total amount of money that they have been given. Tell them their task is to allocate the resources (the money) at hand to the various household expenses as they see fit.
- » Tell participants that they need to discuss and figure out how best to spend the money. This is the first step to planning and budgeting!
- » Once participants have finished the activity, facilitate a discussion in plenary for about 45 minutes. You can use the following questions to guide the discussion.

STEP 3: FACILITATE THE DISCUSSION



40 minutes

Below are sample questions to help you facilitate the session. Do not attempt to get through all of the questions, but select a few to help you guide the discussion and draw out key messages.

POSSIBLE FACILITATION QUESTIONS

GENERAL

- » What did you think about this exercise?
- » What did you find easy? What did you think was difficult? Why?
- » What type of discussions did you have in your groups?
- » What were some of the disagreements that came up? (Be specific)

FINANCIAL PLANNING

- » What is the importance of the budgeting activity that you just did?
- » How did you prioritize all the competing needs?
- » Did any couples put some money towards savings? Why?
- » What were some challenges to saving?
- » How can a household increase its savings?
- » Did any couples allocate money for an investment? Why? This is an opportunity to discuss how people can put some money in small business to help them grow their income so that they can afford to buy more of their “wants”.
- » What were some challenges to investing?
- » What are the key elements of developing a household budget? Who should be involved in the process? Why?

DECISION MAKING

- » Were there disagreements about how to use the money?
- » Did any of the groups make decisions together? How did you do this?
- » What are examples of how those disagreements were handled in the activity? Ask participants to give examples and why they are helpful.
- » What are the advantages of making decisions together with your spouse?
- » When doing a joint budgeting exercise with your spouse, what does a “win-lose” situation look like? How does this disadvantage the household/the family?
- » What does a “win-win” situation look like? What is the advantage?
- » What are some concrete ways of promoting a “win-win” situation when couples are planning and budgeting for the use of their resources? What are some things you can do?
- » How does joint planning and budgeting help improve the household well-being?

Transition: Tell participants that you have found the discussion very engaging and that you encourage the discussion to continue outside of the sessions, but that you are now nearing the end of the session.

STEP 4: CONCLUSION AND KEY MESSAGES



20 minutes

- » Acknowledge that participants probably still have things they would like to discuss, but that you want to respect their time and finish in the allotted amount of time. Encourage them to continue to discuss these issues outside of the sessions.
- » Do a very quick summary of the exercise and ask participants what are some key lessons they learned. Facilitate a discussion and make sure you address the following key messages.



KEY MESSAGES

It is the responsibility of each facilitator to summarize the ideas shared throughout the session and to pull out the key messages. Ensure that the messages are clearly based on ideas shared during the discussion, and that participants will be able to identify with them. Below are the essential key messages.

1. In order to effectively plan and budget, spouses need to discuss their income, expenses and preferences for using resources together.
2. Planning and budgeting helps to ensure that limited resources are used more efficiently.
3. Budgets that reflect real household needs take into account the opinions and priorities of all members of the household.
4. A “win-win” outcome when creating a household budget means that both spouses are satisfied and committed to using it to inform their decisions moving forward

STEP 5: SESSION EVALUATION

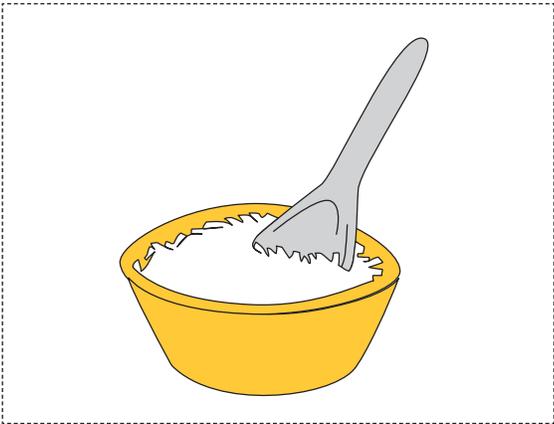
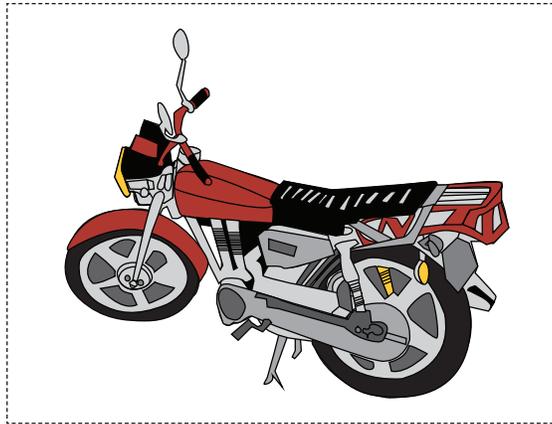
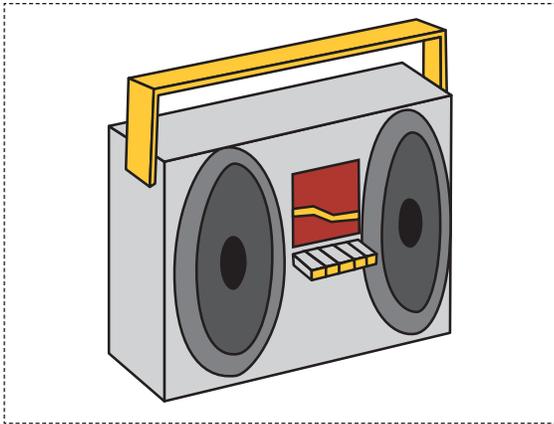


10 minutes

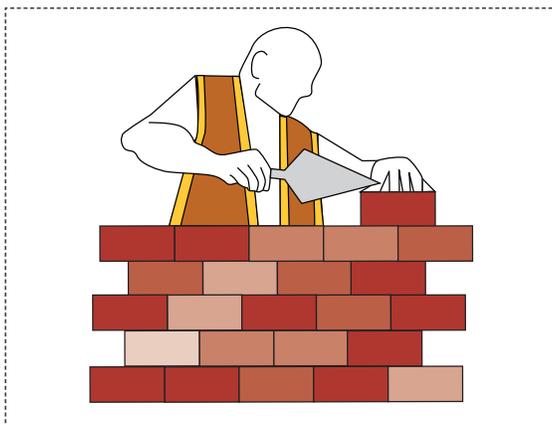
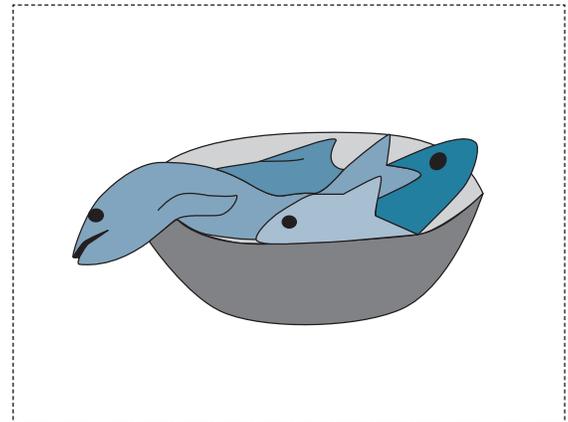
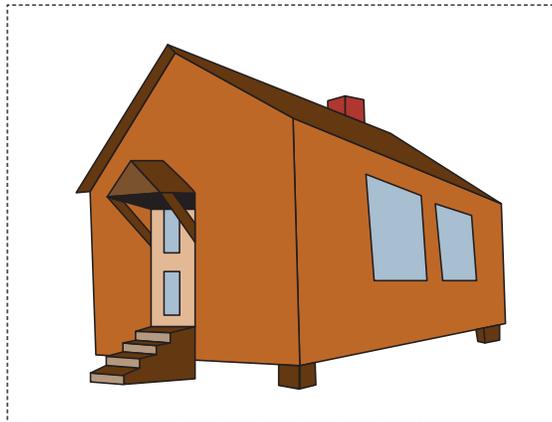
- » Tell participants that, before concluding, you would like to take a quick survey to understand their impressions of the session. (The idea is to understand what they thought of the session, not to test their memory of what was discussed.)
- » Hand out the monitoring cards found in Annex 4 and make sure that everyone is able to mark answers using their thumbprint. Review the answer categories and read the question.
- » Once participants have marked their answers, collect their sheets and repeat the process for the second question.
- » Tell them once more that you have enjoyed the session and that you look forward to the next meeting.

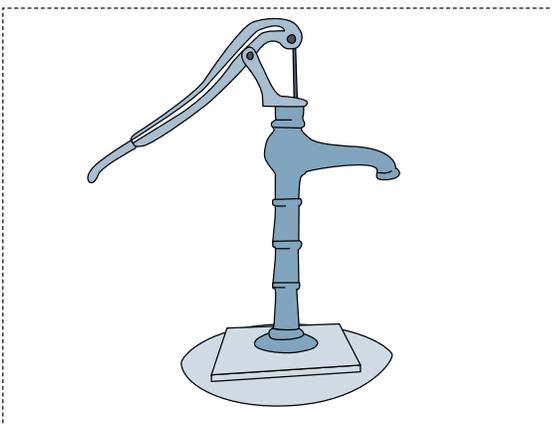
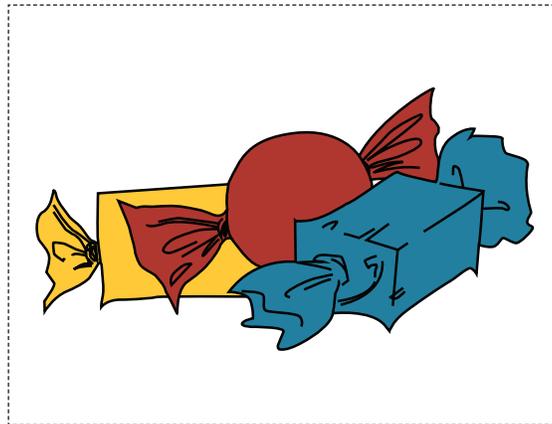
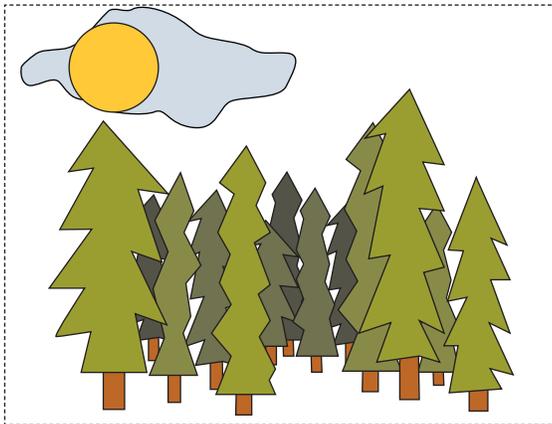
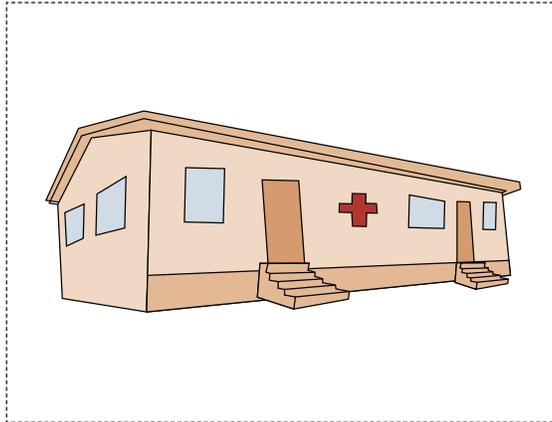
BUDGETING AND PLANNING CARDS

Please print and cut the following set of cards for the Budgeting and Planning activity. You should print enough copies so that participants placed in groups of 2 can receive the entire set of cards found below.

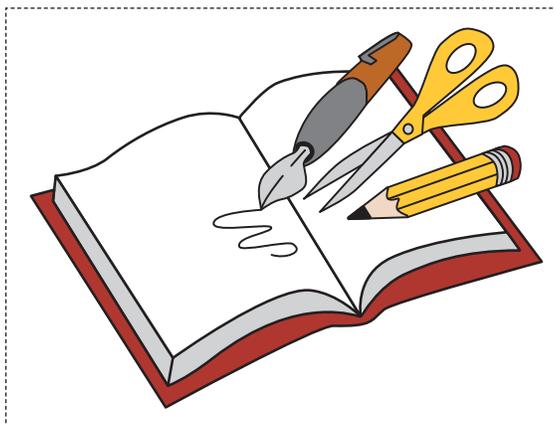
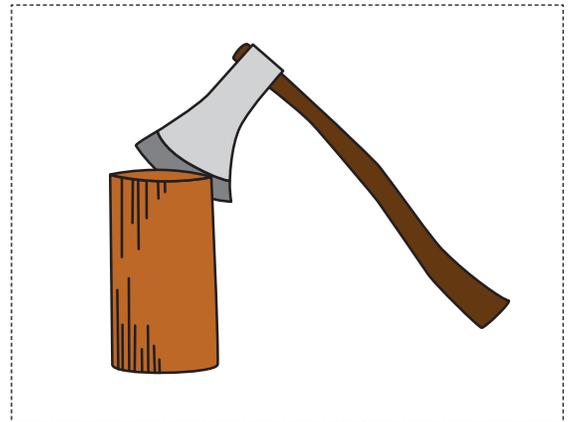
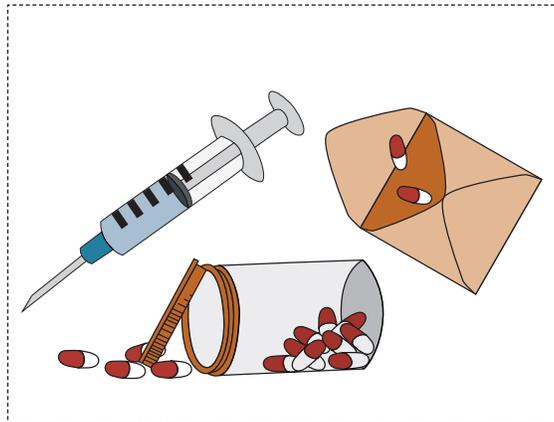
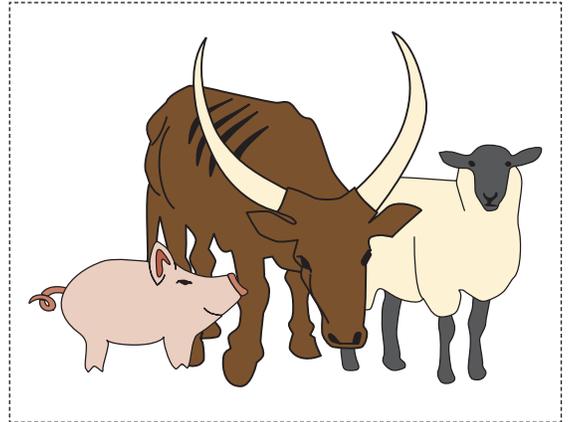
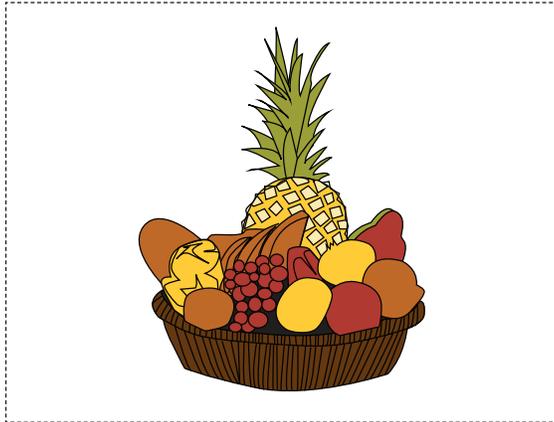


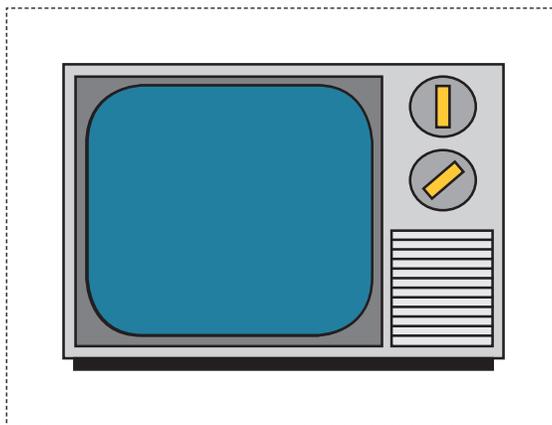
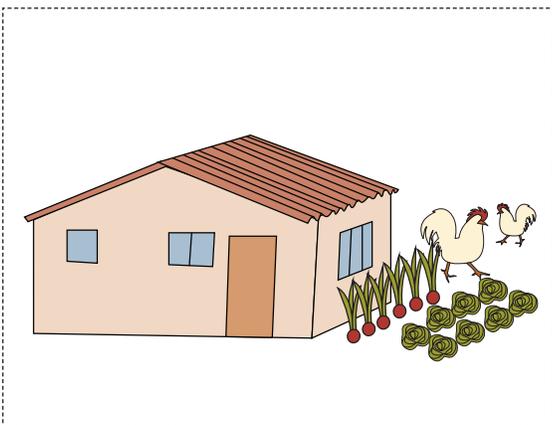
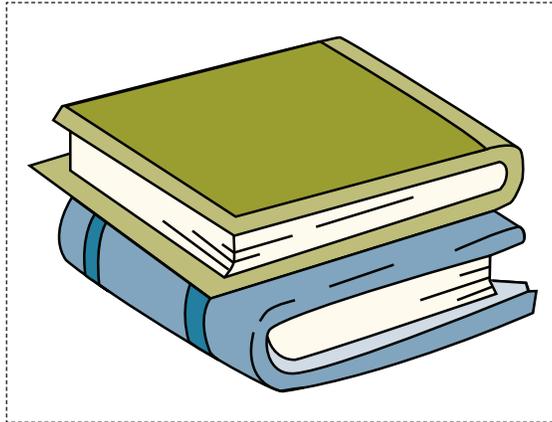
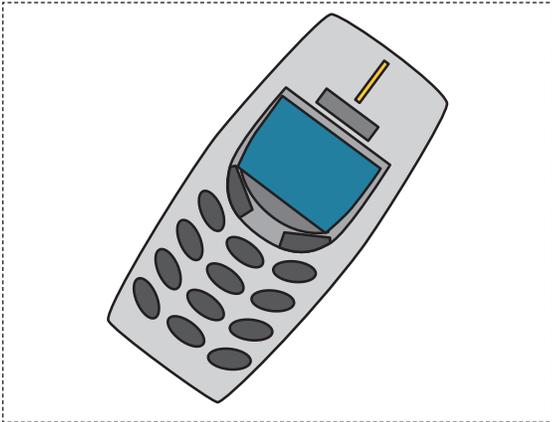
2 DISCUSSION SESSIONS





2 DISCUSSION SESSIONS





SESSION EIGHT: REVIEW AND REFLECTION



SESSION OBJECTIVES

By the end of the session, participants will:

- » Review and reflect on all the discussion sessions held to date.
- » Reflect on their own lives and what they will do differently moving forward.
- » Be able to define concrete steps, attitudes and behavior that promote good household resource management and overall household well-being.



Time: 2 hours



ADVANCE PREPARATION

- » Pre-printed attendance sheet
- » A bucket and long piece of wood for the closing game
- » Prepare snacks and soda for the closing celebration
- » Print Certificates
- » Flip charts
- » Markers
- » Questionnaires for final evaluation

NOTES TO THE FACILITATOR

The purpose of this session is to give participants a chance to review and reflect on all the learning shared over the course of the discussion as well as define concrete steps and attitudes that promote good household resource management.

FACILITATION STEPS

STEP 1: WELCOME



10 minutes

- » Welcome participants to the eighth discussion group meeting. Remember to show a lot of enthusiasm for being there. Participants often feed off your energy.
- » Take attendance and move into the reflection activity.

Transition: Tell participants that today is a special day, because it marks the end of the discussion series. Tell them that the last session is designed to be a review of everything you have done over the course of four months.



STEP 2: REFLECTION ACTIVITY



30 minutes

- » Ask participants what was the purpose of having the discussion series. The answer you are looking for is that the purpose was to explore how to improve household well-being.
- » Use this to lead into a review of the definition of a successful household discussed in the first session. Ask participants to recall their definition of a successful household. Facilitate a discussion and make sure you put an emphasis on the following ideas:
 - The budgeting process includes: tracking income and expenses, distinguishing “needs” from “wants” and setting goals, allocating income and reassessing progress.
 - The importance of making sure that each individual feels valued and respected.
 - A household is made of individuals. The well-being of a household therefore depends on the well-being of each individual within the household.
 - To be successful, a household needs to effectively and creatively use available resources.
 - To achieve an efficient use of resources, it is important for both spouses to consult with each other and make decisions together that will benefit everyone in the household.

2 DISCUSSION SESSIONS

- » Ask participants if their definition of a successful household has changed since the first session, Facilitate a discussion to see in what ways their definition has changed or been modified.
- » You should encourage participants to think about success not only in financial terms but the environment that is created in the household that empowers members to achieve their dreams. This is an opportunity for you to reinforce ideas such as **mutual respect, fairness, equitable decision-making, a violence-free environment, etc.**
- » Once you have reviewed the key characteristics of a successful household as defined by participants, tell them that it is time to review some of the ways to achieve the desired success (as discussed in the sessions).



Ask participants to stand up. Use a quick energizer game to get participants into groups of four or five.

- » Ask each group to reflect on the discussion series and remember the key lessons they learned over the course of their time together.
- » Go around each group and ask questions that will help prompt participants' thinking. Make sure that the process is participatory and focus more on the key messages from each session. The key is not for them to recall in order the themes of the session but to be able to concisely draw key lessons from the discussion series.

STEP 3: CHOOSING A SLOGAN



20 minutes

Tell participants that this exercise is going to be a small competition. Once participants have discussed what they remember of the sessions, their task is for them to come up with a sentence or slogan that embodies the key lessons learned from the discussion series. The group with the best slogan is going to win a prize! Give participants about 30 minutes for this exercise.

- » In plenary, ask participants first summarize the lessons they have learned and then to share their slogan. Write down the slogans on a poster paper for everyone to see.
- » Once every group has presented their slogan, ask participants which slogan they think represents comprehensively the discussion sessions. Consult with your co-facilitator and announce a winner. Explain why you have selected the particular slogan as a winner. Give the winning team their prize.

- » Ask participants to now take a quick moment to reflect on themselves and what they have learned individually. Ask each participant to think of one lesson that they found really helpful.
- » Ask participants if they would like to share with others what they have learned. Encourage participants to share only if they feel comfortable.
- » Ask participants to now reflect on one thing that they would like to do differently in their household and why. Ask to see if anyone would like to share with the group. Encourage sharing only if participants feel comfortable.
- » Ask participants to reflect on one thing they know will be difficult to do and why. They do not need to share this with anyone. They just need to acknowledge the challenge and know that will be something they will need to work on in the future.

Transition: It is time for the facilitator to offer some words of encouragement. Tell participants how much you enjoyed participating in the discussion group and how much you have learned from them. Highlight some key things that you found particularly interesting.

Tell participants that you understand it is not easy to apply everything they have learned. While change does not come overnight, it does start with people deciding to do things differently.

 **STEP 4: CLOSING ACTIVITY**

30 minutes

- » You can conclude the discussion series with the following exercise or refer to Annex 5 for a different activity.
- » You will need a bucket, a large piece of wood and medium sized rocks
- » Before you begin the activity, ask each participant to go outside and find a medium sized rock each. Once participants return with their rocks proceed to explain the activity
- » Place the bucket in the middle of the room and the wood in the bucket. Ask participants if the wood can stand on its own in the empty bucket. The answer you are looking for is that the wood cannot stand on its own. Demonstrate that the wood indeed will fall if you let it go.
- » Tell participants that the rock they have picked out will represent an action or commitment that each one of the participants will make to uphold the wood, which really symbolizes holding up their household.

2 DISCUSSION SESSIONS

- » Ask each participant to think about what they will commit to as they complete the discussion groups series that will help keep their homes strong. Then invite each participant one by one to come and make their statement and place their rock in the bucket.
- » When you have enough rocks in the bucket to hold the piece of wood up, you can let go and take your seat. Once every member has placed their rock in the bucket, it is the turn of the facilitators to share a few words of encouragement and place their rock in the bucket as well.

STEP 5: FINAL EVALUATION



30 minutes

- » Thank each participant personally for all of their contributions and wish them the best in improving their household well-being by putting into practice some of the ideas that were shared throughout the process.
- » Give some time to participants to ask you questions if they wish and close the day with a small “reception” during which participants who have attended 5 out of the 8 sessions receive a certificate.
- » Tell participants that before they proceed to the reception, you and your co-facilitator would like to conduct a short individual survey to understand some of their view points (Annex 6). To save time, it is possible to start the reception and pull people out individually to administer the final evaluation questionnaire.

CONCLUDING REMARKS

We all know that change is difficult and together we have begun a process that can have a great impact on our households. We should try to practice some of the key lessons learned such as communicating with each other, respecting different viewpoints, making decisions together, resolving conflicts, non-violence. We have formed a family here, and we will be there to encourage each other along the way.

Good Luck!





Photo Credit: Benjamin Barrows

Part Three

ANNEXES

ANNEX 1: BASELINE SURVEY TOOL FOR DGS

BASELINE SURVEY TOOL

This questionnaire should be administered to each participant individually before the first session.

DEMOGRAPHICS:

The respondent is

EA\$E member (Name: _____)

Spouse of EA\$E member (Name: _____)

Sex of respondent: _____ Marital status of respondent: _____

HOUSEHOLD DECISION MAKING

1. Who makes decisions on spending for food for the family?

	Mostly Me
	Mostly My Spouse
	Both Equally
	Don't Know

2. Who makes decisions on spending for major purchases (livestock, bicycle, etc.)?

	Mostly Me
	Mostly My Spouse
	Both Equally
	Don't Know

3. Who makes decisions on spending for alcohol or cigarettes?

	Mostly Me
	Mostly My Spouse
	Both Equally
	Don't Know

4. Who makes decisions on how much to save during VSLA activities?

	Mostly Me
	Mostly My Spouse
	Both Equally
	Don't Know

5. Who makes the decision on how to use the loans from VSLA activities?

	Mostly Me
	Mostly My Spouse
	Both Equally
	Don't Know

STATUS IN THE HOUSEHOLD

6. How would you rate the importance of your economic contribution (monetary and nonmonetary) to the household?

1	2	3	5
Very Low	Low	Medium	High

7. How would your spouse rate the importance of your economic contribution (monetary and nonmonetary) to the household?

1	2	3	5
Very Low	Low	Medium	High

8. In general, how does your spouse value your ideas or suggestions?

1	2	3	5
Very Low	Low	Medium	High

ANNEX 2: DISCUSSION GROUP ATTENDANCE SHEET

	MEMBER NAME	SEX	MARITAL STATUS	ATTENDED (YES/NO)	NAME OF SPOUSE	ATTENDED (YES/NO)
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
23						
24						
25						

ANNEX 3: INTRODUCTION GAMES AND ICEBREAKERS¹

INTRODUCTION GAMES

For time-limited self-introductions. Going round the room with untimed self-introductions invites disaster. Following the law of expanding egos, and saying more when you have had more time to think about it, the first person soon after breakfast takes 20 seconds, but the last (it is now near lunchtime) 20 minutes. Here are three self-regulating ways to keep self-introductions short, so that you can relax without having to police the process.

CLAP THE LONG-WINDED

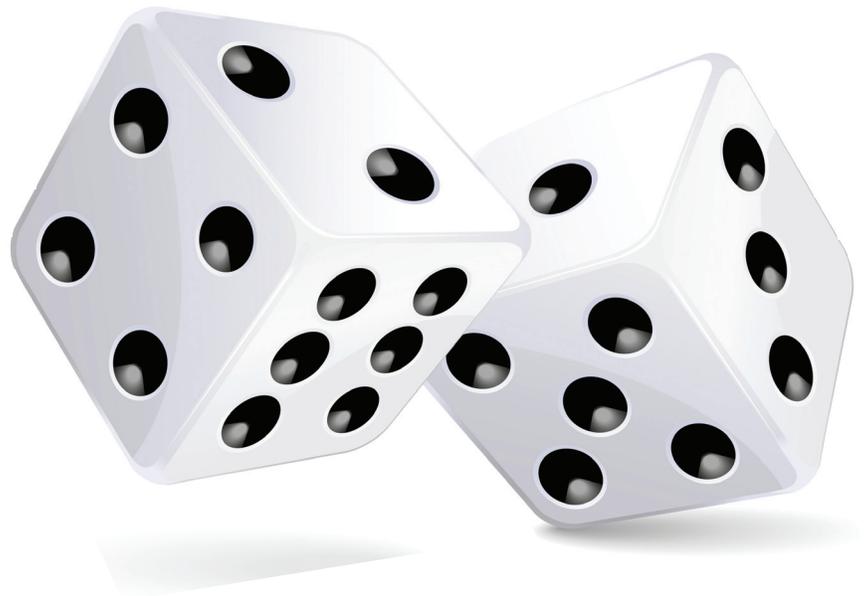
Anyone speaking longer than an agreed limit is applauded. Practice clapping. Introduce yourself at length (until there is clapping) to confirm. Then go round the room. (This can, however, lead to excessively short introductions.)

TIME THE NEXT ONE

Agree a maximum time (anything from say one to five minutes). Write cards, e.g., 1 minute left, 20 seconds left, and stop! After introducing themselves, each person times the next person, and shows the cards as the time is up. (This is much to be recommended, including occasions when quite long self-introductions make sense. It regulates itself well.)

STRIKE A MATCH

A box of matches is passed round. Each strikes one and can speak until it goes out. (Fun but wastes time if the matches are damp or a wind blows them out as in an open classroom in Tanzania.)



¹ The resources in this Annex come from the following online resource. <http://www.residentassistant.com/games/>

3 ANNEXES

MUTUAL INTRODUCTIONS

Participants pair off, introduce themselves to each other, and then each introduces the other to the whole group. The pairs can be formed in different ways:

- » Random or self-selected
- » Preset by the facilitator (two cards for each pair, one name on either side, can be picked up, and pairs find one another)
- » Deliberate diversity mix; e.g., one person who has been at an earlier workshop, and one who has not, or one woman and one man, one old and one young, one from the field and one from headquarters
- » Hat selection: each person writes personal details (e.g., date of birth, height, favorite color, favorite drink, hobby and favorite film star) on a piece of paper, the pieces of paper are folded and mixed in a hat, each person draws one and searches for the originator.

VARIANT: This can be done with threes instead of pairs—A introduces B, B introduces C, and C introduces A.

WARNINGS: With a large group this can take a long time and become tedious. There is also a danger of trying so hard to think and remember what one is going to say that others' introductions are not listened to.

2 TRUTHS AND A LIE

OBJECTIVE: Allows members of a group to get to know new things about each other and have fun being creative.

PROCEDURE: Great activity for new groups or for established teams. Every member of the group is told to come up with three statements about themselves. Two of the statements need to be true and one needs to be a lie. The rest of the group will then be asked to guess which of the three statements is a lie.

MATERIAL REQUIRED: None



BINGO GAME

OBJECTIVE: To subtly force newcomers to make new acquaintances in a non-threatening climate.

PROCEDURE: Using prepared bingo-type cards or sheets, each person is asked to move around the room until they find a person who fits the description shown. That person then signs his or her name in the appropriate slot.

MATERIALS REQUIRED: Bingo cards (1 for each person)

APPROXIMATE TIME REQUIRED: 20 minutes; **SOURCE:** Unknown



WHO AM I?

OBJECTIVE: To provide a novel method for getting acquainted.

PROCEDURE:

1. Explain to the group that the objective of the exercise is to allow them to get acquainted with each other by expressing themselves through an object of their choice.
2. Tell them that they each have 15 minutes to search the surrounding area (inside and outside, if appropriate) to find something that they feel represents some of their characteristics or expresses who they are. Ask them to bring it to the seminar room.
3. Call on each participant to show what he/she selected and explain what it represents (e.g., "I picked a rock because it is strong, smooth, colorful, and old.").

DISCUSSION QUESTIONS:

1. What did you learn the other participants?
2. What reaction do you have to the variety of objects chosen to express their character?
3. To what degree do you feel that you now know the other participants better?

MATERIALS REQUIRED: None

APPROXIMATE TIME REQUIRED: Thirty minutes, but it depends on group size.

SOURCE: Beverly Wright, Greyhound Corporation, Phoenix, Arizona.

SEED MIXER

A good way of starting a workshop, immediately establishing friendly relationships. Best for 10-30 participants but has been used for 40. At the end, everyone knows they have met and greeted everyone else.

HAVE READY: Several piles of different sorts of seeds, beans, raisins, or similar counters, enough for each participant to have as many of them as there are participants (e.g., if there are 25 people, each will need 25 counters);

Plastic cups or glasses (two each) for those without pockets.

Allow 10-30 minutes, depending on numbers and how long greetings take.

1. Ask three or more people to count the participants and facilitators present. If they count different numbers (quite common) triangulate—cross-check to get closer to the right number.
2. Each person empties two pockets or two containers.
3. Each counts out beans or whatever, all of the same sort, one for each person taking part (e.g., 18 people=18 beans) and puts them in an empty pocket or container.
4. Indicate roughly how long each greeting and introduction will take.
5. Each then greets and says something to each other participant, exchanging a bean and placing the one received in the empty pocket or container.

At the end, everyone should have one bean left. Who is that? And the other beans are a mixture of sizes and colors, symbolizing the mixing that has taken place.

TIPS AND OPTIONS

- » Do not use if touching between women and men is a taboo for anyone.
- » With two groups (say two university courses) coming together, each counts out only for the other group, not their own, and then exchanges only with those in the other group.
- » Observe those who are being the most talkative and invite them to speed up a bit.
- » About two-thirds of the way through, warn how much time is left.
- » If the counters are to be used again, and not made into a mixed bean stew, ask all to sort them at the end. Though therapeutic, it is time-consuming to do this oneself later.

VARIANT: In Sri Lanka, edible beans have been placed in the mouth (Mallika Samaranayake, personal communication).

TIME LINES AND RIVERS

Good for reflection on events leading up to a workshop. You need flip charts and pens.

PERSONAL TIME LINE: Invite each participant to prepare a personal time line, listing in sequence the events that led to their coming to the workshop, draw this on a flipchart, and then share it with others. A self-portrait or other personal information are other options on the flip chart.

GROUP TIME LINES: One or more groups construct time lines (or “rivers”) on the ground representing the evolution of the subject of the workshop, training or course.

RIVER OF LIFE: Ask each to draw a river of their life on a flip chart, showing big things that mattered and changed direction, or whatever else they wish. The rivers are then displayed and/or presented in small groups. This can be a powerful personal learning about oneself as well as about others. Allow enough time—usually at least 20 minutes for the drawing.

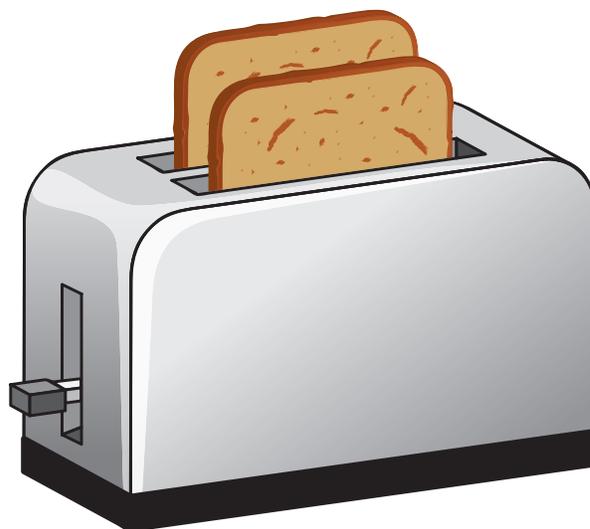


ICEBRAKERS

ELEPHANT, GIRAFFE, TOASTER

Fun and likely to make everyone laugh. Stand in a circle. Demonstrate the different positions for three people. For elephant, the middle person uses an arm for the trunk (a nice option is to cross arms and hold the nose with the non-trunk arm) and those on either side raise their elbows for ears. For giraffe, the middle person puts an arm up in the air and those on either side put one leg forward. For toaster, those on either side join hands and the middle person jumps up and down like toast.

Stand in the middle of the circle. Turn around, point to someone and say either elephant, giraffe or toaster. The person pointed to is the middle person. The three immediately act the word. Any one of the three who hesitates or gets it wrong takes your place in the center and repeats.



TIP: Invent your own variations to fit conditions and cultures.

GENTLE RAIN

Peaceful. Good with a large group. Ask everyone to follow you in tapping the palm of one hand with one finger of the other hand; then two fingers; then three; then four; then the whole hand; and then back again down to one. People end up smiling.

BUSES

(The title comes from the way we get into different buses at a bus stand. Also known as matatu in Kenya, dalla-dalla in Tanzania, and quite likely tempo in India and jeepney in the Phillipines). An excellent active starter, easy to do, showing the composition of the group, and meeting and mixing with others with things in common.

Find space for free movement. Out of doors is good. If indoors, clear a space. Allow 10-30 minutes, depending on the number of categories and amount of discussion. People stand and cluster by category. Stress the need to shout out, seek others and move quickly.

OPTIONS FOR CLUSTERS INCLUDE:

- » Mother tongue (the language you grew up using): This can generate a pleasing diversity. Further clustering can be those for whom the language of the workshop is their second or third or more language. This heightens awareness of the language advantages and disadvantages of participants, and the need for mutual consideration, clear and slow speech in the dominant language, and space and translations for those who wish to speak or listen in other languages.
- » Female/male: If women or men are a marked minority, this can be noted and discussed. Note if women stand in a round bunch and men stand in a line more spaced out, as sometimes happens.
- » Discipline or profession.
- » Special experience (e.g., related to the topic of the workshop, training or course)
- » Hobby or enthusiasm: Good for meeting others with common interests.
- » Reason for coming to the workshop or course: This can be both revealing and therapeutic.
- » Important issues: What are the most important issues to be covered?

TIPS AND OPTIONS

- » Ask each group to shout out who they are.
- » Have fun categories like the hour when you got up this morning, colour of shirt, type of shoes.
- » Ask participants to suggest categories (participatory but slightly risky!), and invent your own.
- » End with a clustering which leads into the next activity.
- » For some characteristics stand in a line between most and least (e.g., most and least experience or knowledge of a subject. This identifies those who need to learn and those who can help them to learn).

MONITORING TOOL, SESSION THREE

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

Instructions: Distribute a piece of paper with pictures and labels depicting a man, a woman and a child, and a second paper with pictures and labels reading “yes,” “somewhat” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Cards

A

B

Question 1: In a family, the first step in developing a budget is to perform a thorough analysis of income and spending. In your opinion, which members of the household should be involved in this process?

No. of Responding Women Only	Women: _____ Men: _____
No. of Responding Men Only	Women: _____ Men: _____
No. of Responding Children Only	Women: _____ Men: _____
No. of Responding Women and Men Only	Women: _____ Men: _____
No. of Responding Men and Children Only	Women: _____ Men: _____
No. of Responding Women and Children Only	Women: _____ Men: _____
No. of Responding Women, Men and Children	Women: _____ Men: _____

Question 2: In your opinion, did this discussion stir ideas about creating a more successful household?

No. of Women Responding	Yes _____	Somewhat _____	No _____
No. of Men Responding	Yes _____	Somewhat _____	No _____

MONITORING TOOL, SESSION FOUR

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

Cards

A

B

Instructions: Distribute a piece of paper with pictures and labels depicting a man, a woman and a child, and a second paper with pictures and labels reading “yes,” “somewhat” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Question 1: To understand household “needs” and “wants” and to set overall household goals, in your opinion, which individuals need to be involved in the process?

No. of Responding Women Only	Women: _____	Men: _____
No. of Responding Men Only	Women: _____	Men: _____
No. of Responding Children Only	Women: _____	Men: _____
No. of Responding Women and Men Only	Women: _____	Men: _____
No. of Responding Men and Children Only	Women: _____	Men: _____
No. of Responding Women and Children Only	Women: _____	Men: _____
No. of Responding Women, Men and Children	Women: _____	Men: _____

Question 2: In your opinion, did the discussion address how to create a successful household?

No. of Women Responding	Yes _____	Somewhat _____	No _____
No. of Men Responding	Yes _____	Somewhat _____	No _____

MONITORING TOOL, SESSION FIVE

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

Instructions: Distribute a piece of paper with pictures and labels for “talk,” “argue” and “say nothing,” and a second paper with pictures and labels reading “yes,” “somewhat” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Question 1: A woman is worried that her husband is spending too much money at the local bar, and she has become concerned about the family’s savings. He feels that he works hard and deserves to relax with friends at the end of the day. In your opinion, how should this conflict be resolved?

No. of Responding Women Only	Women: _____	Men: _____
No. of Responding Men Only	Women: _____	Men: _____
No. of Responding Children Only	Women: _____	Men: _____
No. of Responding Women and Men Only	Women: _____	Men: _____
No. of Responding Men and Children Only	Women: _____	Men: _____
No. of Responding Women and Children Only	Women: _____	Men: _____
No. of Responding Women, Men and Children	Women: _____	Men: _____

Question 2: In your opinion, did the discussion address how to create a successful household?

No. of Women Responding	Yes _____	Somewhat _____	No _____
No. of Men Responding	Yes _____	Somewhat _____	No _____

Cards

A

C

MONITORING TOOL, SESSION SIX

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

Cards

A

D

Instructions: Distribute a piece of paper with pictures and labels for “husband and wife discuss,” “husband alone decides” and “wife alone decides,” and a second paper with pictures and labels reading “yes,” “somewhat” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Question 1: At the end of the month, a family has very little money left to pay for food, school fees, seeds for planting. The wife is worried that if she asks for money, her husband will be upset because he will not be able to go to the local bar with his friends. The husband knows that his wife has no money to buy food and that they have several critical expenses to meet. In your opinion, how should this situation be resolved?

No. of Responding Women Only	Women: _____	Men: _____
No. of Responding Men Only	Women: _____	Men: _____
No. of Responding Children Only	Women: _____	Men: _____
No. of Responding Women and Men Only	Women: _____	Men: _____
No. of Responding Men and Children Only	Women: _____	Men: _____
No. of Responding Women and Children Only	Women: _____	Men: _____
No. of Responding Women, Men and Children	Women: _____	Men: _____

Question 2: In your opinion, did the discussion address how to create a successful household?

No. of Women Responding	Yes _____	Somewhat _____	No _____
No. of Men Responding	Yes _____	Somewhat _____	No _____

MONITORING TOOL, SESSION SEVEN

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

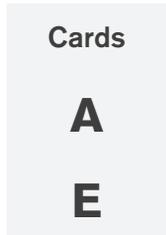
Instructions: Distribute a piece of paper with pictures and labels that represent “win-win,” “win-lose” and “lose-lose” situations, and a second paper with pictures and labels for “yes,” “some-what” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Question 1: A woman thinks her husband spends too much money at the local bar. She knows that if he continues to do so, there won't be enough money to pay school fees next month. The husband believes that he works hard and deserves to relax with his friends. After a discussion, the couple arrives at the following solution: The woman will buy less expensive food and the husband will go to the bar less frequently for the next four weeks. The money that they saved will be used to pay the school fees of their children.

No. of Responding Women Only	Women: _____ Men: _____
No. of Responding Men Only	Women: _____ Men: _____
No. of Responding Children Only	Women: _____ Men: _____
No. of Responding Women and Men Only	Women: _____ Men: _____
No. of Responding Men and Children Only	Women: _____ Men: _____
No. of Responding Women and Children Only	Women: _____ Men: _____
No. of Responding Women, Men and Children	Women: _____ Men: _____

Question 2: In your opinion, did the discussion address how to create a successful household?

No. of Women Responding	Yes _____	Somewhat _____	No _____
No. of Men Responding	Yes _____	Somewhat _____	No _____

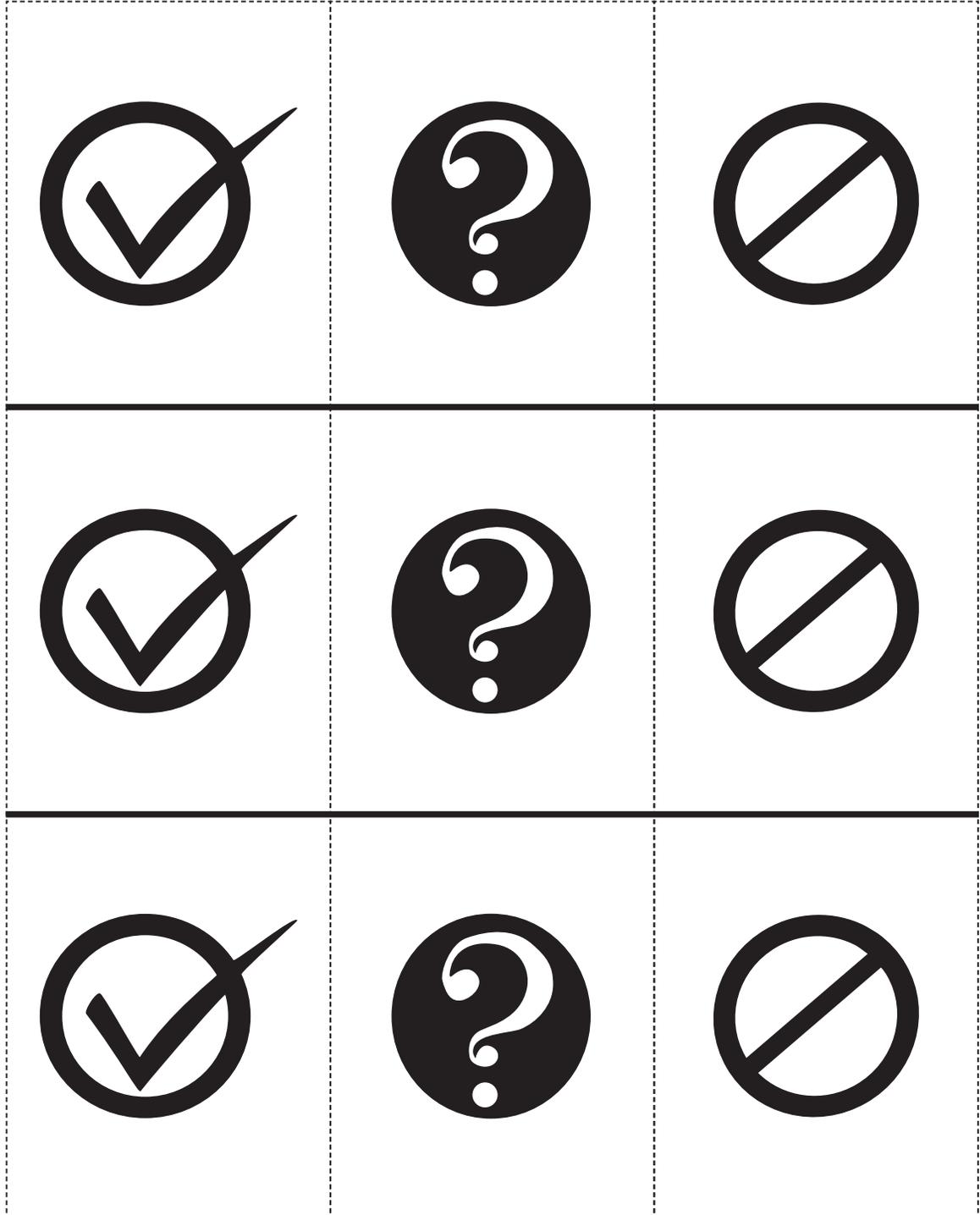


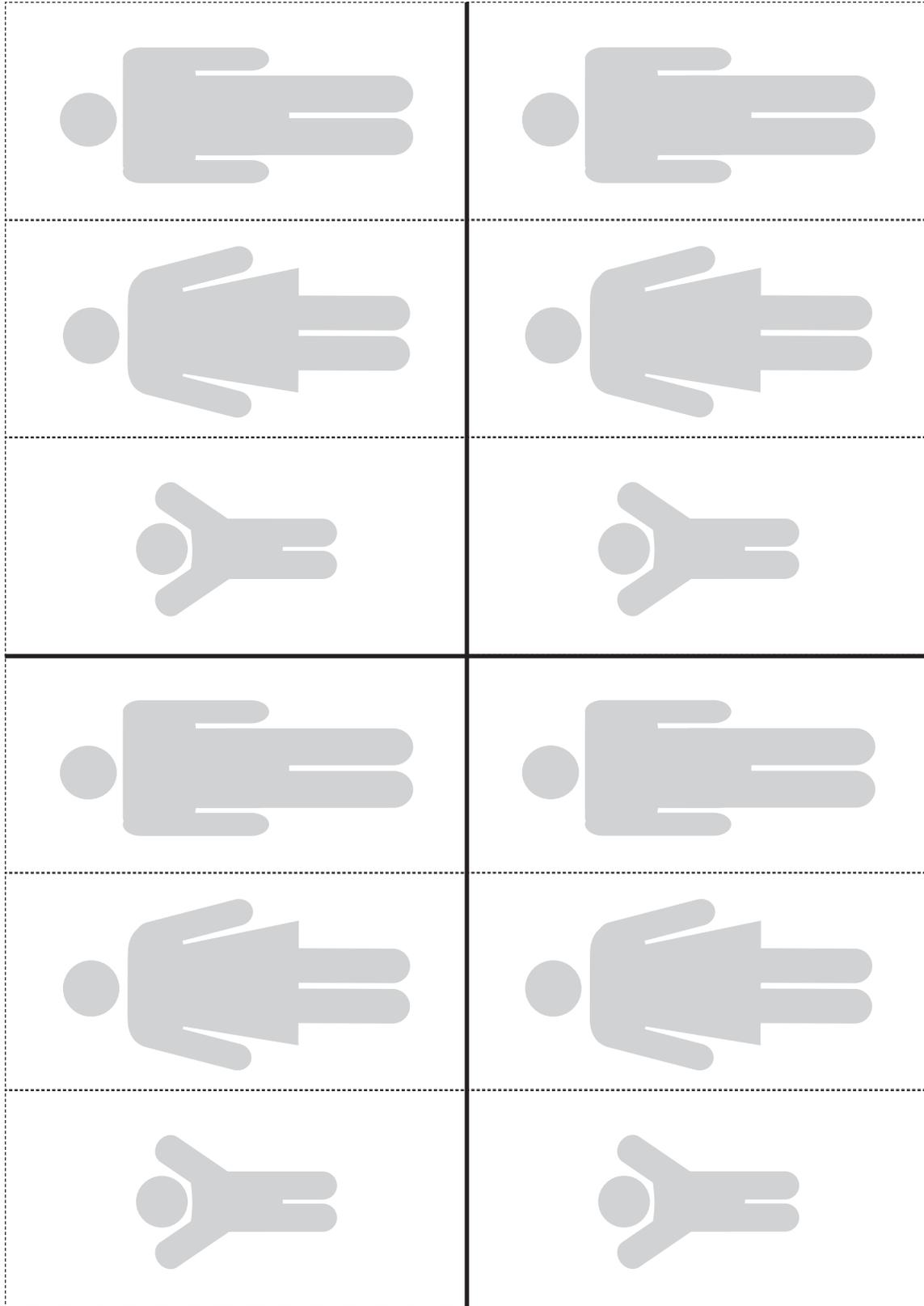
MONITORING TOOL CARDS

A

**YES, NO,
MAYBE**

Monitoring Tool
Sessions 2-7





B

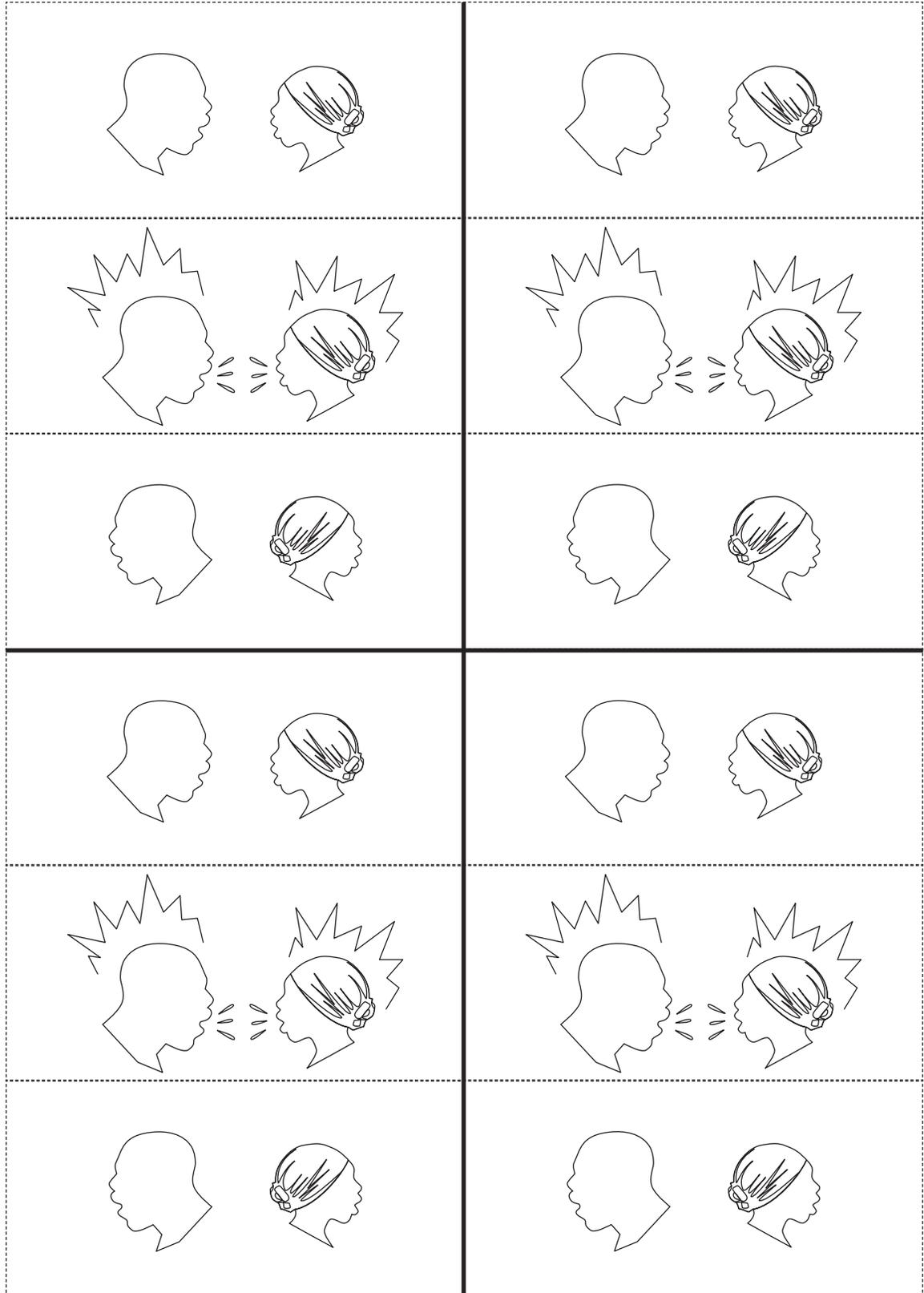
**MAN, WOMAN,
CHILD**

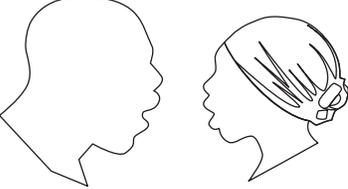
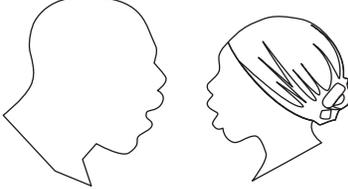
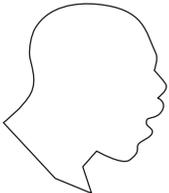
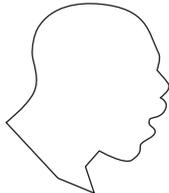
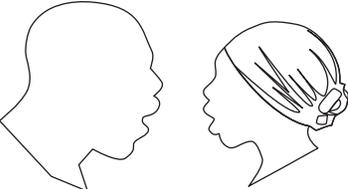
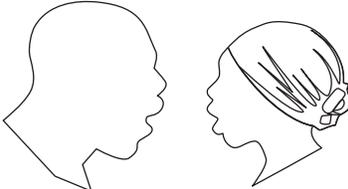
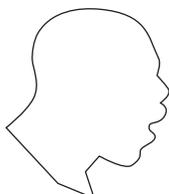
Monitoring Tool
Sessions 2-4

C

TALK, ARGUE, SAY NOTHING

Monitoring Tool
Session 5



D

**DISCUSS OR
DECIDE ALONE**

Monitoring Tool
Session 6

E

WIN-WIN, WIN-LOSE, LOSE-LOSE

Monitoring Tool
Session 7

ANNEX 5: CLOSING ACTIVITY

YARN COIL ACTIVITY

PURPOSE OF THE ACTIVITY

The purpose of the Yarn Coil activity is to help participants reflect on the key lessons they have learned throughout the discussion series and make a commitment for change.

STEP 1: INSTRUCTIONS FOR THE ACTIVITY

- » Invite all participants to sit with you in a circle. Show them the yarn coil.
- » Tell them that the activity consists of holding wrapping a small part of the yarn around your index finger then throwing the yarn to someone sitting far away from you.
- » Every time a participant gets the yarn, they have to wrap a small piece of the yarn on their finger, make a statement about a personal commitment for change based on what he/she has learned throughout the discussion series process.
- » The activity is going to go on until everyone has gotten a chance to make at least on commitment of change.

Side Note: Facilitator should demonstrate the activity by visibly twirling the coil round his/her index finger, making a statement and throwing the yarn to a member of the group.

- » The participant receiving the yarn coil from you follows the same pattern. Ask everyone to hold the yarn thread tightly.

TIP: One co-facilitator should assist the participants in throwing and holding the yarn coil because the lead facilitator is sitting within the circle and facilitating the activity.

STEP 2: PROCESSING THE ACTIVITY

- » Facilitate a discussion using the following leading questions:
 - Ask participants what they just created using the yarn? What does it represent?

The answer you are looking for is that this represents a network of people that are interconnected. This network represents all the things one can do to build a strong and successful household moving forward.

- » Ask participants to pull the yarn lightly so that the network of lines becomes clearly visible. The figure represents a net of people who are able to support and help each other.

STEP 3: CONCLUDE

- » Conclude the activity by thanking all the participants for a wonderful time you have been able to spend together and the rich information you have been able to exchange.
- » Share some words of encouragement and conclude the activity.

ANNEX 6: FINAL EVALUATION SURVEY FOR DGS

FINAL EVALUATION SURVEY TOOL

This questionnaire should be administered to each participant individually during Session 8.

DEMOGRAPHICS:

The respondent is

EA\$E member (Name: _____)

Spouse of EA\$E member (Name: _____)

Sex of respondent: _____ Marital status of respondent: _____

HOUSEHOLD DECISION MAKING

1. Who makes decisions on spending for food for the family?

	Mostly Me
	Mostly My Spouse
	Both Equally
	Don't Know

2. Who makes decisions on spending for major purchases (livestock, bicycle, etc.)?

	Mostly Me
	Mostly My Spouse
	Both Equally
	Don't Know

3. Who makes decisions on spending for alcohol or cigarettes?

	Mostly Me
	Mostly My Spouse
	Both Equally
	Don't Know

4. Who makes decisions on how much to save during VSLA activities?

	Mostly Me
	Mostly My Spouse
	Both Equally
	Don't Know

5. Who makes the decision on how to use the loans from VSLA activities?

	Mostly Me
	Mostly My Spouse
	Both Equally
	Don't Know

6. If a husband and wife fail to agree on budget allocations, the husband make the final decision.

	Agree
	Disagree
	I Don't Know

STATUS IN THE HOUSEHOLD

7. How would you rate the importance of your economic contribution (monetary and nonmonetary) to the household?

1	2	3	5
Very Low	Low	Medium	High

8. How would your spouse rate the importance of your economic contribution (monetary and nonmonetary) to the household?

1	2	3	5
Very Low	Low	Medium	High

9. In general, how does your spouse value your ideas or suggestions?

1	2	3	5
Very Low	Low	Medium	High

KNOWLEDGE ACQUIRED AND BEHAVIOR CHANGE

10. Identify two advantages of joint decision making in the household? (Do not read out loud the answers to the respondent. Simply check the answer categories as they are mentioned by the respondent.)

	Makes better use of limited resources.
	Satisfies needs of all household members.
	Minimizes conflict in the household.
	Nourishes feelings of value and respect among household members.
	Takes the views and/or needs of all household members into consideration.
	Reinforces positive household relationships.
	There are no advantages.
	I don't know.
	Other reason cited (specify: _____)

(Were at least two reasons cited? Circle YES or NO)

11. Identify two disadvantages of joint decision making in the household? (Do not read the answers out loud to the respondent. Simply check the answer categories as they are mentioned by the respondent.)

	Takes more time to make a decision.
	Creates more conflict in the household.
	I have less decision-making power.
	My spouse meddles in my affairs.
	There are no challenges.
	I don't know.
	Other reason cited (specify: _____)

12. a) In the last two months, did you have a major disagreement or conflict with your partner?
(If respondent doesn't have a partner, skip this question.)

	Yes
	No
	I don't remember
	Not Applicable (no partner)

b) Did you express your opinion to your partner?

	Yes
	No
	I don't remember
	Not Applicable (no partner)

c) How was the disagreement/conflict resolved?

	We both got part of what we wanted / We compromised.
	I got what I wanted, my partner didn't get anything.
	My partner got what s/he or she wanted, I didn't get anything.
	It was not resolved / Neither one of us got what we wanted.
	I don't remember.

13. Did you and your partner ever talk about the discussion group topics at home?

	Yes
	No
	I don't remember
	Not Applicable (no partner)

14. Would you recommend the discussion group series to a friend, neighbor or other family member?

	Yes
	No
	Not Sure



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