



HOUSEHOLD DIALOGUES FOR FINANCIAL EMPOWERMENT OF WOMEN

DISCUSSION GUIDES AND RESOURCES



SEPTEMBER 2017

Sections of this book may be reproduced, translated or adapted with minor changes to meet local needs, provided they are distributed free or at cost and not for profit and provided that any changes maintain the integrity of the book. Please inform CARE International in Uganda of plans to translate these materials into another language and provide one (1) copy of the publication.

Please include the following statements on all section reproductions:

Reprinted from CARE International in Uganda, Household Dialogues for Financial Empowerment of Women

Copyright © CARE International in Uganda 2017 Used by permission.

Written permission from CARE International is required for any reproduction or distribution of more than fifty (50) copies per year, any electronic reproduction or any major change in content.

For inquiries regarding rights and permission, please contact:

CARE International in Uganda

Plot 1B, 2nd Floor, Kalamu House

P.O Box 7280, Kampala

Tel: +256(0) 312 258 100

Email: cuhq@co.care.org

www.care.org



HOUSEHOLD DIALOGUES FOR FINANCIAL EMPOWERMENT OF WOMEN

DISCUSSION GUIDES AND RESOURCES

SEPTEMBER 2017

ACKNOWLEDGEMENTS

Household Dialogues for Financial Empowerment of Women is a training course designed for implementing the “Digital Sub Wallet for Increased Financial Empowerment of Women” Project. This manual was developed as part of CARE’s initiative to empower women through participation in household decision-making. In 2017, the Women and Youth Financial Inclusion Program (WAYFIP) staff of CARE Uganda, supported by the Bill and Melinda Gates Project, CARE USA Gender team and Access Africa, contributed to the development of this manual.

The efforts of members listed below, were essential to this updated version.

Esther Akao Okello	Grace Majara	Melch Muhame Natukunda
Noeline Nakibuuka	Sarah Eckhoff	Janeffer Taaka
Joseph Bwire	Diana Wu	Joshua Ainabyona
Mystica Achieng	Rabbecca Nyonyozi	Rose Amulen

Clip art illustrations in this manual are included by permission and thanks to the following:

- Parenting Skills Facilitators Manual (Sustainable Comprehensive Responses for Vulnerable Children and their families) 2011 – 2016.
- SASA Faith: A Training Manual to Prepare Everyone Involved in SASA Faith (2008).
- Training Guidelines for SAA.

PREFACE

Household Dialogues for Financial Empowerment of Women (HH Dialogue manual) is a training course and manual designed for implementing the “Digital Sub Wallet for Increased Financial Empowerment of Women” Project. The Project’s main goal is: **For women to have equitable influence over household financial decisions and to use mobile financial technology to improve their own and their family’s opportunities and lives.** The interventions include dialogues that provide a platform for women to engage in household decision-making.

The HH Dialogue Manual was developed as part of the CARE’s initiative to achieve the following objectives:

- To build household support and healthy relationships;
- To build a sense of individual and household goals;
- And to help households plan/support them.

This manual is to be used on mature Village Savings Loans Associations (VSLAs) by Community Based Trainers (CBTs) who have attended trainings in Gender and Gender Based Violence (GBV) and conducted household-dialogue sessions. The following 7 sessions are to be combined with the ‘Financial Education/Digital Sub-Wallets’ manual and conducted in households. Women, men and children of the household will attend sessions, given that all members contribute to and benefit from the well being of the household. CBTs should note that children might not participate in sessions that include more sensitive topics¹.

The HH Dialogue manual consists of seven sessions, each lasting one and a half to two-hours. The dialogue and reflection sessions should present a happy meeting point for household members’ needs and interests. Household discussions, tools and examples should be sufficient for CBTs to see the training as satisfying and enable long-term household decision-making and goals. At the same time, sessions should be attractive for household members in order to achieve on-going demand for future sessions.

Note for the CBTs: Dialogues involve **talking** and **listening**. Efforts should be taken to ensure all household members participate.

¹ To be clarified throughout the HH dialogue manual.

TABLE OF CONTENTS

Mobilisation: Household Dialogues and Preparing for Home Visits 6

Session 1: Sharing Our Stories – Past and Future..... 8

Session 2: Communication and Decision-Making 13

Session 3: Reflecting on Social Pressures and Our Lives 19

Session 4: Growing Collaborative Power 23

Session 5: Looking at How We Manage Our Home Finances 28

Session 6: Household Goals and Planning 32

Session 7: Action and Financial Plans..... 36

Appendices..... 41

MOBILISATION: HOUSEHOLD DIALOGUES AND PREPARING FOR HOME VISITS

OBJECTIVE:

- **GETTING GROUP MEMBERS ON BOARD AND BUILDING BUY-IN WITHIN THE GROUP FOR HOUSEHOLD WEEKLY DIALOGUES**

Explanatory notes on participants: CBTs should know the community and VSLA members they will visit, and have familiarity with gender issues at household level. Materials to be used include the HH Dialogue manual as a guide for discussion, with less reference to written materials. **This meeting will be attended by CBTs that will be facilitating the discussions and all active VSLA members in the group.**

Note: Read all the materials prior to going to the household.

BEFORE INTRODUCING THE TOPIC: Ensure the group is mobilized prior to the meeting and let them know the meeting will last one hour longer than the usual saving sessions.

PRE-MEETING: INTRODUCING HOUSEHOLD DIALOGUES TO GROUPS (15 minutes) -

Welcome everyone to the meeting and thank everyone for joining (meeting at the group level). The CBT should introduce himself/herself.

Ask members to share how they have benefited from the group savings as a:

- Individual
- Family
- Community

Ask: In relation to the roles defined by society for men and women, what gaps/challenges have you been experiencing since you have been participating in the VSLA?

(Probe in terms of savings, loan use, and share out)

Ask: In relation to your households, what do you think are some of the possible causes?

(Probe for responses such as “I don’t raise money myself, My husband, Family relation, Local council chairperson, Pastors etc.”)

Ask: How do you think you can solve these challenges? (Probe for: Interactive sessions with my family, joint planning with my husband, different confidential saving mechanisms)

The CBT will then introduce the Household Dialogue sessions. S/he will share the briefs of the different sessions and highlight the relevance in answering some of the participants’ concerns brought up in the discussion. Indicate to participants that the sessions will be conducted at the household level, on a weekly basis, for a period of seven weeks. Each session will take a minimum of one hour.

Pause: Give the participants time to think about it and possibly agree with the family. (This might take some time but it will help level the ground for the CBT visit to the family).

PLANNING TO GO TO HOUSEHOLDS

Once interested members confirm participation:

- The CBT will receive feedback from the group members especially on the discussion they had with the family (confirm that household members consented).
- With group members that consent household participation, CBT will sit with individual members to agree on the next course of action (e.g., scheduling the first household visit). CBT uses Group Attendance form (Appendix 4)

Note to the trainer: The CBT uses Group Attendance form (Appendix 4), which bears the telephone contacts of the Chairperson and Secretary. This allows the CBTs to call and cross-check with members before scheduling the sessions.

HOUSEHOLD DIALOGUE SESSIONS

SESSION 1: SHARING OUR STORIES – PAST AND FUTURE²

OBJECTIVE:

- **SETTING THE STAGE FOR PROJECT OBJECTIVES AND CREATING A SAFE SPACE**
- **THINKING ABOUT OUR DREAMS AND STARTING TO BUILD COMMUNICATION WITHIN HOUSEHOLDS**

Introduce session objectives so that:

- Household members understand the purpose of the intervention
- You create a safe space for the dialogue

Preparation for CBTs

Preparation and Materials

Think of examples from your own life for Group Exercise 2 (visioning exercise)

Total Time: 65 minutes

STEPS

INTRODUCTION TO DIALOGUES WITHIN HOUSEHOLDS

- 1) Ask the VSLA member to introduce you as the CBT to the household members
- 2) You will then further introduce yourself (name, role as a facilitator etc.) and share the objectives of the household dialogue:

CBT:

- Ask the household members to share their thoughts in terms of benefits since family member joined the VSLA.
- Use what participants have shared to further discuss the importance of the household dialogue (Ask: 'Why do you think we are holding these household sessions?')
- Summarize key points from the family
- If not yet stated, add:
- Through VSLAs, individuals and households reach their goals. We invite you to sit weekly with us as a household to reflect and discuss these together.
- We hope this can help you to support one another to realize your goals.

CBT Notes:

² **Principles for the group from:** ANTI-OPPRESSION RESOURCE AND TRAINING ALLIANCE (2016). "Centering Power Analysis in Our Work: facilitation skill-building." Philadelphia: www.aortacollective.org. pg. 2; **visioning exercise from:** Marcia Lee and Shane Bernardo (Swimming in the Detroit River) and Antonio Rafael (The Raiz Up). "Decolonizing our Stories and Futures," Allied Media Conference 2016. Detroit: June 17 2016'

- Projects are only as strong as the relationships. Participants have to use resources and tools to reach their own goals.
- Explain the importance of household dialogues, and also explain to them that the dialogue will be conducted on a weekly basis and will take a minimum of one hour and maximum of two hours. Share the overview of the sessions.
- We will be meeting weekly for 7 weeks and invite all people in the household to join – including children, though some conversations may be more suited for older people. Each meeting has a different theme.
- Emphasize that participation is by adults, and in some session's children who stay home (15 years and above) will be strongly encouraged to participate.
- Allow time for questions and provide any clarifications needed.

Let the household decide on the schedule for the sessions: which day and time they want to meet on a weekly basis.

Setting our Household Dialogues norms

To make sure we really listen and share well in our household dialogue meetings, let us talk about a few norms/rules and procedures that will guide our discussion:

Ask: members to share some of the norms/rules in any other group that they have been members of.

Then ask: Which of these norms/ rules might be useful for household sessions based on what you shared?

Build on what has been mentioned and emphasize the rules below (**CBT can make prior preparation of these norms on idea cards and share by show of cards**):

- **NO ONE KNOWS EVERYTHING; TOGETHER WE KNOW A LOT**
- **WE CAN'T BE ARTICULATE ALL THE TIME** – sometimes we do not know how to express something, or may say things the wrong way. Let's respect and listen to each other.
- **BE AWARE OF TIME/TIME MANAGEMENT**
- **TAKE CARE OF EACH OTHER AND YOURSELF** – if you feel uncomfortable to share something or feel overwhelmed, you are welcome to not speak or step away.
- **"MOVE UP, MOVE UP"**: This means for people who mostly listen and are quiet, I encourage you to practice speaking and sharing your thoughts. For those who speak easily, I encourage you to practice listening more. Both skills are important for communication so I encourage you to "move up" in practicing the one you are less comfortable with.
- **WHAT IS HEARD HERE, STAYS HERE. WHAT IS LEARNED HERE, LEAVES HERE.**

GROUP EXERCISE 1

- **TALKING IN TURNS, SPEAKING and LISTENING DEEPLY.**

Let's practice speaking and listening deeply. We will use a talking piece. The one holding the talking piece speaks and others listen

Procedure:

- 1) Have everyone seated in a circle:
- 2) **Say:** The one holding the talking piece will talk for 1 to 2 minutes
- 3) **Ask: what is something you appreciate about family?**
- 4) Wait a minute or two and then pass the talking piece – the facilitator may start first
- 5) After everyone has had their turn, the facilitator briefly discusses reflections on this sharing and listening experience:



- How did it feel to have someone listen to you in this way?
- How could you tell people were listening to you?
- How did it feel to listen to someone else in this way?

Key Points:

- Reinforce the value of compassionate listening (*listening by using qualities of understanding the suffering of others and wanting to alleviate it*) for deepening our understanding and connection with each other.
- Sharing our stories helps us to better understand experiences that were often confusing, scary and painful for us.
- Sharing experiences with others helps us to recognize that we are not alone and can bring us closer together

GROUP EXERCISE 2**Reflection on our experiences: Sharing our past and future stories (30 minutes)****Objectives of the session:**

- To start thinking about our goals and appreciate why it is helpful to think about where we came from.
- To help us appreciate our past.

Procedure:

1. Take 2 minutes and think about who is the oldest ancestor that you personally knew or met? How did your relationship with that person shape who you are? What gifts/good attributes did you learn from them?
2. With the talking piece, invite people to take turns sharing their stories.
3. **Ask** participants to close their eyes; then say,
 - a. Imagine what you would like to see for your future generations:
 - b. What would your grandchildren be doing?
 - c. What would their life be like?
 - d. What would their community be like?"
4. With the talking piece, invite people to take turns sharing their visions.

HOMEWORK AND CLOSING

- Explain that we are uniquely positioned as the bridge between our histories and ancestors and our future descendants. We have the ability to build on what our ancestors gave us to shape the future for our own children, and our children’s children, etc.
- Ask each participants to take 15 minutes of personal time to think about the following items before the next meeting (they can write or draw if it helps):
- What are you going to do with your life now to make that future story a reality, personally, in your relationships at home, and with others in the community?
- For example, VSLA Groups have these commitments to work and respect one another. This is one action toward a more equal way of working together for the future.
- Thank everyone for their time, and remind them about the next meeting.
- **Ask:** What do you think about today’s discussion? Is there anything that you feel should be changed (venue, time, content)?
- **Share:** Next meeting, day and location for Session 2, which will be on **healthy relationships and decision-making.**
 - **Note to Facilitator:** the Facilitator will record the sessions covered that day, issues coming out of the sessions, referral services if necessary and any recommendations.

SESSION 2: COMMUNICATION AND DECISION-MAKING³

OBJECTIVES:

- REFLECTING ON SUPPORTIVE RELATIONSHIPS, COMMUNICATION AND WHAT HEALTHY DECISION-MAKING LOOKS LIKE
- PROMOTING SPACE FOR 'POSITIVE TIME' AMONG HOUSEHOLD MEMBERS

Preparation and Materials

- Talk piece
- CBT does prior reading and internalising of the story

RESOURCE: TIPS FOR POSITIVE AND SUPPORTIVE FAMILY TIME

STEPS WELCOME AND RECAP

Step 1: WELCOME (15 minutes)

Note to the CBT: Establish whether all household members are present (especially the key decision-makers i.e adults in household e.g Mother, Father, Older Children, etc). Encourage all the members to share their views by giving them more time and indicating to them that everyone's idea is very important. Members that are less comfortable with sharing their opinions in the family setting might be hesitant without encouragement from the CBT.

- Welcome everyone to the second household dialogue meeting and introduce session topic: Communication and Decision-making.
- **Recap:** last time we talked about what we learned from our past generations, what we hope for our future generations and what we can do as the bridge between past and future.
- Use the talking piece (if more than 3 people) and ask people to share: What are the things you can do to make your future vision a reality?
- Thank everyone for sharing.
- **Ask:** What does this have to do with our financial needs?
- After everyone has had an opportunity to share, summarize the responses shared by the group members

Tip for CBT: You can also add that it helps us see where to put our money and savings in order to support our future plans/wishes

³ Adapted from: Yaker, R. 2015. Indashyikirwa Couple's Curriculum. CARE Rwanda: Kigali

STEP 2:**GROUP REFLECTION and SUPPORTIVE RELATIONSHIPS (20 minutes)****Group Exercise 3**

This session we are going to talk about supportive relationships and how we can help one another to reach our goals.

Ask members: Take a moment and think about a **time you felt really supported by someone.**

Then **Ask** what makes a supportive relationship, using the following questions:

- What does a supportive relationship feel like?
- What do supportive relationships do?
- How do I support my relationships – what do I do?

Note for CBT: participants may list things that represent harmful gender norms or imbalance of power, e.g. “in a supportive relationship my partner follows my orders.” In these cases, ask the household about the gender norms being perpetuated and whether these are healthy, or just what we are conditioned to believe. **State that gender will be covered in the next session.**

- After this conversation, **ASK:**
- What does this exercise tell us about healthy relationships? Why is this important?
- Are there things that are harder to do than others – if so, which ones?
- Which of these things do we pay more attention to? And less attention to?

DECISION MAKING EXERCISE (30 minutes)**GROUP EXERCISE 4:**

Based on what we talked about for supportive relationships, I want to share an example of a family.

CBT read: John and Mary are married. John works as a farmer. Mary stays home to care for their children but is also an excellent tailor. She does not have a shop, but sometimes women from the neighborhood ask her to make things for them and she earns a little extra money. This year, a neighbor requested many pieces for a wedding, and Mary earned more than usual. Both, John and Mary, are happy about the extra money earned this month. However, they have different ideas about how to use it. John would like to buy a new mobile phone and Mary would like to save the money to buy a sewing machine. The children have also been asking for money for school supplies.

ASK: What would a healthy decision-making interaction and supportive relationship look like to help them with their issue?

- Ask 2-3 people to pretend to be Mary, John and the child and show us how the story ends

- Participants should act - one person as John; another as Mary; and optionally a third as the children.

Tip for CBT: *This is not a conversation about who is right. This is about HOW people interact in a supportive way to make a decision.*

After the simulation, **ASK:**

- What did you notice about the way the people in this play interacted with each other – How they looked at each other, what they did with their bodies, the voice they used? Example answers could be
 - Not fidgeting, relaxed
 - Look straight in eye of other person, face relaxed
 - Tone of voice calm
- What types of things did you notice them say? Examples may be:
 - Asking questions
 - Clarifying and summarizing what the other person said
 - Expressing empathy and support with regard to their needs
- How do you think this style of communication affects John and Mary's relationship? And the relationship between parents and children? Example answers could be:
 - Feel respected and heard
 - Feel accepted and that their needs are real and valid
 - They can listen to and understand one another
 - Ownership and part of a household
 - Build trust and compassion
- How do you think the household will be able to handle other stressful situations that arise?
 - Work together
 - Agree together what is best for household

Point out the following key recommendations:

- Good communication is essential to a healthy relationship.
- Families communicate both with words and with their bodies. Positive communication in both areas is key to a strong relationship.
- The things we communicate and don't communicate about in our relationships are influenced by how we are raised, taught to express ourselves, how we interact with others, and by our positions and power as boys, girls, men and women.
- In order to balance power in our relationships, we need to communicate more and communicate more positively.
- It is important to hear everyone's perspectives and agree on what is the problem, hear different perspectives and ensure space to generate solutions together.
- It is important to appreciate others' perspectives and needs.

HOMEWORK: Positive and Supportive Family Time

Commit to sharing positive and supportive time with your family at least once this week for 20 minutes.

- Think about things that you all enjoy doing together. Identify those that are easy to do on a weekly basis and those that you might save for a special occasion.
- Start with a time that’s easy to commit to, such as just before bed or after a meal.
- Do something you enjoy (for example, just sitting and having tea)
- Speak nicely to each other and do not discuss problems or criticize. Start simple.

Tips to CBT: *Emphasize points below:*

Do’s	Dont’s
<p>To create positive time with your family members, do:</p> <ul style="list-style-type: none"> • Speak nicely about how you feel about your family • Show appreciation for your family members • Communicate as equals 	<p>During positive time with your household members, do not:</p> <ul style="list-style-type: none"> • Criticize your family members • Talk about mistakes they have made • Discuss your problems in a negative manner • Ask a lot of questions • Follow strict gender roles (e.g. that men can only talk about some things or women should behave a certain way). • Talk as if one person is the head of household and the others are not

CLOSING

- Thank everyone for meeting and get consensus on the date and time of the next meeting.



SESSION 3: REFLECTING ON SOCIAL PRESSURES AND OUR LIVES ⁴

OBJECTIVES:

- REFLECT ON CURRENT EXPERIENCES AND HOW EXPECTATIONS BASED ON GENDER AFFECT OUR OPPORTUNITIES
- IDENTIFYING WAYS FORWARD TO REALIZE OUR GOALS AND POTENTIAL

Preparation and Materials

Think of examples from your own life for Group Exercise 2 (visioning exercise)

Total Time: 65 minutes

STEPS

<p>Step 1: WELCOME and RECAP (15 minutes)</p> <ul style="list-style-type: none"> • Welcome everyone to the meeting and thank everyone for joining Session 3 • Ask them to share what they did for the exercise of positive time together? How did it go? 	
<p>Step 2: REFLECTION: EXPECTATIONS BASED ON GENDER (40 minutes)</p> <p>Last time we talked about healthy communications and decision-making within households. Today we are going to talk about different social pressures we face as men, women, boys and girls that can shape our lives</p> <p>Note: This is NOT a list of what is true but the common ideas people think they must live up to, based on their age and gender.</p> <p>GROUP EXERCISE 5</p> <p>Ask people to pair up with people who are of the same generation and gender, and work within their categories (as men/boys, women/girls). People may draw or write ideas down. If the number of people is small; let them do the exercise together.</p> <ul style="list-style-type: none"> • Reflect in your group about who you are – as a man, a boy, a woman or a girl. ASK: What messages do you hear about: a good man/ a good boy/ a good woman/ a good girl? PROBE: What do people say? How does this person act? How does this person look? What does this person do? <p>Ask people to share what they thought of. You may ask the others in the room to add more ideas, as well.</p> <p>CBT shares a personal example of an expectation they felt as a women or man</p>	

⁴ Adapted from: Men's Resources International. No date. Masculinity Reflection Groups for Men and Women.

EXPLAIN: In many ways, we are often expected to behave in certain ways based on our gender (e.g., as men, as boys, as women, as girls, etc.) and age; we are expected to follow certain, often 'un-spoken', rules to 'fit in', and thus, placed in a 'woman box' or 'man box'.

Ask the following questions

- What happens to a person who does not fit in this set of expectations or rules, or chooses to step out of this set of expectations or rules?

Note for CBT: If members are having a difficult time reflecting on this, some examples you could share include: men who are involved in childcare, women selling harvest directly with traders; girls and boys playing football together; boys helping to sweep the compound, cooking; girls grazing.

- What are the advantages to stepping out of these kind of rules or expectations?
- And what are the disadvantages to stepping out from these kinds of rules or expectations? Discuss at personal, family, and community level.
 - *For that person who is stepping out from the rule/expectation some points may be:*
 - *Advantages: problem-solving together, being listened to, contribute toward household finances, negotiate better relationships/sex, more opportunities and options, can take care of health/self;*
 - *Disadvantages: negative judgment of certain neighbors or friends; sometimes family does not understand and discourages/pressures them to go back*
 - *For family some points may be:*
 - *Advantages: closer support and stronger relationships are possible across individuals who can be themselves and talk/act more freely; work together to solve problems;*
 - *Disadvantages: sometimes spouses or parents or other family members are blamed if someone in their family changes, sometimes men may feel threatened or insecure as women gain more resources and active roles in community*
 - *For other people in the community some points may be:*
 - *Advantages: Sometimes people who are different can be role models for other people. Female VSLA members who manage their own income generating activities can inspire others to enter into business. Similarly, males actively involved in childcare can support others to do the same.*
- How will gender norms or expectations affect someone's dreams and opportunities?
- Possible answer: They can reduce their choices and options, limiting their potential.
- What can we do to support people to be themselves and have opportunities to realize their potential beyond the limitations that society sets?

Key points to conclude the conversation:

- Summarize the ideas people have shared.
- This activity shows how we are brought up as men, women, boys or girls to fit into societies gender norms/expectations (cage/box) and it can be difficult to step outside.
- We also see these gender expectations and roles have negative consequences for everyone.
- Because we grow up believing that the 'woman box' or 'man box' is natural and normal, we do not question the damaging effects for women, for men, and for boys and girls.
- These expectations can place different pressures on us and limit our opportunities.
- Sometimes we are under pressure to behave in ways that we do not want to and in ways that doesn't make us happy. Gender norms undermine our ability to achieve our goals.
- Generally, men are privileged and have control over their relationships with women, but they have other disadvantages. Men may be expected to be strong and tough, for example, to drink a lot and settle arguments with a fight. Some men prefer not to behave like that and would rather be at home and support their family, but may be called names for doing this.
- Women may be expected to be submissive and help in the home, which may limit their options in life to reach their and their families' goals.
- Raising our awareness about the damaging effects on everyone from the 'woman box' and 'man box', allows us to become partners in working together to go beyond these gendered boxes.
- We can learn to make healthier choices about the kind of man and woman (or person) we really want to be, and the kind of space we want for our children to develop in.

Personal Commitment (10 minutes)

The facilitator thanks everyone for this discussion.

If more than 3 people, use a talking piece to close the session so everyone can take turns talking.

ASK people to take turns to share reflections on a closing question:

How will you commit to supporting yourself, others and your household from moving away from gender norms to create equal opportunities for every to learn and grow?

What kind of help do you request from others to support you?

SESSION 4: GROWING COLLABORATIVE POWER ⁵

OBJECTIVES:

- UNDERSTANDING DIFFERENT TYPES OF POWER, APPRECIATING THAT POWER IS DYNAMIC
- EXPLORING WAYS TO GROW COLLABORATIVE POWER AS A HOUSEHOLD

Preparation and Materials

- Power picture cards (Appendix 3)
- Talking piece

Total Time: 1 hour+

STEPS

<p>Step 1: WELCOME and RECAP (10 minutes)</p> <ul style="list-style-type: none"> • Welcome everyone to Session 4 of household dialogue about Collaborative Power • Recap (CBT EXPLAIN): Last time we talked about how we have been brought up to act and behave in certain ways because of our gender and age, and how these expectations limit what we can do. • ASK: Reflecting on the commitment you made last week, have you started to take any actions to go beyond these barriers? (CBT asks all members one-by-one). <ul style="list-style-type: none"> • What did you do? • How did it go? 	
<p>Step 2: REFLECTION: POWER (15 minutes)</p> <ul style="list-style-type: none"> • Introduction by CBT: Today, we are going to discuss power and reflect on different ways one can be powerful. • ASK: Share examples of people or groups with “power”? <p>Examples may be:</p> <ul style="list-style-type: none"> • <i>a boss, people with money, people in politics, a crowd, a mob</i> • <i>a spiritual leader, teachers, cultural leaders</i> • <i>the military, or people with guns</i> • <i>mothers/fathers</i> • <i>people with high income/wealthy</i> • <i>men</i> • <i>grandparents</i> 	

⁵ Adapted from: Stewart, J. 2007. "Ideas and Action: addressing the social factors that influence sexual and reproductive health". CARE: Atlanta.

<ul style="list-style-type: none"> • ASK: “How do you know they are powerful? What types of power do these people have?” <p>Examples may be:</p> <ul style="list-style-type: none"> • <i>they control your decisions</i> • <i>they influence thought and ideas</i> • <i>they have weapons, they make people afraid</i> • <i>they create change</i> • <i>others respect them</i> • <i>they own property</i> • <i>they can help you, or not</i> • <i>they have the support/backing of a lot of people</i> • <i>they can fire you</i> • <i>they do or say what they want</i> • <i>they go where they want</i> <ul style="list-style-type: none"> • If you only get examples of people’s power over other people, ASK: “Do you think power is only control over others? What are some ways people can demonstrate ‘power’?” <p>You might then get examples such as:</p> <ul style="list-style-type: none"> • <i>self-confidence</i> • <i>courage</i> • <i>refusing to do what they are told (2-year-olds frequently exercise this kind of power!)</i> <ul style="list-style-type: none"> • If examples of the power of groups or collective action have not already been mentioned, ASK the group, “Can you think of any examples of groups have power through working together?” <p>You might get examples such as:</p> <ul style="list-style-type: none"> • VSLA Groups • Brothers, sisters, etc., 	
<p>TALK POINTS (10 minutes)</p> <ul style="list-style-type: none"> • EXPLAIN: There are different types of power and people use power differently. <p>Tip for CBT: Pay attention to people’s body language throughout this part – and avoid examples that may trigger negative reactions among households’ members.</p> <ul style="list-style-type: none"> • Power over others (e.g. police, bosses, headmasters, elites). <ul style="list-style-type: none"> - Show picture (Picture 1: Appendix 3) - This is the power people have because they can control others – from money, authority, etc. • Power with others (e.g. VSLA groups and farming working groups). <ul style="list-style-type: none"> - Show picture (Picture 2: Appendix 3) - This is the power we have from working together and supporting each other. 	<p>(Refer to Power Picture Cards: Appendix 3)</p> <p>Further explanations of the various types of power found at the end of the lesson.</p>

- Power to do things ourselves (e.g. our mental or physical skills and wisdom, talent, knowledge).
 - Show picture (Picture 3: Appendix 3)
 - This is the power we have to do things – to see, to lift something, to hear, to take action.
- Power within ourselves (confidence, faith in ourselves).
 - Show picture (Picture 4: Appendix 3)
 - This is the power we have in our selves – when we believe we can do things. This is the inner energy or force that helps us keep trying, speak up and express ourselves.

DISCUSSION (20 minutes)

ASK:

- How does it feel to use Power Over? How does it feel to be told what to do / receive someone else's power over you?
 - For Power Over, **use examples from outside of the home**, for example, the power over land renters/tenants by the landowners?
- How does it feel to grow and have Power Within? Power To?
- How does it feel to use collaborative Power?
 - For example, how does it feel to save together with the VSLA group?
 - How does it feel when brothers and sisters help each other in their studies?
 - What are benefits of sharing power within the household?

CONCLUSION

- **Share key points from the conversation**
- **Explain:**
 - People who sit in power over positions are often isolated in a) feeling fearful of losing power/others; and b) making people fear them.
 - Power with others can grow a community and build group power to achieve more than working as individuals.

Summarize the session: SAY: Everyone has power. We can use it positively or negatively.

- Whether we are female or male, influences how much power we feel in our relationships, families and communities.

CLOSE (10 minutes)

At the end of the session, the CBT brings everyone into a circle for the 'check-out question' for this session, using the talking piece (if more than 3 people):

ASK: How can you use your personal power in a new manner to bring household relationships closer together?

Thank everyone and remind them of the next meeting

HOMEWORK: Ask each person to choose one activity or decision where they can grow 'POWER WITH' or 'POWER WITHIN', and commit to trying this new way of interacting with others.

Tip for CBT: To get a handle on the diverse sources and expressions of power – both positive and negative – the following distinctions about power can be useful.

Power Over⁶: The most commonly recognized form of power, power over, has many negative associations for people, such as repression, force, coercion, discrimination, corruption, and abuse.² Power is seen as a win-lose kind of relationship. Having power involves taking it from someone else, and then, using it to dominate and prevent others from gaining it. In politics, those who control resources and decision-making have power over those without. When people are denied access to important resources like land, healthcare, and jobs power over perpetuates inequality, injustice and poverty. In the absence of alternative models and relationships, people repeat the power over pattern in their personal relationships, communities and institutions. This is also true of people who come from a marginalized or "powerless" group. When they gain power in leadership positions, they sometimes "imitate the oppressor." For this reason, advocates cannot expect that the experience of being excluded prepares people to become democratic leaders. New forms of leadership and decision-making must be explicitly defined, taught, and rewarded in order to promote more democratic forms of power.

Practitioners and academics have searched for more collaborative ways of exercising and using power. Three alternatives – power with, power to and power within – offer positive ways of expressing power that create the possibility of forming more equitable relationships. By affirming people's capacity to act creatively, they provide some basic principles for constructing empowering strategies.

Power With: Power with has to do with finding common ground among different interests and building collective strength. Based on mutual support, solidarity and collaboration, power with multiplies individual talents and knowledge. Power with can help build bridges across different interests to transform or reduce social conflict and promote equitable relations. Advocacy groups seek allies and build coalitions drawing on the notion of power with.

Power To: Power to refers to the unique potential of every person to shape his or her life and world. When based on mutual support, it opens up the possibilities of joint action, or power with. Citizen education and leadership development for advocacy are based on the belief that each individual has the power to make a difference.

Power Within: Power within has to do with a person's sense of self-worth and self-knowledge; it includes an ability to recognize individual differences while respecting others. Power within is the capacity to imagine and have hope; it affirms the common human search for dignity and fulfillment. Many grassroots efforts use individual story telling and reflection to help people affirm personal worth and recognize their power to and power with. Scholars writing about development and social change refer to both these forms of power as agency, 'the ability to act and change the world'.

⁶ L Veneklasen and M Miller. 2002. "Chapter 3: Power and Empowerment." A New Weave of Power, People & Politics: the Action Guide for Advocacy and Citizen Participation. Washington DC: Just Associates. P 45

SESSION 5: LOOKING AT HOW WE MANAGE OUR HOME FINANCES⁷

OBJECTIVES:

- REFLECTING ON CURRENT PATTERNS FOR FINANCIAL DECISION-MAKING
- TALKING ABOUT WHAT NEEDS TO BE ADJUSTED TO SUPPORT OUR DREAMS AND GOALS

Preparation and Materials

- Poster papers and Markers
- Some local materials prepared
- Example cash flow tree
- Talking piece

Total Time: 1 hour

STEPS

Step 1: WELCOME AND RECAP (10 minutes)

Welcome everyone to the meeting and ask everyone to sit in a circle.

EXPLAIN: Last time, we talked about collaborative power

ASK: To begin, let's take turns to share something you did differently to grow POWER WITH or POWER WITHIN since last time. If more than 3 people, use the talking piece to go around.

- What did you do?
- How did it go?
- How did it feel?

⁷ Adapted from: Forbes, S. No Date. Cash flow Tree; CARE Papua New Guinea. No date. "Exploring generation and control of income", Family Business Management Training: trainer's handbook; pp. 29-31.

Step 2: REFLECTION EXERCISE (15 minutes)

EXPLAIN: Today, we are going to look at every day management of our home in terms of bringing in and spending resources. All households have some resource needs – including physical, monetary and skills. Today, I would like us to think about the health of our family budget, and how we manage it.

ASK: what are the different ways that we get income?

- Are there any other ways of getting income?
- What do we spend our money on?
- Are there any other ways we spend our money? Probe each person.

EXPLAIN: We can think about how we gain and spend money by thinking about it as a tree.

GROUP EXERCISE 6

Ask participants to draw a tree trunk, roots and branches (see at end of lesson).

SAY: this tree represents the home's resources.

- Roots = different ways we get income (with the biggest roots as the main sources)
- Use local materials for drawing to show the different sources of income discussed earlier.
- Branches = the different ways we spend resources (with the longest branches as our biggest cost)
- Use local materials for drawing to show the different expenditures discussed earlier.

If there are enough people, you can have the women and girls work together, and also, the men and boys. Otherwise have the couple work together to draw a household tree – labeling the different income and expenses on each root or branch.

- For each root, use a picture or symbol to show: Who is responsible for this work? Who brings income into the family?
- For each branch, participants should use a picture to show: Who usually makes these payments? Who decides how much to spend on this?
- Are there other ways people support the household – in terms of making time for people to get income? Or contributing other resources (e.g. like food or water) to the home?
- **EXPLAIN:** These roles are also very important and valuable. They help the home survive and thrive.



DISCUSSION (30 minutes)

Bring everyone all together to see the income and expenditure tree(s) :

ASK:

- How healthy is the overall health of the tree?
- When you look across the different tree(s), what do you notice about the contributions of men and women, boys and girls?
- Who contributes to income (the roots)? Does anyone else help with that, in terms of time and resources?
- Add these additional people. This will help us see how women, girls and boys contribute.
- Who makes decisions to spend? What expenditures can women, girls or boys make on their own? Why?
- Are there spending decisions that are entirely made by men or by women? On what? Why?
- Which expenditures are really meeting people's needs?
- **EXPLAIN:** So these are the branches that are helping everyone.
- Are there any branches you would make smaller (spend less on)? Why?

Tip for CBT: This could bring up some tension, CBTs must be familiar with how to handle difficult/challenging cases, as attached to this manual (Appendix 2). Use the referral systems, exercise dialogue skills. Summarize key points and appreciate inputs of different household members.

Transition toward looking ahead.

ASK the household members to think back to our conversations on healthy relationships and power

- Are there ways to work together as household members in deciding how money is spent instead of only one person holding this power? Why or why not?
- What changes would you make to meet your household needs – in terms of bringing in resources? Or how we spend?

Summarize key points you hear.

Some key points:

- You may observe how different members of the household help each other to gain resources (the roots), for example in agriculture. They should also have some control over some decisions on spending.
- Observe if there are major priorities household members agree on, and what expenditures can be minimized
- We may see that women have a lot of information about what's happening within the household and that it would benefit the home to include this perspective to make better decisions
- Observe if there are smaller income streams that can benefit from investment to improve the health of the tree (often these are women's activities)

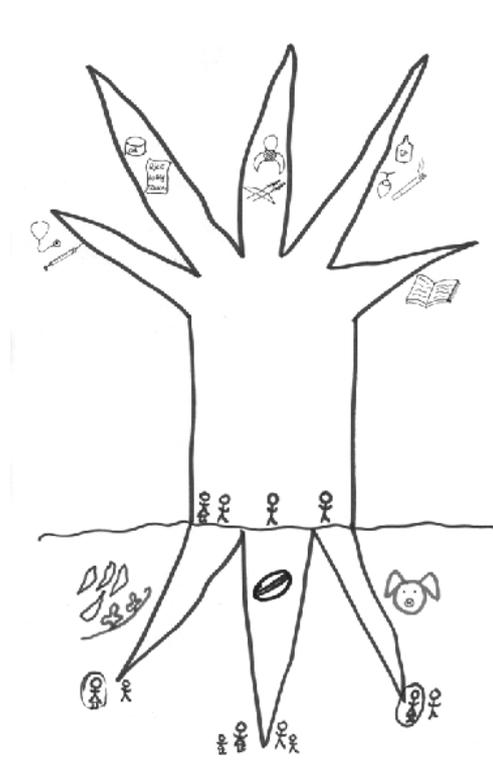
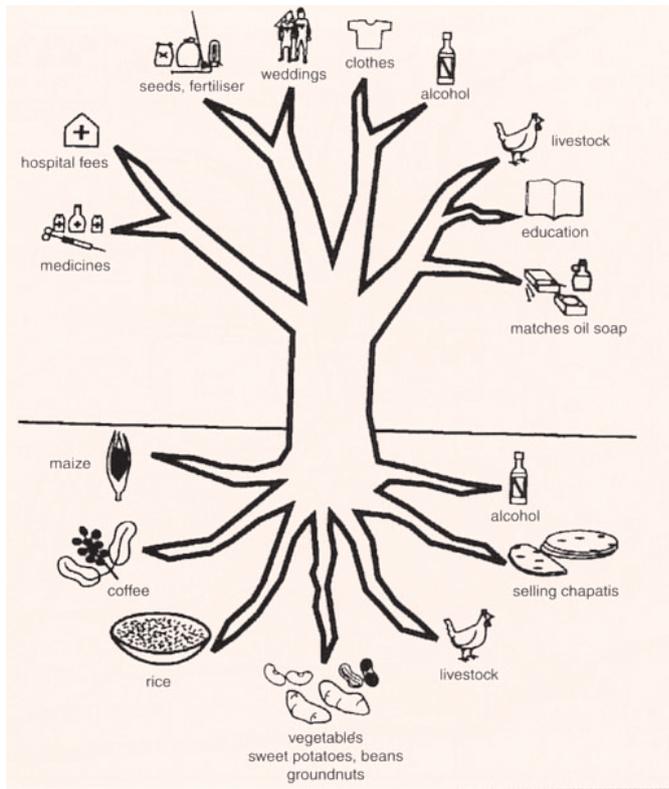
HOMEWORK

- **ASK** household to sit together and discuss anything you would change in your household to meet your individual and household needs (skills, resources, etc.) before the next meeting.

Thank everyone for their participation and let them know that the following week we will work on taking in these recommendations as we build a plan together as households to manage finances in service of our goals

RESOURCE: CASH FLOW OR “IN-OUT” TREE EXAMPLE⁸

Tip for CBT: Indicate which member of the household is involved in acquiring household income/expenditure



SESSION 6: HOUSEHOLD GOALS AND PLANNING⁹

OBJECTIVES:

- COLLABORATING TO IDENTIFY AND DEVELOP HOUSEHOLD GOALS
- AGREEING ON A SET OF PRIORITIES

Preparation and Materials

- Flip Chart and Marker
- Idea cards and markers
- Review the household members' individual goals AND discussion points from previous week
- Talking piece

Total Time: 1 hour

STEPS

<p>Step 1: WELCOME and RECAP (10 minutes) Welcome everyone to the meeting and ask everyone to sit in a circle</p> <p>Recap (Prompt for Session 1 & Session 5 commitments): Remember in Session one we talked about our past/future stories and individual visions. Last week we drew cards on changes we need to take to manage our homes better so that we can be more effective in moving toward our visions.</p> <p>Today, we are going to build on these conversations and talk about our shared household goals.</p>	
<p>Step 2: REFLECTION (5 minutes) Start with a quote that talks about “creating a world in which many worlds can fit.”</p> <p>If we think about it as a household, we would want to create a set of goals where each of our individual needs and priorities may also fit.</p> <p>ASK: When we think about our personal goals, and goals for our households, how are they related? Think about how your personal goals impact others and the entire household’s goals.</p> <p>CBT Summarizes responses and share: Our goal today is to think of ways we can support one another to grow as a household and individually.</p>	

⁹ Adapted from: CARE Papua New Guinea. No date. Family Business Management Training: trainer’s handbook.

DISCUSSION (20 minutes)

READ (for those who can't read CBT guides): Key conclusions the family made last week about where we are as a household in terms of:

- Ways to work together as Household members in deciding how money is spent?
- Changes that could be made to meet household needs – in terms of bringing in resources? Or how money is spent?

READ: Individual goals household members shared from the first session (or as written down).

Remind people to think about their own goals, and the goals of others.

GROUP EXERCISE 7**WRITE GOALS ON CARDS**

- **ASK** people to write on each card the different wishes and ideas we heard.
- **ASK** people to list the individual needs and goals they heard
- **ASK** if there are more to add. If so, write them on cards as well.

Make sure everyone's goals are included.

GROUP CARDS

ASK: Are there goals stated that are similar/repeated across individuals?

Move these cards together – once clustered, read the group of cards aloud.

ASK: Which goals support another one? (For example, if a father's goal is to grow closer with his children, this may help a child's goal to gain support for their education)

Note these are "win-win" situations

ASK: are there any goals you have concerns with?

- To the person who expressed concern:
- **ASK:** why is that? How are you affected by this goal?
- To the person whose goal it is:
- **ASK:** What is the real need expressed behind this card? (Unpack a little more)

ASK: Are there ways we can adjust this goal or compromise toward a situation where our real needs and concerns are addressed?

Once an idea is put forward, **ASK:** how does this meet each person's concerns and needs?

NOTE: be aware of people's comfort zones and do not push too hard on resolving issues that may arise.

PRIORITIZE

Ask:

- For the household, which of these do you think are most essential?
- Which are nice to have but maybe not essential?

EXPLAIN: Through individual ranking or discussion, prioritize a top set of 3-5 goals as a group. Make sure all ideas are heard. On a clean poster paper, write the prioritized ideas

ASK

How might the VSLA support your planning around these goals?
Based on these, what would we hope to see in 5 years' time?

CLOSE

We now have a set of goals for the home – congratulations! That was a big piece of the work.

Next week we will focus on planning. Before the next meeting, be sure to agree as a household on:

- What do we need? What are our goals?
- What resources do we have that can help us?
- What actions are required to help us get to our goals?

Thank everyone for their time and remind them of the next meeting date and time.

SESSION 7: ACTION AND FINANCIAL PLANS¹⁰

OBJECTIVES:

- WORKING WITH HOUSEHOLDS TO TRANSLATE GOALS INTO ACTIONS
- DEVELOPING A CONCRETE PLAN FOR IMPLEMENTATION

STEPS

<p>Step 1: WELCOME and RECAP (10 minutes)</p> <p>Welcome everyone to the final session and thank them for being patient and active during regular meetings/dialogue sessions</p> <p>RECAP: Last time we talked about the joint goals you have as a household and how to reach them.</p> <p>EXPLAIN: As an opening circle, we will take turns sharing how people are feeling about the last meeting.</p>	
<p>Step 2: REFLECTION (20 minutes)</p> <p>EXPLAIN: Over the week you discussed: things you have, things you need, and actions you can take to help you reach your household priority goals? Can you share what you discussed?</p> <p><i>Tip for CBT: Remind them on what is short term vs. long term. Short-term goals are those that can be realized in six months and those that go beyond are long term.</i></p> <p>ASK:</p> <ul style="list-style-type: none"> • What actions can happen in the next 6 months? • What actions would be for longer-term, over 6 months? • For the longer term goals, are there any smaller changes that can help prepare for these goals in the following months? • When you thought about actions – are there any challenges you think you will face? How will you engage them? <p>Step 3: PLANNING (45 minutes)</p> <p><i>Share a planning table (see below). Ask people to focus on the next 6 months.</i></p> <p>ASK: What actions will take place?</p> <ul style="list-style-type: none"> • For each, who will be doing these actions? • With whose support? What will they be doing? • What challenges do they face (floods, droughts etc) that may cause them to work differently? • What will they do in the face of the obstacles? 	

¹⁰ Adapted from: Ayalew, A., Demissie, R., Brezovich, E., and Wurzer, J. 2014. Village Saving and Loan Association (VSLA) Discussion Guide for Food Security Programs. Facilitators Manual. CARE Austria: Vienna

- How can you overcome these obstacles but still make progress towards the set goals?
- What are the costs for these actions – in terms of time? In terms of money? Or in terms of other resources?

Give household members 20 minutes to talk through these questions.

Once completed, ask participants to think about all the actions they outlined. If needed, read them aloud.

Ask members to rank the goals according to priorities/importance. [NOTE: This could be done by giving each person 10 stones and asking them to lay stones across the actions based on importance).

Step 4: DISCUSSION

ASK:

- How did they feel going through this process?
- Has this been useful for you and your household?
- **Talking Point:** this is a process the household can use as they continue to plan and that these plans require adjustment based on realities as things change.
- Did you have any questions about this planning process?
- How can you best document your plans? For example, pictures that the facilitator or household member draws, symbols, local materials (e.g., sticks and drawing on the ground/dirt), writing by facilitator/household member.

Step 5: MOVING FORWARD (15 minutes)

EXPLAIN: Now we have a plan. Congratulations on building this together – this is not easy but you are building a solid foundation to be able to move forward together. Now I'd like to take a moment to just imagine your journey ahead.

Ask participants to close their eyes and imagine what these next steps will look like.

ASK:

- Where will you be in one month?
- What will your life be like 6 months from now?
- As you are on the journey, who will encourage you to continue?
- How will you invest time to reflect and have 'positive time' for yourself and your household?
- How will the actions you take be good for you, for your family and community?

After a pause ask everyone to open their eyes. Use the talking piece.

ASK: Do you have any thoughts to share from what you envisioned?

Step 6: CLOSING

RECAP: Over our time together we talked about those that came before us, our elders and role models, as well as our futures;

- We talked about healthy relationships, decision-making and finances;
- We talked about gender expectations and growing collaborative power.
- Finally, we worked on identifying household goals and making plans as a family to reach them.

ASK: Reflecting on these seven weeks, do you have any thoughts or feelings to share on how this process was for you?

- *As CBT, share your own experiences with the household and observations on how they have progressed as a group.*

TALKING POINT: This is our last programmed session, but I will be checking in monthly on the household. Moving forward, there will be ups and downs, but we hope these sessions offered tools to help you think about your role in the household and to support your communication with each other. I look forward to seeing you continue on your journey

Thank everyone for the time and effort they gave to this training (The facilitator may want to offer his or her contact details to the group. take a group picture, etc.)

HANDOUT: PLANNING WORKSHEET

Goals	Action	By When	Who will be working on this? What will they be doing?	Who will be supporting? What would they be doing?	Resources needed? (time, assets, etc.)	Amount of savings/ money required?	Ranking

APPENDICES

APPENDIX 1: STEPS OF HANDLING POLYGAMOUS HOUSEHOLDS

A: Polygamous Family: Type A: Wives staying in the same Households

Scenario One: All Women willing to sit in the same dialogue

Step one: Separately/individually seek consent from all the wives and the husband on how they wish to participate in the dialogues

Step Two: If all are willing to participate in one dialogue; go ahead and schedule for a date to start the dialogues

Scenario Two: Some of the wives are willing to sit in the same dialogue

Step one: Separately/individually seek consent from all the wives and the husband on how they wish to participate in the dialogues

Step Two: Schedule a date with those who are willing to sit in the same dialogue. Those who do not agree to participate together can be encourage to participate in the interactive learning session which will be done at the group level.

Scenario Three: Not Comfortable sitting in the same dialogue

Step one: Separately/individually seek consent from all the wives and the husband on how they wish to participate in the dialogues

Step Two: If they wish to separately engage the husband find out how he can commit to the suggestion

Step Three: If he is willing to attend the different sessions, then schedule for a meeting

Step Four: If the husband is not willing to fit in the women's schedule; let him suggest what he thinks is appropriate

Step Five: Go back to the spouse and seek agreement based on the husband's suggestion

Step Six: If they fail to agree, they will only receive one part of the intervention, the sub-wallets

Type B: Wives staying in different Households

Scenario One: Husband willing to participate in different HOUSEHOLD Dialogues at different HOUSEHOLDS

Step one: Engage the women to find out the days and time when their husband is likely to be in their household.

Step Two: Based on step one, engage both the man and woman to find out when is the best day to conduct the dialogue(s).

Step Three: Schedule the dialogues.

Scenario Two: Women and Husband willing to participate in same dialogue in one of the HOUSEHOLD

Step one: Separately/individually seek consent from all the wives and the husband on how they wish to participate in the dialogues

Step Two: Engage all the wives and husband to agree on date when to start the dialogue and which HOUSEHOLD it will be held at.

Step Three: Schedule the dialogue.

Scenario Three: Husband not willing to attend multiple dialogues at different HOUSEHOLDS and women not willing to participate in dialogues together

Step One: Separately/individually seek consent from all the wives and the husband on how they wish to participate in the dialogues

Step two: Further engage them to find out their issues so they can be discussed in the interactive learning session

Tip to CBT: Such issues will be addressed case by case - since these households are all unique. CBT should be guided to consult Project Officers/Supervisors before handing such cases.

APPENDIX 2: DIFFICULT SITUATIONS

Facilitation notes:

Difficult situation encountered during brainstorming and roleplaying:

1. As you talk about collaborative power, one person in the home begins to cry, saying the home environment is just too unhappy
2. As the household is taking a decision on goals, you notice the man's priorities are being selected each time
3. You go to a home and see people are looking distracted. When you ask how they are, they say: 'I am hungry. I have not eaten all day. It is hard to focus.'
4. In the discussion, the mother says: "My child is sick and we have no money to take him to hospital. What are you going to do for us?"
5. You are facilitating a conversation and notice the husband always responds first – sometimes interrupting his wife and talking over her.
6. You are in a session and an older man has been talking for 20 minutes, sometimes repeating himself. You are worried he will take up all the time.
7. During a session, you notice the grandma is sitting quietly and looking down. She does not seem to be understanding the conversation
8. There is a 14 year old girl in the family who does not really speak or participate in the discussions, but looks down and seems uncomfortable
9. In the conversation, the wife mentions that the husband comes home late and does not support the kids. The husband becomes angry and shouts: "This woman is mad!"
10. You go to the home and notice the husband is near the compound but not joining you. You go to invite him and he says: "I am not interested in what you have to discuss. You should go away!"
11. As you discuss collaboration in the home, an older woman challenges: "This is not how we do things. The man is the household head. Why are you trying to change our culture?"
12. As you talk about people's visions, the husband says: "Why are you coming with all these questions about our lives?" People in general seem closed off and uncomfortable with you.

Write each scenario on a card. This exercise can be done in two ways

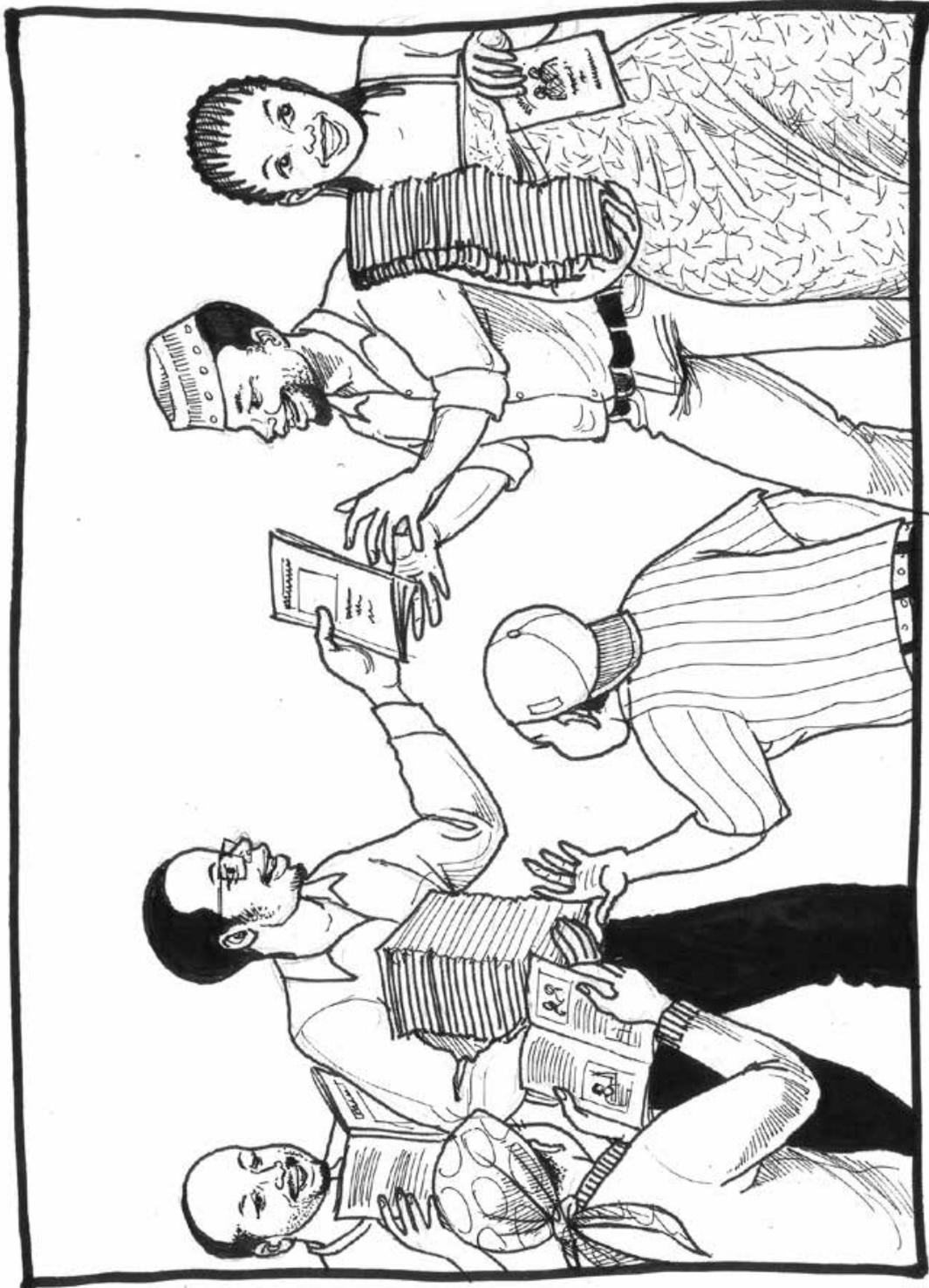
1. Have each person sit in a circle and take 1 card. Each person reads their card aloud and states what they would say in that situation (like a role play – participants should not talk about what they would do but speak as if confronted)
2. Have people break into groups of 3-4:
 - a. Lay out the cards on a wall or floor.
 - b. Ask each group to select a card and role play how they would respond to the situation
 - c. Within groups, teammates should give each other feedback.
 - d. In plenary, ask people to a) read their scenario and b) perform their response.
 - e. You can ask others if they want to respond to the role play
 - f. Have a discussion on the responses
3. If time allows, have groups select a 2nd card and repeat steps b-f above.

APPENDIX 3: DIFFERENT TYPES OF POWER

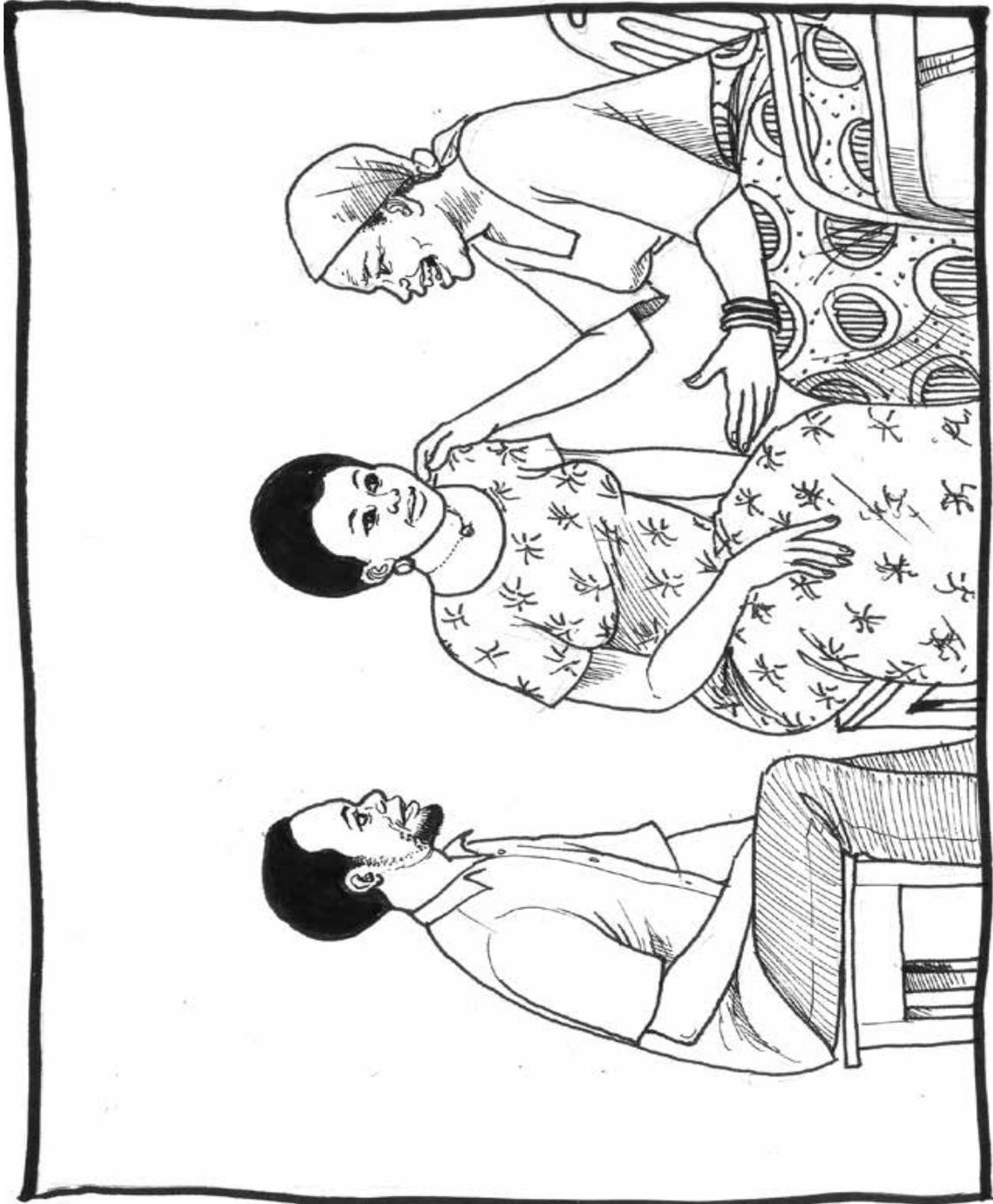
Picture 1: Power Over others



Picture 2: Power with others



Picture 3: Power to



Picture 4: Power within



CARE International - Uganda

Plot 1B, 2nd Floor, Kalamu House

P.O Box 7280, Kampala

Tel: +256(0) 312 258 100

Email: cuhq@co.care.org

Website: www.care.org