

Child Protection for Savings Groups Lesson 1: Budgeting for Child Well-being.

OTHER INFLUENCERS AND DECISION MAKERS TO REACH:

- ALL HOUSEHOLD MEMBERS INCLUDING PARENTS, GRANDPARENTS, AND ADOLESCENTS



- Savings for Transformation (S4T) Group Members group members will understand the importance of saving for child well-being.
- S4T group members will understand budget spending to meet the needs for different age groups of children (conception to birth, 0-2, 2-5, 6-12, 12-18 years).

Materials:

1. Savings Group Attendance Registers
2. Flipchart for the S4T facilitator and for Community Agents (where applicable)
3. Nurturing Care Framework Diagram Poster

Lesson 1 Summary:

- Game: You can start with an energiser. Needs versus Wants.
- Review commitments from the previous lesson.
- Sessions can be delivered separately, each taking 15-20 minutes.
- Show pictures and share key messages in the Child Protection Lesson 1 Flipcharts:
 - Session 1: Share the story and ask the caregiver's feelings about Saving for the Wrong Reason?
 - Session 2: Budgeting for Health and Nutrition
 - Session 3: Budgeting for Essentials
 - Session 4: Budgeting for School
- Activity: Nurturing Care Framework
- Probe about possible barriers and discuss solutions
- Request commitments



1. Game: Needs versus Wants - 10 minutes

1. Ask S4T participants to bring in three receipts from recent purchases to use in this wants vs. needs game.
2. To prepare for this game, label one paper lunch sack as wants, and another as needs.

3. When the learners arrive in class, ask them to place their three receipts in front of them.
4. If the receipt contains more than one object, ask the S4T participant to circle or highlight one of the objects.
5. Then ask each S4T participant to write his or her name on the back of the receipts and collect the receipts.
6. Ask an S4T volunteer to come up and sort the receipts. Once the receipts have been sorted, check their sorting. If they sorted correctly, reward them for their hard work.
7. Highlight the main spending priorities and write them on a flip chart without a discussion.

Let's begin today's lesson.



2. Review Commitments – 5-15 minutes

When teaching Savings for Transformation Group Members:

1. The S4T Facilitator asks the S4T Group Members to review the key practices from the last session.
2. If this is a new set of sessions, the S4T Facilitator asks the S4T Group Members about their commitments from the last topic and follows up with those who had difficulty trying out new practices.

- ? What was your commitment at the last lesson? Have you been able to keep that commitment?
- ? What did you do?
 - Did anyone (spouse, grandmother or children) interfere or tell you not to follow your commitments? Tell the story of what happened.
 - What factors (people, events or chores) in your life made it difficult to keep your commitments?
 - How were you able to overcome these problems?

3. S4T Facilitator thanks all of the S4T Group Members for their hard work and encourages them to continue.
4. S4T Facilitator encourages S4T Group Members to have a sense of pride that they are protecting the health of their communities by reinforcing messages and commitments.

Session 1

Story: Saving for the Wrong Things? (Picture 1.1) – 10 minutes

3. Story


- Read the story “Saving for the wrong things?” (Picture 1.1)” in the flipchart.

Jane is a mother of 3 children aged 3, 10 and 15 years old. She is married to James who is self-employed and runs a small shop in the village. James sells food items including eggs, vegetable oils and meat. They have a herd of 10 cattle. Four years ago they decided to join a savings for transformation group their community. The family makes income of about \$120 a month from the small business. James commits to saving at least \$30 a month with a vision to buy himself a small truck. However, James took out a loan from the savings group, and bought himself a bicycle and a radio for his shop.

Their house is not properly thatched and leaks when it is raining. When Jane was pregnant with Moses (now 3 years), she could not afford to visit the clinic for medical check-ups. Whilst pregnant she would eat thick porridge with some vegetables twice a day. As a result, when Moses was born, he was under weight. When Moses stopped breastfeeding at 2 years, he ate the unbalanced diet that every member of the family consumed. Moses is now 3 years old and small for his age. He does not attend pre-school and can barely talk. His brother Jacob (10 years) often helps his father at the shop and grazes cattle during some school days. As a result, he gets very low grades each term. When he does attend school he often sleeps in class. Jane’s eldest daughter Mary is 15 years old. She just dropped out of school. James argues that she needs to help in the home and that school is a waste of her time and his money.

4. Ask about current Practices

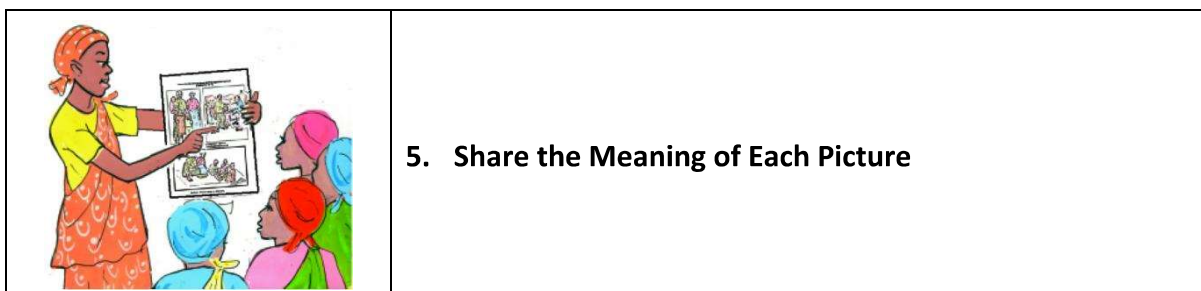
- Read the questions on the same page of the flipchart.

	<ul style="list-style-type: none">? How did James’ decisions affect his family and children?? What could he have done differently to make life better for his family?? What types of food should a pregnant mother eat?? What effect did lack of access to nutritious food and medical check- up during pregnancy had on Moses when he was born?
---	---

- **Encourage discussion. Don’t correct “wrong answers.”** Let everyone give an opinion. This page is for discussion, not for teaching.
- After the participants answer the last question, move to the next flipchart page by saying, “Let’s compare your ideas with the messages on the following pages.”

Session 2

(Picture 1.2) Budgeting for Health and Nutrition - 5 minutes



- Ask the caregivers to describe what they see in “Budgeting for Health and Nutrition (Picture 1.2)”.
- Affirm their responses.
- Share the meaning of each picture using the flipcharts pages.
- Use the captions on the flipchart to remind you which images represent each point.

? What do you think these pictures mean?

- S4T group members with pregnant mothers should prioritize spending to provide nutritious food to promote child growth.
 - Pregnant mothers need to eat nutritious food to help the growth and development of the baby
 - Babies who are malnourished in the womb have a higher risk of dying in infancy and are more likely to face lifelong cognitive and physical deficits and chronic health problems.
- Make sure children and adults eat enough “energy foods” such as sweet potatoes, rice and other root crops
 - “Growing foods” such as meats, eggs, beans and nuts provide the “building blocks” for muscle growth and makes children strong.
 - Fruits and vegetables help the body have all the nutrients it needs to protect it from infections.
 - Lactating mothers in S4T group member homesteads should ensure availability of food diversity to promote proper growth and brain development of a child

? What challenges do you face making sure that pregnant mothers and young children get nutritious food?

Session 3

(Picture 1.3) Budgeting for Essential Needs - 5 minutes



- Ask the SGMs to describe what they see in “Budgeting for Essential Needs (Picture 1.6)”.
- Affirm their responses.
- Share the meaning of each picture using the flipcharts pages.
- Use the captions on the flipchart to remind you which images represent each point.

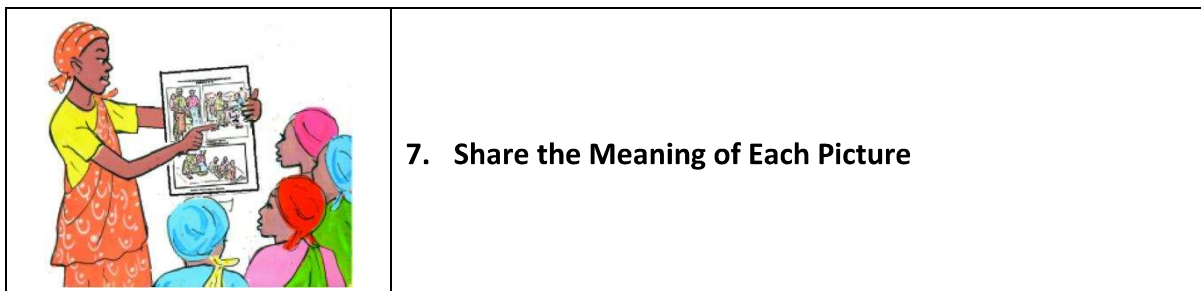
? What do you think these pictures mean?

- S4T group members should save for their children and families’ essential needs
 - Prioritise and budget for essential repairs to the house, medical expenses and schooling.
- Make investments in the business but avoid spending on luxury items
 - Savings can be used to reinvest in your business to make it grow.
 - Spending on luxury items means that you have less to invest and to pay for essential needs
- Participating in an S4T group provides social support in times of emergency
 - S4T groups put aside social funds that can help cover some costs in a medical emergency, pay school fees for children, provide nutritious food and adequate shelter for the family

? How do you make sure you have enough money for essentials and emergencies?

Session 4

(Picture 1.4) Budgeting for School - 10 minutes



- Ask the SGMs to describe what they see in “Budgeting for School (Picture 1.4)”.
- Affirm their responses.
- Share the meaning of each picture using the flipcharts pages.
- Use the captions on the flipchart to remind you which images represent each point.

? What do you think these pictures mean?

- S4T group members should prioritize saving money to keep both a girl and boy child in school.
 - Parents and caregivers should save to pay school fees.
 - Children between the ages of 6-12 years have a right to education.
 - Keeping children out of school so that they help with family business or agriculture is known as “child labour” and is against the law.
- Wait until girls and boys are at least 18 years of age or later to get married
 - S4T members can play a role in ending child marriages by saving to keep their children in school and give them a hope for the future
 - S4T members can help support other poor families struggling to keep their girls in school
 - S4T members can help raise awareness about the impact of child marriage in their communities
- Keep your girls in school
 - Help make schools accessible and safe for girls.

? What factors push people in your village to keeping children out of school or child marriage?

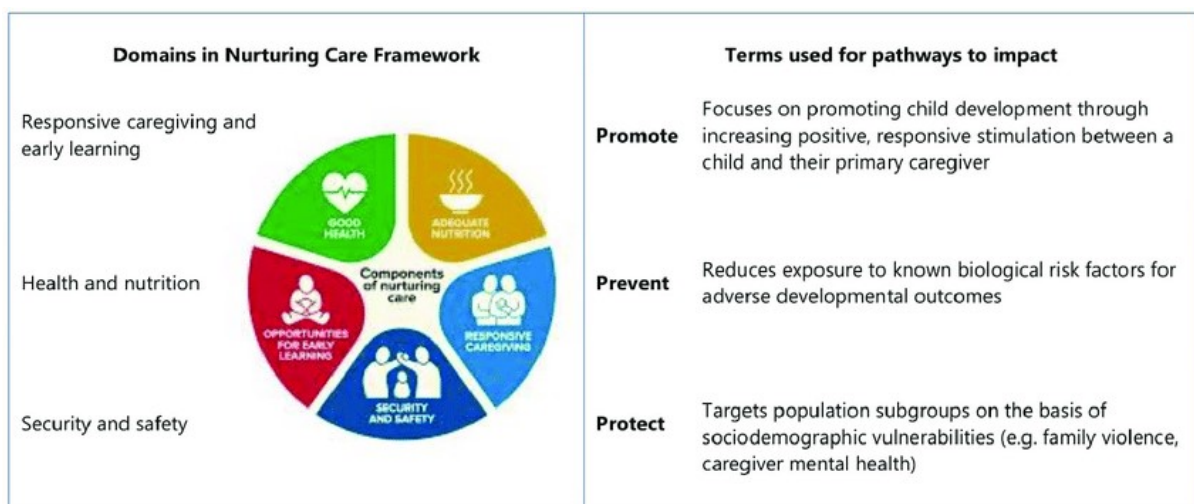
? How could S4T members prevent this from happening?



8. Activity: Role Play - 15 minutes

Nurturing care framework

1. Share the Nurturing Care Framework with the group. Explain the different parts of the framework.



2. Put the framework up on a wall or flip chart.
3. Break into pairs and identify which parts of the framework were addressed in this lesson. Give examples.
4. Give them 5 minutes to discuss and be ready to share back their responses.
5. In plenary, ask each pair to share their findings.
6. In plenary ask the group:
 - How does this framework help you to plan and budget for the well-being of your children and family?
 - What changes the S4T members can make to their individual priority lists to promote the nurturing care framework objectives?
 - What additional things they can next time consider in budgeting and spending?
7. Ask each pair to discuss the following questions:
 - How do you budget for the needs of your children at different ages?
 - What strategies work best for you?
 - What changes would you make to improve your budgeting?

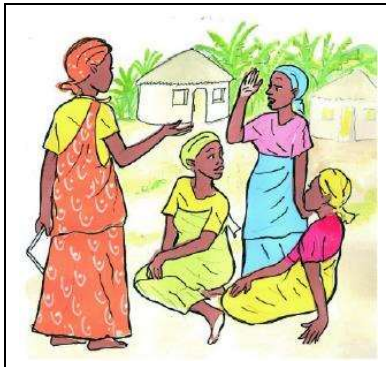


9. Probe – 15 minutes

- ? What do you think of these ideas?
- ? Is there anything that might prevent you from following the practices we have discussed today? What are the reasons that doing this would be difficult?

Ask the S4T Facilitators to talk to a S4T group members sitting next to them for the next five minutes. They should share any personal concerns that they have with these practices. Together they should try to find solutions to these worries and problems. After five minutes, ask the S4T group members to share what they have discussed.

Help find solutions to their concerns. Encourage them to try these new practices. If a caregiver offers a good solution to another S4T group members concern, praise her and encourage other mothers to consider using this solution when they talk with others.



10. Request Commitments – 10 minutes

- ? Are you willing to make a commitment to the teachings you have heard today? What is your commitment?

Ask each SGM to say out loud a new commitment that she will make today. Each SGM can choose the commitment that is most important to him or her.

For example:

- I commit to ensuring that pregnant mothers receive enough nutritious food and access to regular health check-ups.
- I commit to saving for essential and emergency needs for the household and family.
- I commit to saving for my children's education and ensuring that they go to school.



Optional: If the S4T group members can write and have access to a phone with a camera, encourage them to write their commitment down and take a selfie with it. They can refer to the picture in between meetings as a helpful reminder.

Note on using this lesson during the COVID-19 outbreak or at other times when you cannot meet safely with people face-to-face:

Most elements of this lesson can be done in a phone call with the S4T group members. When using this lesson over the phone, the S4T Facilitator can tell the CA which flipchart page to refer to when discussing it. They will probably need to shorten the lesson, as well. However, when CAs call S4T group members to do the lesson, they will not be able to use the flipchart, but instead will need to explain information that was presented using pictures. When there is not a lock-down in place in a neighbourhood, but COVID-19 is spreading in the area, the S4T Facilitator or CA could also visit homes, but sit outside and keep a 2-meter distance from the caregiver as you go through the lesson.