

**Gender Inclusive Financial Literacy Training (GIFT)  
Technical Guidance Note**



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## Technical Guidance Note

### World Vision Australia (WVA)

#### EXECUTIVE SUMMARY

- **Introduction:** As livelihood practitioners at World Vision, child well-being is at the heart of our vision and purpose as an organization. Economic development models can support our vision to economically empower caregivers – women and men - to increase income for the well-being of themselves, their children and families. World Vision Australia (WVA) is piloting Gender Inclusive Financial literacy Training (GIFT) as a non-biased, gender-inclusive financial literacy training package. Based on global best practices in financial literacy, behavioral economics and gender transformative programming, it aims to promote women and men's access and adoption of financial literacy skills, while also promoting more gender equitable relationships at the household level.
- This Technical Guidance note aims to provide a checklist of things to consider when planning to implement GIFT activities as part of an economic development program including: inclusive Market Systems Development (iMSD)/ Local Value Chain Development (LVCD), Savings for Transformation (S4T), Ultra-Poor Graduation (UPG) and Women's Economic Empowerment (WEE) approaches. Therefore, there are key steps that can be considered at the overall design, implementation and Monitoring and Evaluation (M&E) stages of a program. It also provides more detailed evidence from external and internal sources on the proposed activity design and implementation modality. It can be read alongside 1) the GIFT full manual for adaptation; and 2) key model documents such as iMSD/WEE Program Quality Assurance Standards (PQAS).

#### GIFT CHECKLIST FOR IMPLEMENTATION – 10 STEPS TO REMEMBER

1. If there are key challenges linked to financial literacy in your context, ensure that this is captured in project design, including problem identification, development of the project logic and linked activities.
2. Consider how GIFT links to other program priorities and technical approaches and activities.
3. Ensure your M&E plan reflects GIFT.
4. Budget for a Gender Responsive Financial Needs Assessment, activity contextualization and implementation for both women and men members of the household.
5. Ensure Gender Responsive Financial Needs Assessment is conducted early in design and assessment phase.
6. Identify the key financial competency gaps, potential partners and adapt the GIFT manual and implementation modality to suit the gaps and local context.
7. Plan for implementation early in programming to enable synergies with other livelihoods activities and evidence of behavior change.
8. Conduct Training of Trainers (TOT) with the selected facilitators.
9. Implement the GIFT training in phases.
10. Closely monitor in the piloting stage to promote adoption of key practices.

**NOTE TO THE IMPLEMENTATION TEAM:** This technical note only provides high-level guidance, and each project team will need to carefully consider what works for their country, regional and project context.

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# I. INTRODUCTION

This guidance note was produced by WVA, based on global good practices and experience in delivering effective GIFT in the Asia Pacific region. The guidance note serves to present WVA's approach to financial literacy training in a guidance note available as a resource to WVA Field Offices (FOs). The document seeks to provide practical guidance on how to adapt the GIFT manual and implement effective training in gender-inclusive financial literacy.

## AUDIENCE

The primary audience of this guidance note is livelihoods specialists, program managers, M&E managers, grant acquisition specialists and other relevant program staff working on livelihoods programs within the World Vision partnership. It is aimed at FOs who are looking to adapt GIFT for their local context and accompanies the GIFT manual. Additional audiences include partners such as local non-governmental organizations (NGOs), financial service providers (FSPs) and faith-based organizations.

## TARGET GROUP

The primary target of GIFT is couples of husbands and wives. However, depending on the context, GIFT could also be for single headed households (e.g. female headed households), where other family members are engaged in the household financial management and decision making. In some contexts, there might be other extended family members (such as father in law/mother in law), who are important to engage in the activity.



## What are the key problems?

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

GIFT is aiming to address several interrelated problems, which are outlined below:

- Smallholder farmers are not realizing their potential in economic markets, esp. women working on family farms.
  - Parents and caregivers are not able to provide well for their children due to the lack of sufficient income.
  - Limited access to quality financial literacy programs.
- Financial literacy programs often overlooked with limited planning and M&E linked to core financial literacy competencies. Smallholder farmers are at risk of economic, climate and other related shocks.
- Gender inequalities linked to women's access to financial services, which is worse than for men in most countries, and lack of gender equitable financial decision-making between women and men. This is linked to other interrelated challenges, such as low education, early marriage, gender-based violence (GBV), and limited soft skills/confidence.

## What is the solution?

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

- OECD Secretary-General (2017)

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

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

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## What is Financial Literacy?

Financial literacy is “a combination of awareness, knowledge, skill, attitude, and behaviour necessary to make sound financial decisions and ultimately achieve... financial well-being”. For smallholder households, the ability to plan ahead, prepare for expected and unexpected financial shocks and smooth consumption is crucial to their economic resilience and as a means to avoid continuing in, or falling into, a cycle of poverty. Income generation from farming businesses, and improved savings behaviour and practices, can help families expand their business but also meet their basic needs. Financial literacy is closely linked to the ability of farming households – women and men – to manage their household budget.

Key financial literacy competencies that are covered in the GIFT manual include:



Based on the global literature, key enabling factors for effective financial literacy programs are summarised below:

- Multiple short sessions over weeks/months
  - Experiential learning
  - Simple analogies
  - Rules of thumb
  - Commitment devices
  - Linkages with formal and informal Financial Service Providers (FSPs)
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# What is our approach to gender inclusion and women's economic empowerment (WEE)?

As a child focused organization, our livelihoods programming needs to pivot to promote holistic WEE outcomes: women's economic advancement, access, agency and equitable systems. Indeed, there is global evidence that when women are financial contributors to the household income, investments in children's health and education increase. World Vision can apply a gender lens to the way that the organization implements financial literacy to promote holistic WEE outcomes.

-  **Access:** Both women and men from farming households should be equipped with access to financial literacy skills to enable both the household, as a business, and family unit, to function well and equitably. This can enable access to capital and other resources.
-  **Economic advancement:** This improved access can support income generation or return on labour.
-  **Agency:** World Vision can promote women's decision-making linked to the family finances and financial management. This can have linkages to other dimensions of women's agency, including manageable workloads and well-being, including freedom from GBV.
-  **Equitable Systems:** In order to ensure a supportive enabling environment, activities can challenge harmful norms like "men need to be the main decision maker regarding family budgets", with equitable alternatives like "women and men are equal partners in the family and should share decision-making for the benefit of their family".



With women and men both able to participate in, and influence, household financial management, savings and budgeting processes, financial literacy programs can aim to ensure that the whole family's financial priorities can be reflected including business, basic needs and expenses linked to child well-being, like education and health.

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The GIFT manual includes gender transformative sessions, which seek to actively examine and question gender norms and imbalances of power between men and women, and between groups. Importantly, the manual actively seeks change by promoting equitable alternatives. For families, what more important decisions are there, than how to spend the family budget? The GIFT manual promotes gender equality outcomes by ensuring that households can:



Understand the benefits of both women and men setting the family vision and joint household budgeting goals;



Understand the difference between gender and sex, and how attitudes and norms shape perceptions and behaviours;



Understand the benefits of sharing financial decision-making so that the whole family can benefit; and



Understand the benefits of equitable distribution of paid and unpaid care in households.

- [WVA's 2022 Meta Analysis](#) of 11 EE projects valued at over A\$65 million (USD 46 million) life of award<sup>1</sup> demonstrated:
  - financial literacy and Savings for Transformation (S4T) groups were key contributing factors to improvements in financial resilience and coping with shocks at the household level;
  - the value of gender transformative programming like GIFT in promoting women's agency and equitable systems.

## II. GIFT Adaptation & Implementation

GIFT checklist for adaptation & implementation - 10 steps to remember:

1

**If there are key challenges linked to financial literacy in your context, ensure that this is captured in project design, including problem identification, development of the project logic and linked activities**

The key problems addressed by GIFT regarding lack of financial competency and shared financial decision-making within households are outlined below:

- Lack of financial competency and low financial literacy is correlated with poorer money, asset and debt management
- Economic vulnerability to shocks
- Smallholder farmers are not realizing their potential in economic markets, especially women working on family farms
- Gender inequalities linked to women's access to financial services, and lack of gender equitable financial decision-making between women and men, negatively impacting children.

If these resonate with the problem identification of the proposal, include them within the problem tree and program logic.

<sup>1</sup>For information, please see 2022 World Vision's Economic Empowerment Meta-Review: [economic-empowerment-meta-review-2022.pdf \(worldvision.com.au\)](#)

## 2

## Consider how GIFT links to other program priorities and technical approaches and activities

While the GIFT curriculum focuses on building financial capacity and equitable financial decision-making of households, the material also provides numerous opportunities to align and link with other World Vision project models and approaches such as: Savings for Transformation (S4T), ultra-poor graduation (UPG) and Local Value Chain Development (LVCD). Specifically on the Women's Economic Empowerment (WEE) approach and inclusive Market System Development (iMSD), GIFT become one of the activities in Partnering with Financial Institutions or direct training by project staff.

When designing a project, it is helpful to have a clear understanding of the pathway of change in your project logic as it relates to the changes that the project wants to achieve from activity to output to intermediate outcome to outcome. As GIFT is only one activity within a larger project design, program teams should consider how the GIFT activity can contribute to higher level outcomes, along with and in relation to other activities. Ideally GIFT is under Financial Inclusive Outcomes. Most of the outcomes and goal level indicators that GIFT can contribute to will not be possible without complementary activities such as:

- Income generation and spending on child well-being: This will link to the core income generation activity (IGA) and related business planning, training and mentoring approaches.
- Access to Finance: This will link to the overarching approach to financial inclusion – either through formal or informal services like savings groups.
- Financial Resilience: This will link to other activities, such as the approach to disaster risk reduction, climate change adaptation, and business risk and adaptation.
- Women's Economic Empowerment: While GIFT can support improved access for women and men to financial literacy, changes in women's agency and equitable systems, including social norms might require another model or set of activities, at the household or community level or both. The project team needs to consider this in the design process.

## 3

## Ensure your Monitoring & Evaluation (M&E) plan reflects GIFT

A robust monitoring & evaluation plan which has the ability to capture changes in knowledge, attitudes and behaviours over time is needed for any livelihoods project.

In order to inform evidence and learning across WVA's livelihoods portfolio, the key question of enquiry is:

### **How effective is GIFT in promoting envisioned outcomes in livelihoods programming?**

All M&E data collected should be disaggregated by gender and analysed to inform future adaptations to the training and evidence of the GIFT model. Below are some indicators that can be used to reflect GIFT, acknowledging that the higher-level outcomes will be linked to other activities as well.

Level	Description	Indicator
Goal	Improved Child Well-Being	% HHs able to provide well for their children (G1 / C4B.0044)
	Increased Financial Resilience	% HHs able to raise a large sum of money within 30 days (G4)
Outcome	Increased Access to Finance for emergencies saving and for the future	<ul style="list-style-type: none"> <li>• % HHs with the means to save money (O.EE.36 / C4B.0069)</li> <li>• % HH that used improved financial services in the past 12 months (IO.EE.1 / C4B.25259)</li> <li>• % HHs with access to sufficient credit (O.EE.41 / C4B.0068)</li> <li>• % target households using loans and/or savings or group share-out to invest in productive assets/ inputs/ services (O.EE.40 / C4B.25452)</li> </ul>
	Improved capacity of HHs to avoid, absorb and adapt to shocks	% HH able to employ an effective disaster risk reduction or positive coping strategy (O.NRM.7/C4B.0074)
	Increased women's agency (manageable workloads, well-being, decision making)	<ul style="list-style-type: none"> <li>• % HHs with equitable decision making in productive sphere (O.EE.21)</li> <li>• % HHs with equitable decision making in domestic sphere (O.EE.22)</li> <li>• % of women and men with individual and household savings (O.EE.37 / WEE 1.6)</li> <li>• Number of women supported to assume leadership roles (G.04/MELF indicator)</li> </ul>
	Increase equitable systems for women and men	% respondents with supportive attitudes towards women's economic participation (O.EE.18 / C4B.25450)
Intermediate Outcome	Women and men improve their financial literacy practices	<ul style="list-style-type: none"> <li>• % households having set a goal and started saving for it (IO.EE.9)</li> <li>• % of respondents who report feeling confident in their financial literacy (IO.EE.8)</li> <li>• % women and men who believe they have access to adequate information and other opportunities to start or expand an income generating activity (IO.EE.5)</li> <li>• % of women and men who report making a decision to save or borrow in the last twelve (12) months (IO.EE.7)</li> </ul>
Output	Women and men have improved access to financial literacy training	<p># of men and women who participate in GIFT training</p> <p># of men and women who improve their scores between Pre-test and Post-test</p>

To monitor the effectiveness of GIFT, the project can use the pre-post test questions that can be found in the Annexures of the GIFT Manual. In addition to the above, the following tools are recommended to support an understanding of training effectiveness:

- Attendance records disaggregated by gender should be kept to understand drop out/completion rates; and
- Simple feedback tools should be utilised at the end of each session to determine whether participants found value in the training.

**Qualitative tools :**

**Example from ANCP - iLIVE Project :**

**ANCP – iLIVE Project**  
**Community Stakeholder Annual Reflection - June 2018**  
**Northern & Eastern Province of Sri Lanka**

**INDIVIDUAL SATISFACTION SURVEY**

**1. What was your key learning from today's reflection session? List 3**

**2. How confident are you to implement the action point from this discussion?**

- a. Very confident**
- b. Confident**
- c. Moderate**
- d. Cannot say**

**3. What is your feeling after the reflection session?**

**4. What changes can you make in your community? List 3**

**5. How can we improve the session in future (methodology, timing, transport, food, venue , facilitators etc)**

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## 4

**Budget for a Gender Responsive Financial Needs Assessment, contextualization and implementation**

**Appropriate approximate budgeting for a financial needs assessment /adaptation of the manual to tailor the design of the curriculum to identified needs of the target audience. The budget amount can be validated in Step 5 when determining the scope.**



**Budgeting for 3–4 days TOT for the local facilitators or for local partner staff including translation of the Manual and training materials, as needed (see Step 7)**



**Budgeting for training implementation should consider how many sessions for delivering the training. Ideally, one session will take 2–4 hours/meeting. Budget checklist include:**

- **Appropriate budgeting of training for 2 people per household and over several weeks**
- **Budget for meeting package including meals**
- **Budget for training tools**
- **Budget for printing modules**
- **Budget for child friendly space and/or childcare**



**Budgeting for monitoring**

## 5

**Ensure Gender Responsive Financial Needs Assessment is constructed early in design phase**

There may have been a recent assessment conducted of the financial needs of potential participants, such as through a gender-sensitive market assessment or a gender and social inclusion (GESI) assessment. In this case, a rapid desk review can be conducted, of the existing World Vision assessments as well as any relevant external reports, possibly augmented by collecting additional primary data collection. If more information is needed, then a specific Gender Responsive Financial Needs Assessment should be conducted early in the design phase. The third option is that a Gender Responsive Financial Needs Assessment is done in tandem with other key assessments such as a market assessment and/or the GESI assessment. In all three cases, it is important to ensure sufficient information is gathered, without unnecessary duplication, in order to support the adaptation of the GIFT curriculum and materials into the local context (Step 6), to enable better preparation and training, and to achieve the expected changes and impact.

A Gender Responsive Financial Needs Assessment could involve a secondary data review and qualitative data collection such as gender desegregated focus group discussions (FGDs) and Key Informant Interviews (KIIs). If there are not enough resources, the project could use available secondary data such as World Vision data or another organization's data for assistance only. The assessment at a minimum should identify the key financial competency gaps for women and men, as well as map potential partners, ideally Financial Service Providers (FSPs). There should be attention paid to embedding a gender lens to identify the different barriers for women and men. It is important to engage with potential private sector partners as soon as possible in order to determine their identity, level of interest and when they would wish to become involved. If they are interested and want to help conduct the training (see Option B in Step 6), the partner/s may also wish to participate in aspects such as the market assessment and adaptation of the manual. An example of private sector participation occurred in Indonesia when an FSP, in this case a credit union, provided the training, as they saw the value of GIFT for their clients and, in turn, for the FSP's competitive position in the marketplace.

## 6

### Based on the assessment, adapt GIFT manual and implementation modality to suit the gaps and local context

Use the findings from the Gender Responsive Financial Needs Assessment to decide some key aspects:

Adapt GIFT Manual, such as identify local study cases for simulation game. This could be done by the same consultant /staff that are engaged in the assessment.

**Option A** Decide Training modality and partners:

**Option B** GIFT can be facilitated directly by project staff

GIFT can also be facilitated through partnering with FSPs playing a key supporting function in the market and who are willing to expand beyond their basic training prior to on-boarding clients. GIFT can be an embedded service alongside saving and loan services for producers and businesses. There are some advantages for World Vision and FSP partnering in delivering GIFT for assisted households:

#### SOCIAL IMPACT (FOR WORLD VISION)

- Increase training outreach (and hence financial literacy and gender equality outcomes)
- Direct linkage of farmers with FSPs Increased investment in program activities

#### BUSINESS IMPACT (FOR FSP)

- Increase client outreach
- Increase savings portfolio
- Increase productive loan portfolio Improved repayment rates (portfolio quality)
- Collect market information to design customer-centric financial products

**Option C** GIFT could be implemented by the staff in the first instance and progress to Option B over time.

## 7

## Plan for implementation early in programming to enable synergies with other livelihoods activities & evidence of behaviour change

Failure to plan means planning to fail. Good planning will enable increased knowledge and behaviour change. The gender sessions are designed for couples, and seek to promote gender equitable relations. This requires:

- The training is designed to be delivered over multiple short sessions (for example one short session per week or month), hence appropriate budgeting for 2-3 facilitators to carry out each training may need to consider additional travel time and costs.
- In recruitment of participants, consider local context. For example, in some contexts, project staff may also consider involving community leaders or faith-based leaders to invite training participants. In other contexts, you may need to adjust the target group e.g. GIFT training may involve other family members.
- Strategies to ensure couples can attend given care responsibilities of women and men and their overall safety. This might require careful consideration of the time and place of training, incentives to attend GIFT and/or child friendly training spaces or other solutions.
- Consideration of gender and disability inclusion in budgeting for visual and learning aids (for example, printing large visual aids/posters, sign language translator, use of technology).
- Consider health and sanitation requirements given the local context and regulations.

One final issue relates to translation of the manual and training materials. Where this is needed due to the local language used by facilitators and community participants, it is normally preferable for this to occur before the ToT so that the manual can be read and understood by key participants before the ToT, with minor tweaking afterwards. However, if the ToT trainers and trainees have strong English skills, it may make more sense to translate the manual after the ToT and before the training, so that the translation can incorporate any comments and feedback from the trainees.

## 8

## Conduct Training of Trainers (TOT) with the selected facilitators

The ToT will normally be conducted by a technical expert from WVA together with co facilitation from FO/project staff, ideally with skills in financial literacy, savings groups, economic development and gender issues. It is important to ensure that sufficient numbers of both male and female facilitators are trained on the contextualised GIFT manual, so that this gender mix can be reflected in the actual training (see Step 9). It is important that the gender transformative sessions are conducted by facilitators with expertise in gender equality and social inclusion and/or WEE. If there is a potential for partners to conduct training from the beginning (see Step 5), their staff will need to be trained. If private sector partners may have an interest in providing GIFT training in the future, it is recommended to invite them to attend the ToT workshop also, so that they understand the detail of the training.

It is recommended to ensure adequate time is allowed to address the relevant topics during the TOT which is normally a 4-day face to face intensive workshop: see attached sample Agenda (Annex). If the face to face workshop is preceded by an online training or information session (which can also be an opportunity to provide some initial detail on GIFT without WVA staff having to travel to the country), it may be possible to reduce the length of the training session accordingly.



As facilitators are often much more familiar with the target communities, it is important to request feedback on the proposed training material and make any necessary changes prior to the first community training. The training should be on the curriculum but also on skills in facilitation methods, as this is especially critical for gender transformative sessions.

A key element of the TOTs is the playback methodology, where the trainer runs the session but trainee participants have the opportunity to run (or “play back”) parts of some modules with all participants.

There are certain practical exercises in the GIFT curriculum which are more complex and require time for trainees to understand, such as the financial management simulation game, the seasonal calendar, the man and woman box/hours in a day, and the loans/savings plan. After trainees run these exercises, they should be asked to reflect on their facilitation and receive constructive feedback from others. This will also be an opportunity to gather feedback on the exercises themselves, in order to make improvements. In terms of the training facilitation modality, it is recommended that for in person trainings, there is no need for slides because the training is designed to be participatory and interactive. However, if the team are doing an online orientation on GIFT, slides can be used to help participants digest the key points in the absence of butchers paper, visual aids etc.

## 9

### Implement the GIFT training in phases

It is recommended that training implementation in target communities is carried out in four phases:

1. A smaller pilot phase in a few target communities with the aim of gathering feedback to inform further adaptations to the training, prior to implementing at scale.
2. Adapting the training manual and GIFT implementation plan based on participant and facilitator feedback.
3. A full implementation phase in all target communities.
4. Scaling up phase.

It may be feasible to conduct phase 1 very soon after the ToT, so that trained facilitators have an early opportunity to put into practice what they have learned. Since gender equality and equity in household financial decision-making are key components of the training, it is important to ensure a balance of gender in facilitators in each community training session as some of the discussions could be sensitive in certain contexts. It's also important for facilitators to consider facilitation tips that have been added in the module.

10

**Closely monitor during the piloting stage to promote adoption of key practices**

Key monitoring questions pertaining to the effectiveness and relevance of GIFT for target households can be summarised in two categories:

1. Content
2. Process

Where it is possible to conduct additional qualitative research to add to the quantitative financial needs assessment and pre-post test, key questions in the manual are recommended to guide further analysis into effectiveness and relevance of GIFT and adaptation input for scaling up stages.

## GENDER INCLUSIVE FINANCIAL LITERACY TRAINING (GIFT) TRAINING OF TRAINERS: 4 DAY AGENDA

[Venue, dates] (assumes 4 groups for Role plays and 32 trainees in 16 couples)

Day	Time	Module	Facilitators	Activities	Notes and Key Printing
<b>Day 1</b>	<b>08.30–09.10</b>	<b>Opening &amp; Introduction</b>		<b>Welcome participants and set scene of country &amp; GIFT</b>	
	09.10–09.40	Purpose of TOT & how Modules will run		<ul style="list-style-type: none"> <li>• Introduce facilitators</li> <li>• Explain the TOT agenda for remaining days</li> <li>• Explain parking lot, feedback requested</li> <li>• Request participants to form 'couples', if not already designated</li> </ul>	Set up Parking Lot flipchart
	09.40–10.15	Facilitator & Facilitation tips & tricks			
	10.15–10.45	Morning Tea			
	10.45–12.00	Module 1: Welcome		<ul style="list-style-type: none"> <li>○ Welcome, Overview (15 minutes)</li> <li>○ Expectations (15 minutes)</li> <li>○ Setting Ground Rules (15 minutes)</li> <li>○ Pre-Test (30 minutes)</li> </ul>	<ul style="list-style-type: none"> <li>• Print Visual Aid 3 (Large eg flipchart) x 1 copy</li> <li>• Print Pre/Post-Test x 32</li> </ul>
	12.00–13.00	Lunch			
	13.00–15.00	Module 2: Respectful relationships and gender equality		<ol style="list-style-type: none"> <li>1. What do we mean by Gender? (40 minutes)</li> <li>2. Man Box, Woman Box, Human Box</li> </ol>	<ul style="list-style-type: none"> <li>• Print Visual Aids 4-6 (L) x5</li> <li>• Explain the exercise</li> </ul>
	15.00–15.20	Afternoon tea			
	15.20–16.20	Role play 1		Man Box, Woman Box, Human Box (60 minutes)	Break participants into small groups (approx. 6-8 per group) & allocate exercises to run
	16.20–16.30	Day 1 wrap up and feedback			Participants to comment on feedback sheets
<b>Day 2</b>	<b>08:30–08.45</b>	<b>Recap of Day 1</b>			
	08.45–10.40	Module 3: Vision for my family's future		<ol style="list-style-type: none"> <li>1. Setting SMART visions (15 minutes)</li> <li>2. Individual visions for your family (15min)</li> <li>3. Sharing power in decision-making (35 min)</li> <li>4. Our shared vision for our family (20 min)</li> <li>5. Saving Plan for our Vision (30 min)</li> </ol>	<ul style="list-style-type: none"> <li>• Print Visual Aids 7-13 (L) x1</li> <li>• Print Visual Aid 15 (Small eg A4) x 16</li> <li>• Print Visual Aid 14 (S) x1</li> </ul>

	10:40–10:55	Morning Tea			
	10:55–12.10	Module 4: Managing your money and Supporting your partner's work (Part 1): Managing money with envelopes		<ul style="list-style-type: none"> <li>Household financial management simulation game</li> <li>Managing your cashflow (15 min)</li> <li>Reducing expenses (Needs vs wants) (15 min)</li> </ul>	<ul style="list-style-type: none"> <li>Explain simulation game</li> <li>Print Visual Aids 16, 18-20 (L) x1</li> <li>Print Visual Aids 21, 22 &amp; 25 (S) x1</li> <li>Print Visual Aid 23, 24 and 29 (L)x1</li> <li>Print Visual Aid 17 (S) x 16 and cut up</li> <li>Print sufficient fake local currency (discuss amounts with local team)</li> </ul>
	12.10–13.00	Lunch			
	13.00–15.00	Role play 2		Household financial management simulation game (120 minutes)	Break participants into small groups (approx. 6-8 per group), each group to nominate facilitators
	15.00–15.20	Afternoon tea			
	15:20–16.05	Module 4: Managing your money and Supporting your partner's work (Part 2): Seasonal patterns		1. Seasonal Calendar	<ul style="list-style-type: none"> <li>Explain the exercise</li> <li>Print Visual Aids 27 (L) x1</li> <li>Print Visual Aid 30 (L) x1</li> <li>Print Visual Aid 31 (S) x4</li> <li>Print Visual Aid 26 (S) x16</li> </ul>
	16.05–16.30	Day 2 wrap up and feedback			Participants to comment on feedback flipcharts
<b>Day 3</b>	<b>08.30–08.45</b>	<b>Recap of Day 2</b>			
	08:45–10.10	Role play 3		Seasonal Calendar and budget (80 min)	In same groups, run role play with different facilitators
	10.10–10.30	Morning tea			
	10.30–12.00	Module 4: Managing your money and Supporting your partner's work (Part 2): Seasonal patterns (cont.)		<ol style="list-style-type: none"> <li>Our Household Cashflow Tree (20 min)</li> <li>Hours in a Day (45 min)</li> <li>Working together in Agriculture (20 min)</li> </ol>	Print Visual Aid 32 (L) x5
	12.00–13.00	Lunch			
	13.00–14.20	Role play 4		24 Hour Clock	Change groups, led by any facilitators yet to lead a session

	14:20–14.40	Afternoon Tea			
	14.40–16.20	Module 5: Planning for the Future (Part 1): Effective household savings		<ol style="list-style-type: none"> <li>How and where to save (45 minutes)</li> <li>Household Journey of Life (15 min)</li> <li>Planning for emergencies (20 min)</li> <li>Reviewing our Financial Plan (25 min)</li> </ol>	<ul style="list-style-type: none"> <li>Print Visual Aid 28 (S) x1</li> <li>Print Visual Aid 37 (L) x5</li> </ul>
	16.20–16:30	Day 3 wrap up and feedback			Participants to score on feedback flipcharts
<b>Day 4</b>	<b>08.30–08.45</b>	<b>Recap of Day 3</b>			
	09.00–10.10	Module 5: Planning for the Future (Part 2): Borrowing Wisely		<ul style="list-style-type: none"> <li>Loans – good or bad? (20 minutes)</li> <li>Types of loans (10 minutes)</li> <li>How do loans work? (10 minutes)</li> <li>Where to borrow? (30 minutes)</li> </ul>	<ul style="list-style-type: none"> <li>Print Visual Aid 33 (L) x1</li> <li>Print Visual Aids 34 &amp; 35 (S) x1</li> <li>Print Visual Aid 38 (L) x5</li> </ul>
	10:10–10.30	Morning Tea			
	10:30–12.00	Role play 5		Where to Save? Where to Borrow?	In the new groups, run 2 <sup>nd</sup> role play with different facilitators
	12.00–13.00	Lunch			
	13.00–14.00	Module 6: Wrap Up		<ol style="list-style-type: none"> <li>Recap of training (10 minutes)</li> <li>Start, stop, continue (10 min)</li> <li>Post-test (15 min)</li> <li>Closing (10 min)</li> <li>Certificates (optional) (10 min)</li> </ol>	Print Visual Aid 36 (L) x1 Print Pre/Post-Test x 32 (Optional) prepare and print certificates x 32
	14.00–14.20	Afternoon tea			
	14.20–15:30	Evaluation of TOT		<ul style="list-style-type: none"> <li>Comparison of Pre- and Post-tests</li> <li>Review of Post-test common wrong answers (if applicable)</li> <li>Review parking lot</li> <li>What support is needed from WV?</li> </ul>	Print Evaluation Forms x 32
	15:30–16:00	Recap of ToT		Gather feedback on any changes needed for module and activities	
	16.00–16.30	Closing and (optional) group photo	All		



## CONTACT US

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