

Financial Action Learning System (FALS)



FALS GUIDE IN VILLAGE SAVINGS AND LOAN ASSOCIATIONS

I can fly by swimming through the river of challenges

Table of Contents

Page

Abbreviations/acronyms	3
About Young Men's Christian Association (YMCA).....	4
Authors and acknowledgements.....	5
Summary of this guide.....	6
Context and background.....	8
Purpose and structure of the FALS guide	9
What is new?	9
Who can use the FALS guide?	9
How to use the FALS guide	9
Important information to the facilitators	10

SECTION 1: VILLAGE SAVINGS AND LOAN ASSOCIATIONS (VSLAs) AND

ROLE OF FINANCIAL ACTION LEARNING SYSTEM (FALS) IN YMCA.....	11
What you should know about VSLA	12
Basic VSLA model, salient features	13
VSLA Training Modules practiced by YMCA.....	14
Brief History of the FALS method	14
What are the Basic Features of FALS.....	15
What are the implementation phases	15

SECTION 2: INTEGRATING FINANCIAL ACTION LEARNING SYSTEM INTO

VSLA.....	17
What is the motivation for integrity FALS in YMCA	18
FALS tools adapted from NWTF and ASKI Oikocredit in Philipines	18
FALS tools at a glance	19
A brief description of the FALS tools adopted by YMCA.....	19
Selected tools and purpose in the VSLA	20
What did we achieve?	21

SECTION 3: PROCESS OF ADAPTATION OF FALS IN VSLAs IN YMCA:

WHAT YOU NEED TO KNOW	22
How to integrate FALS into VSLA, The YMCA experience	23
Who should be involved in the implementation process	23
What are key process in the implementation	23
Key steps in the integrating of FALS into VSLA.....	24
Emotive exchange adaptation workshop.....	25

SESSION 4: GUIDING IDEAS FOR FALS INTEGRATION IN VSLA TRAINING	31
Overview and schedule of the VSLA training in YMCA	32
Proposed training content for integration of FALS tools into VSLA training module	32
Duration and Delivery methodology.....	33
Facilitation Team.....	33
Training venue and material	33
Facilitation of FALS workshop?	34
Materials needed for all the tools	35
Learning about FALS is fun.....	36
How does this work?	38
Audio-visuals and Visual materials.....	38
 SECTION 5: MONITORING AND DOCUMENTATION	 39
Tracking and documenting the process.....	40
How does it work.....	41
Sustainability	42
Lesson learnt.....	42
Illustrative of tools adapted	43
Annex 1: Adapted Vision Road Journey	43
Annex 2: Adapted Happy Family Tree	43
Annex 3: Adapted Financial Management Calendar	43
Annex 4: Tool integrated into FALS by VSLAs in YMCA	46
References.....	49

Abbreviations / Acronyms

BCAT	-	Business Challenge Action Tree
E@S	-	Empower@scale”
ELCs	-	Empowerment Learning Centres
ELM	-	Empowerment Leadership Map
FALS	-	Financial Action Learning System
FEM	-	Financial Empowerment Map
FSPs	-	Financial Service Providers
FMC	-	Financial Management Calendar
IFAD	-	International Fund for Agricultural Development
IGA	-	Income Generating Activities
GALS	-	Gender Action Learning System
HFT	-	Happy Family Tree
HHM	-	Household Methodologies
LGA	-	Local Government Area
NWTF	-	Negros Women for Tomorrow Foundation
SMART	-	Specific, Measurable, Achievable, Realistic, Time Bound
VRJ	-	Vision Road Journey
VSLA	-	Village saving and loan Association
YMCA	-	Young Men’s Christian Association

About Young Men's Christian Association (YMCA) Mada

The Young Men's Christian Association (YMCA) Mada Hills is a non-governmental organization in Nasarawa State, Nigeria. It's an affiliate of the National Council of YMCAs of Nigeria, carrying out development programmes and projects among communities in Nasarawa State and beyond. The YMCA in Nasarawa State works around HIV/AIDS education and counselling, agriculture and livelihood, Village Savings and Loan Associations (VSLAs), Community mobilization for the actualization of self- help, youth, and women empowerment in employment-oriented skills development.

Under the Empower@scale (E@S) project; a joint initiative by Oxfam and Hivos supported by the International Fund for Agricultural Development (IFAD), YMCA has continued to promote gender transformative household methodologies on a much wider scale. With a grant from the International Fund for Agricultural Development (IFAD), the Consortium is embracing that challenge and proposes to deliver a mechanism for scaling up by facilitating the professionalization of Empowerment Learning Centres (ELCs), and their constructive engagement with IFAD-supported projects and other actors for strengthening their capacities to apply GALs by linking the methodology to other key Household Methodologies (HHM) initiatives.

Authors and acknowledgements

This guide was adapted from series of existing materials. It substantially made use of earlier Financial Action Learning System (FALS) Concept Notes and Toolkits for rural finance and MFIs by Linda Mayoux for IFAD and Oikocredit: Mayoux L. (2017) Oikocredit IFAD FALS Concept Note, IFAD, Rome.; Mayoux L. with Oikocredit, Negros Women for Tomorrow Foundation (NWTf) and Alalay Sa Kaunlaran Sa Gitnang Luzon Inc. (ASKI) (2017) Oikocredit FALS Toolkit, Amersfoort Netherlands, and Manila Philippines <https://gamechangenetwork.org/toolkit/fals-oikocredit-aski-nwtf/>. Similarly, the content on VSLAs draws heavily on the experiences of CARE -supported initiatives. We also acknowledge various other resources for delivery of financial education that were harvested for this process for which we are indebted. These included the following:

- VSLA with Integrated Gender Access Africa Version: https://fscluster.org/sites/default/files/documents/care_vsla_manual_integratedgender_may2013.pdf
- https://www.fsnnetwork.org/sites/default/files/001_EAE_Implementation-Guide_English%20%281%29.pdf
- Livelihoods For Resilience Activity: VESA Manual <https://careclimatechange.org/wp-content/uploads/2019/06/VESA-manual-.pdf>
- Caritas Switzerland (2020). ALENU Project: Financial Literacy Manual for Smallholder Farmers available on: <https://www.afard.net/publications/manuals/175-final-alenu-financial-literacy-manual-2020/file>.

This FALS guide was developed by Lydia Ameh with the technical support and input of Carin Boersma (Oxfam Novib, E-Motive), Ambra Scaduti (Oxfam Novib, GALS), Linda Mayoux (Independent consultant, PALS/GALS/FALS) and open sharing from our FALS experts Intan Darmawati (from Indonesia) and, Oikocredit, NWTf, ASKI team from Philippines for the adaptation of the FALS. The authors are grateful for the input and assistance from Mailou Juanito of Oikocredit, Manila.

Also, the entire guide would not have been possible without the exceptional support provided by YMCA whose staff tirelessly field tested and inputted into the guide. It has also greatly benefited from the reflections and input of VSLAs members in YCMA in Mada Hills, Nasarawa State, Nigeria.

Summary of this Guide

FALS was originally systematised by Linda Mayoux as part of Oxfam Novib's WEMAN programme work on genfinance as part of advocacy in the Microcredit Summit Campaign. Building on earlier work on gender mainstreaming in micro-finance with MFIs and MFI networks worldwide, it was fully developed in (2017) for IFAD and Oikocredit in the Concept Notes and Tools that form the basis of this current Guide¹. FALS tools are a build-up from GALS which originated from Participatory Action Learning System (PALS) by Linda Mayoux. The FALS tools focused more on financial planning with diagrams detailing financial commitment in figures.

Although FALS has been developed for MFIs, and adapted in IFAD's rural finance programmes, this is the first time it has been adapted specifically for VSLAs. The FALS process is new in the history of Nigeria as this has never been done before now. The FALS Guide for VSLAs (*I can fly by swimming through the river of challenges*) is an amazing social innovation to pilot the FALS tools in VSLA groups in Nigeria. In this guide, you will find the background and process the team went through to develop this guide and the recommendations on how to use the FALS tools in VSLA context.

Taking the VSLA members through the FALS tools has added value to the individual members and the VSLA generally. Captured in the words of some of the members are seen below:

1. Farawa from Ngubi community

"The new thing I learnt is financial planning, how to calculate and keep record in my VSLA. Before now, in my group we didn't know how to separate our interest from savings and once it is time for share out, it becomes so difficult to separate the interest from savings but after receiving this training, particularly the financial management calendar we learnt to how calculate the interest and how to separate it from our savings without much worries"



¹ See Mayoux, L (2017). Mayoux for IFAD: Financial Action Learning System (FALS) Concept Notes and Toolkits for rural finance and MFIs 42pp. Retrieved from <https://gamechangenetwork.org/methodology/financial-action-learning-fals/>

2. Jonathan Attah is from Agunji community

FALS has helped me to keep daily, weekly, and monthly expenditure and profit of my business and to update my daily record and to also to keep weekly record of my savings.



3. Tabitha John is from Ashenta community

I now know that loan should be used specifically to increase my business, not for unproductive things. And I now know how to plan to pay back without stress". This FALS tools have opened the door for FALS in VSLA groups that could give a boost to rural VSLA groups' processes!



Context and Background

The Consortium of Oxfam Novib and Hivos with partners started the project “E@S” in Kenya, Nigeria, and Uganda. The E@S is a four-year (May 2018- May 2022) project designed to promote gender transformative household methodologies on a much wider scale. With a grant from IFAD, the Consortium is embracing that challenge and proposes to deliver mechanisms for scalability. In this regard, the Consortium is facilitating the professionalization of ELCs, and their constructive engagement with IFAD-supported projects and other actors. The aim is to strengthen their capacities to apply GALS by increasing the availability of new approaches for HHM/GALS for specific thematic areas, by reaching target groups using ELCs and by making existing resources and expertise available through the E@S platform (<https://empoweratscale.org>). In Nigeria, the YMCA in Nasarawa State is implementing GALS with the ultimate outcome to empower women, men, and youths. The program is spread across four communities (Agunji, Ashenta, Ngubi and Shwazhi) in Nasarawa Eggon Local Government Area (LGA). The project is funded by IFAD with co-financing from Oxfam Novib and Hivos.

Against this backdrop in April 2021, with support of the consortium the YMCA team including GALS Champions from existing VSLAs together with a national gender expert participated in an E-motive exchange workshop; an online peer-to-peer collaborative learning exchange program on GALS and Financial Action Learning System (FALS) methodologies. During this workshop, the teams from Uganda, Rwanda, Philippines, and Zimbabwe shared their experiences and, best practices in the use of the methodologies. The team from Nigeria with technical guidance from the gender expert, reviewed and selected some GALS/FALS tools for piloting to improve financial and money management skills of VSLA members, strengthen trust among VSLAs members and, to better integrate gender in rural finance programs.

In this regard, an on-line training of the trainers (ToT) on FALS was organized with support from an international FALS expert. The training aimed at building the capacity of the participants to drive the FALS process within the context of VSLAs. Through the training, participants were exposed to relevant presentations, discussions, and learning on FALS methodology. Participants gained a deeper understanding of the FALS tools, key principles, and features. Additionally, it provided a platform for brainstorming and adapting FALS tools into VSLAs.

Subsequently, YMCA convened a ToT on FALS for cadre of GALS champions that attended the E-motive workshop with some additional number of existing GALS champions. The training equipped the participants with the knowledge and facilitation skills required to integrate gender and create a trusting relationship among VSLAs members. The ToT workshop provided an opportunity to further align the FALS tools to VSLAs and the approach to upscaling FALS methodology. The training contents and, materials were developed together with the champions. Afterward, a training was carried out for VSLAs by the champions to field-test the tools with support from the YMCA team and, the gender expert. This provided a platform to further refine and adapt the tools such that it is more useful to the VSLAs members.

The FALS methodology incorporates a participant-driven monitoring approach in tracking changes over time after the initial catalyst workshop. Hence a pause and reflect session was organized to track, monitor the progress and to ensure that the processes are clear. During this session, participants track, review, and share progress on the use of the tools on their personal notebook.

Purpose and structure of the FALS Guide

The guide is unique in that it meets needs of VSLAs members. It focuses on VSLA member's rather than client's empowerment as in the case of microfinance institutions. Drawing on lessons learnt from the piloting of FALS methodology in VSLAs in Nigeria, this guide was developed. The guide seeks to support VSLAs facilitators and implementing organizations to instill basic financial analysis and planning skills to VSLAs members. It also aimed at increasing social cohesion by building trust among VSLA members, increasing savings and, improvement in loan repayment. It further, strengthens the integration of gender as a key element in rural finance programs.

This guide is divided into five sections and a variety of activities under each section. At the beginning of each session the guide gives a brief description of the session for the user to get a quick understanding of it. It also outlines some creative ways and activities to make the learning attractive and to get the participants inspired using fun and diagrams. This approach makes learning visual and participatory rather than passive. Besides, it encourages participants to incorporate gender analysis, share information, learn from each other, work together and, get things started quickly without much external interventions.

Here, considering the low literacy levels among VSLA members which limits their ability to keep financial record and manage their finance effectively and adequately the guide integrated various way of counting using signs/or symbols to represent numbers. This was invented by the champions to support record-keeping and to keep track of cash flow.

The timeframes for specific exercises in each session are only indicative, since the real timeframe depends on the group structure and the level of understanding of the participants. It is important to stress here that the the whole facilitation process needs to be adapted to context, levels of experience and the priorities of the implementing organizations.

What is new?

The guide offers valuable idea to organizations that are just starting on VSLA and and to those more advanced. FALS can be used as an initial entry point for new VSLA/or strengthening the capacity of an existing VSLA. - It is a way of attracting participants to learn visual and participatory financial planning and management skills, making VSLA activities more participatory.

Who can use the FALS Guide?

This guide was designed for use for audiences with existing knowledge of GALS and experience in rural finance program who wish to mainstream gender in their VSLAs. It provides a practical guide for assisting VSLAs field assistants, GALS facilitators, project staff and organizations, trainers who are providing or intends to address gender dynamics within the context of rural finance, improve record-keeping, increase financial planning and decision-making skills of VSLA members. It provides clear, simple explanations and directions that lead the user through the selection and adaptation of FALS tools.

How to Use the FALS Guide

With this guide we hope to inspire implementing organizations supporting VSLAs to internalize gender analysis, improve financial planning skills and creating trust among VSLAs members. The FALS tools can be adapted to complement existing VSLA training sessions or modules during the groups' weekly training sessions/meetings over some months or the tools can be delivered sequentially over a four to five days period, depending on its complementarity with existing topics being taught. However, it is important to mention here that every VSLAs and context varies, so

this guide does not try to tell the user exactly what to do, instead, choose those items that are responsive to the needs and benefits of VSLA members.

It is also recommended that the facilitator (s) use participant-led facilitation process; adapting the process and diagram to suit the context. In this case the facilitator (s) should explain in detail the objectives in a participatory manner such that it guides participants in developing their personal diagrams. To enhance competency in delivery, the facilitator (s) should be able to personalise the tool and contents in the guide for easy adaption. Some important principles and practices to note at each session is using participatory techniques at different instances such as small group work, songs and role play etc. to provide an opportunity for the application of the information and ensuring that mutual learning is achieved.

Important Information to the Facilitators

Here are some important points to consider in preparations for this workshop:

1. Contact and notify participants in advance. Explain the purpose of the workshop and the importance of their participation in this workshop.
2. It is necessary to consider gender equality and social inclusion in selecting participants, so that both males and females are included in the process.
3. Ask participants about the most convenient time to conduct the workshop as to get their commitment in attending all the workshop sessions.
4. Check out the training venue. Imagine the activities and how you can implement the training at this venue. You might want to ensure that the training is held in a place which is quiet and peaceful.
5. Make sure the seating arrangements are appropriate for people to sit comfortably in groups while doing individual drawings. And that there are passageways for people to come up and contribute from the front.
6. As a facilitator, organize your work in advance (e.g., familiarise yourself with the tools, develop your diagrams, prepare explanatory notes, think of some ideas around songs, dances, or role-play which you could support participants in developing their own fun exercises).
7. Go through the manual and make notes for an in-depth understanding. Always be well prepared before starting any session. Read the instructions carefully and imagine how it will run.
8. Ensure you have all the materials you need before you start the training sessions. Each session lists the materials you will need. If the Project is not providing notebooks/pens, ask participants to bring their personal notebook (preferably A4) and, four different coloured pens (red, blue, green, and black) for their personal diagrams.
9. Introduce the learning objectives before you start the activity so that participants understand the overall purpose.
10. Try to link each session to the previous one by reviewing or recapping what was covered during the last session.
11. Check participants notebook to make sure they understand the content.
12. End each session by summarizing key points. This is very important. It helps participants to understand the key messages and information.
13. Inspire participants to take immediate action, assign homework and, encourage them to start implementing their plan and sharing FALS with others.

SECTION 1

VILLAGE SAVINGS AND LOAN ASSOCIATIONS (VSLAs) AND ROLE OF FINANCIAL ACTION LEARNING SYSTEM (FALS) IN YMCA



VSLA Weekly meetings in Wazhish

This session provides a brief overview of VSLAs: its principles, features and, implementation stages. It explains the use of VSLA methodology as a micro-finance tool which helps poor individuals and groups to meet their needs. It then describes the FALS methodology, and implementation phase to get the full benefits of using FALS tools in VSLAs.

What You Should Know About VSLAs?

VSLA is an acronym for Village Savings and Loan Association. It is an informal financial institution organized based on self-selection and self-managed. The association provides its members with access to savings, credit, and insurance services. VSLAs do not receive any external funds; the fund simply grows over time as individuals collectively save through the buying of shares. VSLA members meet on a weekly basis to save and, once each month for lending. Savings are made by purchasing shares at the share price determined by the group members. Members purchase between 1-5 shares at each meeting; some groups require members to purchase a fixed amount at every meeting, while others allow the purchase of a variable number of shares, up to a set maximum.

After four weeks of saving, members can take credit for up to three times the value of their savings, depending on the amount of money available from the savings. Members then repay the association within three months, with an interest rate (typically 5 -10% of the value of the loan) that is set by the members. While most groups distribute all accumulated savings and interest income at the end of the cycle, some choose to maintain a portion to recapitalize their loan fund for the next cycle. At the end of the cycle, a "share-out" occurs. At the share-out, the accrued loan interest and savings are distributed among individual members according to the number of shares purchased by each member.



VSLA Meeting in Ngubi, community, Nasarawa state

Following the share-out, the group may reform and start a new cycle. All saving and loan transactions are recorded in the individual passbooks belonging to each member. Share purchases are indicated by stamps to aid those with low literacy levels. To ensure transparency, all financial

transactions are carried out in the presence of all group members. Also, the money and passbooks are kept in a steel cash box with three locks. The box and each of the three keys to the locks are held by different group members, all of whom need to be present to open the box.

Table 1: Basic VSLA Model, salient features

Membership	Governance	Management	Products
Self-selected voluntary membership, affinity-based, homogeneous group	Expected leaders, fresh election every year	Weekly or fortnightly meetings, sometimes monthly	Group fixes share value for savings, the interest rate for loans
10-30 members (usually 15-25)	Self-governed, all transactions are in the meeting, in front of everyone member	3 leaders, 2 money counters	Max 5 shares per meeting
Mostly women members in the group, few men in some cases	Democratic decision-making, dispute, and conflict resolution	Annual cycle (usually 12 months)	Max 1;3 saving to loan ratio, one loan at any time
Annual cycle, a member can drop out after cycle, new members can join in a new cycle	Values and principles promoting solidarity, support to each other	Group Box, storing passbooks, cash, material	Contribution into a social fund, for meeting minor emergency needs
		3 locks and keys with 3 different members, 4 th member keeps the box for transparency and safety	Annual share out, returning saving and group surplus based on the individual savings amount

Source: https://www.care.org.au/wp-content/uploads/2017/04/SLAM_Evaluation_Report_CARE_FINAL.pdf²

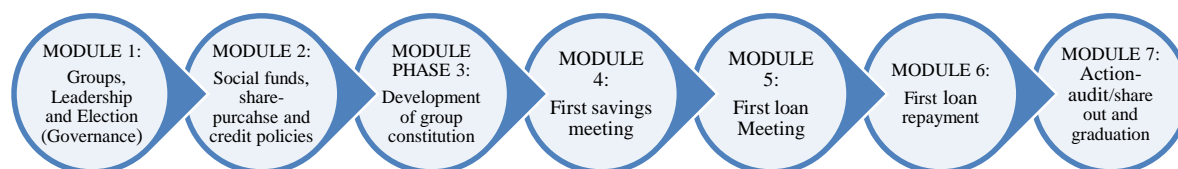
All members have a simple individual passbook in which their savings and loan information is recorded using a rubber stamp. It is also expected that groups keep track of their financial records through the memory recordkeeping process. While the VSLAs do not keep a group ledger, it maintains a simple centralized notebook in which the closing cash balances of the loan and social fund are entered at the end of each meeting. Passbooks remain locked in the box between meetings.

Implementation phases of VSLAs include preparatory, training and supervision, and strengthening phases. The preparatory phase begins with identifying target communities. During the preparatory stage, the implementing organization meets with community leaders to request their support to organize community members and inform them on how VSLA works. After formation, the VSLA members go through an intense training period for a few months and thereafter continue receiving mentoring support until the members have mastered the methodology and learnt how to work together. VSLAs training is delivered in phases, starting with actual training, followed by supervision, or mentoring, that is divided into three phases (intensive, development, and maturity). The training includes seven sessions. The series of training is to equip members with the skills, knowledge, and tools that they need to successfully operate VSLA. It also defines the VSLAs' purpose, elects' members to serve as officials, and sets terms for savings and loans, including

² Care (2013)Village Savings and Loan Associations (VSLAs) Programme Guide Field Operations Manual with integrated Gender Access Africa Version 237pp Retrieved from https://fscluster.org/sites/default/files/documents/care_vsla_manual_integratedgender_may2013.pdf

interest rates, repayment schedules, and penalties for late payments or missed meetings. The training also includes record-keeping and how to run weekly meetings. There are seven (7) training modules as shown below:

Diagram 1: VSLA training modules as practiced by YMCA



The circles in the diagram above lays out the content of the modules and the order in which they take place. The Field VSLAs Assistant facilitates the capacity building activities. The supervision and strengthening phase reinforce the lessons taught during the training as the group now learns in actual practice. The VSLA model implemented by the YMCA in Mada Hills is not significantly different from the basic VSLA model outlined above in table 1. Over the years, YMCA has been able to support and build the capacity of its VSLAs particularly during the first nine-month cycle of savings and credit activities.

Brief History of the Financial Action Learning System (FALS) Methodology

FALS, forms one of the Household Methodologies (HHM) developed by Linda Mayoux with organizations in the financial sector and, value chain development. The FALS tools are adapted from the generic Participatory Action Learning System (PALS) for financial services. It started as part of participatory gender mainstreaming with microfinance institutions (MFIs) in countries across Asia, Africa, and Latin America. These tools grew from work by Linda Mayoux on participatory monitoring, livelihood development, and poverty reduction for microfinance. Under Oxfam Novib's WEMAN programme in 2017, a preliminary draft concept note was developed for FALS as a system. The FALS tools were further piloted in the Philippines with Oikocredit, NWT F, and ASKI funded by the Church of Sweden.³ IFAD is also key development organization promoting the design and implementation of the methodology.

The methodology encourages collaboration between formal financial institutions and their clients in product design and service delivery. FALS integrates client financial empowerment, product market research, and social performance management into a responsible financial partnership between clients and financial service providers. FALS tools and processes are based on underlying social and gender justice principles, inclusion, and mutual respect. This is aimed at promoting gender equality among clients; helping them to identify ways of seizing opportunities, and address gender-based challenges that prevent women and men from achieving their visions.

³ See Mayoux, L (2017). Mayoux for IFAD: Financial Action Learning System (FALS) Concept Notes and Toolkits for rural finance and MFIs 42pp. Retrieved from <https://gamechangenetwork.org/methodology/financial-action-learning-fals/>

What are the basic features of FALS?

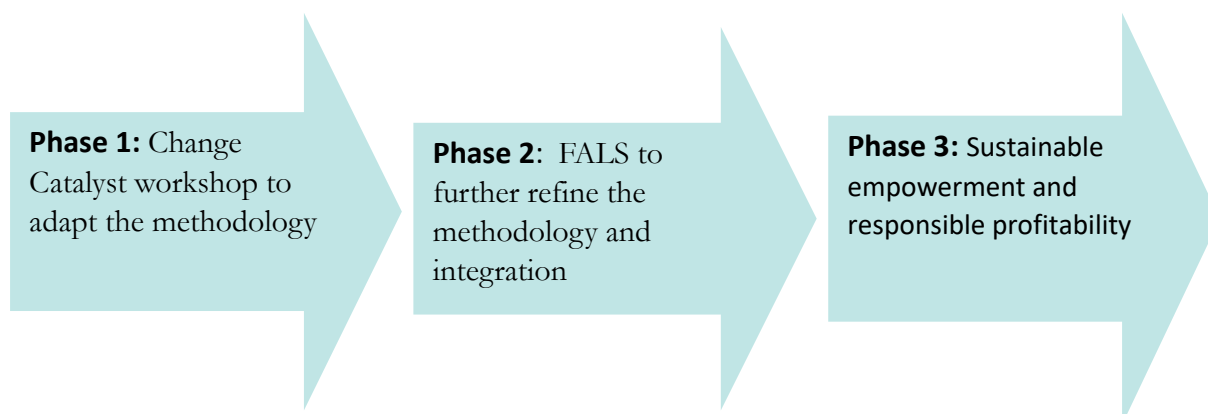
Some of the key features extracted from the concept note developed by Linda Mayoux include the following:

1. It puts the needs and empowerment of clients at the center of product and service delivery.
2. It starts with client visions and plans for the contribution of savings, credit, and insurance to businesses and sustainable livelihoods.
3. FALS is innovative in its integration of discussions of sensitive gender issues; it examines gender and generational inequalities for change to enable women/men, and youth to improve their agency as economic actors.
4. Upscaled by local champions through peer sharing in groups and/or individual 'relational marketing' paid by new clients.
5. It enables clients to replicate financial literacy amongst their peers.
6. Loans are complex to administer and require a system of record-keeping.
7. Use of pictorials, which are easily tracked in a client's notebook and analysis over time, which is filled into social performance management and product development.

What Are the Implementation phases?

Generally, the FALS process entails a robust process that usually involves three phases. All three stages, just like GALS are well articulated and community-led learning activities may take over a year to complete the processes. The chart below shows the phases of implementation.

Diagram 2: FALS implementation phases



Source: L Mayoux 2017 [Financial Action Learning System: IFAD concept note \(gamechangenetwork.org\)](https://gamechangenetwork.org/) ⁴

The Catalyst workshop was to adapt the methodology to a specific context with a selected small number of community members that have the capacity to adapt the methodology to their needs for financial empowerment, and improve gender relations in their households. This phase brings together different stakeholders, the clients, and staff of financial institutions. The goal of this stage is to build system capacity that will support the implementation. Ideally, a visit by some clients and/or staff to an organisation already using FALS or the inclusion of clients or staff from

⁴ See Mayoux, L (2017). Mayoux for IFAD: Financial Action Learning System (FALS) Concept Notes and Toolkits for rural finance and MFIs 21pp. Retrieved from <https://gamechangenetwork.org/methodology/financial-action-learning-fals/>

such an organisation involved in the initial capacity-building would be ideal. This phase is implemented for about three months.

The second phase is implementing, refining, and upscaling FALS. Activities within this phase include refining the methodology and incorporating the tools into social performance and management tools, product design, organizational planning, and capacity development, starting with a review at client and FSP levels. After the 3-month review, the changes identified are integrated into the strategy and implemented for 6-9 months.

Phase three is the big moment; the sustainable empowerment and responsible profitability. It is expected that phases 1 and 2 should inform this phase. Here the tools are incorporated into existing organizational activities and capacity development, including monitoring, which some core community financial advisers that can support the implementation process. This entails review, certification, of champions, developing and signing of partnership agreement between the client and financial institutions.

From the above, each phase has specific steps and associated activities and needs time and attention. However, these can be adapted to fit into the context. Details of organisations and processes where FALS have been used can be found through the links on: <https://gamechangenetwork.org/methodology/financial-action-learning-fals/>⁵

⁵ GAMEchange Network: Financial Action Learning for Sustainability (FALS) on <https://gamechangenetwork.org/methodology/financial-action-learning-fals/>

SECTION 2

INTEGRATING FINANCIAL ACTION LEARNING SYSTEM INTO VSLA



A couple in Ngubi sharing their Happy Family Tree

Integration of FALS methodology into the VSLA in YMCA is to build unity and cooperation among the members, improve on savings habit and develop repayment culture. Besides is aimed at helping VSLA members prioritize expenses and, more specifically, understand how to prioritize them. Hence this section reviews the reasons for integrating FALS into VSLA program in YMCA, and the adaptation process and activities. It also outlines the selected tools and its objectives. Additionally, it provides summary of achievements for using FALS.

What is the motivation for integrating FALS into VSLAs in YMCA?

Some VSLAs members in YMCA in Nasarawa State are unable to save substantial amount of money in their group due to low profit margins from the sale of agricultural products and, unsustainable enterprises. Besides, it was observed that some members experience challenges in saving and repaying loan regularly especially during planting season when cash flow is uncertain and, when they had to buy farm inputs. In other instances, some VSLA members are unwilling to take loan as expected because they have no clear idea on what to do after taking loan. These have implications on the amount of fund available for loan and subsequently the level of share purchase at the end of each cycle.

The project staff also recognized challenges associated with dissatisfaction from members when request for loan is high and, VSLA fund is not enough to meet borrowers' needs. Sometimes this results in members' exit and, undermines the spirit of co-operation among members. Therefore, there is a need to improve transparency on who gets a loan. Besides, some VSLA members shared that the short-term loan period and repayment schedule does not very much suit their long-term investments (e.g., buying large livestock such as cows) as money generated from farm activities is often irregular and unpredictable due to the seasonal farming pattern. However, loan repayment could be done using other alternative sources of income generation besides on-farming activities.

There are also a couple of challenge related to mistrust amongst some VSLA members which negatively influence the sustainability of some groups. This was attributed to poor financial record-keeping due to low level of literacy rate. Also, some VSLAs sometime face the challenge of loan defaulters and, dominance in decisions by some leaders resulting in misunderstandings and conflicts. Additionally, some women/or men expressed deep distrust in their spouse in the use of fund. This results in some spouse wanting sole control of their VSLA resources, reducing the likelihood that husband/or wife will engage in meaningful joint negotiation on how to use their finance in achieving their visioning. Furthermore, some VSLA members have limited capacity to tailor their savings and loan to their aspirations.

Drawing from above the integration of FALS in VSLAs was aimed at improving financial planning skills and creating trusting relationship among the members. It is also anticipated that using symbolic drawings which are easy to use low-literate individuals will support VSLA members to improve on their financial records thus increasing accountability. Besides, the use of FALS by VSLA can improve potential members' perceptions of the security of their money held in a VSLA. It also provides opportunity for VSLA members to accurately assess their financial needs and, manage their finances. In addition, FALS in VSLAs aims at strengthening intra-household relations and joint financial decisions.

FALS Tools Adapted from NWTF AND AKSI and Oikocredit in Philippines

The selected tools following the first exposure workshop with the Philippines team (ASKI and NWTF) are categorized into two main components. The first is gender empowerment catalyst tools consisting of two tools: vision journey and happy family tree and then economic empowerment tools. This first series of FALS tools help VSLA members to successfully develop business and household visions, plan how to manage their money and build their assets. It also aims to address intra-household inequalities: household inefficiencies, decision-making and, asset ownership. The second comprises three tools: financial empowerment map, business challenge action tree and financial management calendar. It focuses on social networks that can help VSLA members to succeed in business. It also provides VSLA members with financial knowledge and, analytical skills needed to apply/or use loans for the intended purpose. It also helps them to make informed decision and timely repayment of loan thereby strengthening group cohesion. The five

FALS tools are shown in the diagram below. The focus of the adaptation was on financial planning for VSLA members.

Diagram 3: FALS Tools at a glance



Source: <https://www.emotiveprogram.org/assets/2021/08/E-motive-Report-NigeriaE@S.pdf>⁶

The applicability of FALS tools as adapted in VSLAs by YMCA was based on its peculiarity and the issues which it intends to address. The process for planning and implementation considered the issues around the VSLA functionality and, how to further improve gender relations. Key objectives were to (a) increase the level of trust, ownership of assets, strengthen joint financial decisions and collaborations among VSLA spouse and, VSLAs members (b) identification of off-farming activities to ensure income throughout the whole year; (c) counting system accessible for people who do not know how to read and write.

For each of the identified issues, the best practices were selected and adapted to meet the needs of VSLA members in the area of intervention. After some months, the participants attended a follow-up workshop intended to review the changes that resulted from their FALS participation and to further plan their financial management vis-à-vis their family dynamics and personal visions.

A brief Description of the FALS tools adapted by YMCA

The table below presents an overview of the FALS tools that were adapted for VSLA to increase savings, trust, and strengthen positive gender relations among VSLAs members. The tools offer ways of supporting VSLA members to profile gender-based roles, expenditure, assets, and decision-making within their family; outlined the emotional, financial, and power relationships they consider affecting the business for which loans are taken; identified the vision for the family and the opportunities and challenges to realize the vision within the current loan cycle and for future ones.

⁶ Oxfam (2021) Empower@Scale Report E-Motive Exchange Nigeria.
<https://www.emotiveprogram.org/assets/2021/08/E-motive-Report-NigeriaE@S.pdf> pp 11

Table 2: Selected tool and purpose in the VSLA

Tool	Description	Link
Purpose: To create and improve trust among household/or VSLA members		
FALS Tool 1: Vision Journey	Vision Journey is a planning tool that guides both men and women on how to manage their finances wisely as to make progress toward achieving their vision. It is useful for examining opportunities and challenges towards achieving visions. It helps in outlining possible actions that they can undertake to achieve their vision. Vision Journey helps to build a common understanding of personal, business and household vision by creating mutual trust and collaboration among VSLAs members and, their spouse. It also creates understanding on what each family member will contribute to achieving their vision.	Reference material: Linda Mayoux and Oikocredit (2017): Tool 1 Vision Journey Available on: https://gamechangenetwork.org/wp-content/uploads/2018/03/FALS1_VisionJourney_mobile.pdf
FALS Tool 2: Happy Family Tree (HFT)	HFT aims to address gender imbalances that constrain women and men such that everyone in the household contributes and benefits equally. This results in improve livelihoods and, happy family. Also, the HFT helps to improve savings, investment, loan repayment rates, increase productive assets and strengthen trust in households and among VSLAs members. Happy Family is represented by a tree comprising the trunk, roots, branches, and fruits	Linda Mayoux et. al. (2018): Tool 2 Happy Family Tree Available on: https://gamechangenetwork.org/wp-content/uploads/2018/03/FALS2_HappyFamilyTree_presentation2.pdf
Tool	Description	Link
Purpose: To create income throughout the year and strengthen group cohesion through proper financial management and record-keeping		
FALS Tool 3: Financial Empowerment Map (FEM)	FEM looks at emotional, financial, and power relationships that can help or constrain progress, including access to financial resources and people they can share the empowerment tools with. It examines range of family, informal and institutional resources that can either support or constraint an individual from achieving his/her vision. It also informs the basis for upscaling.	Linda Mayoux et.al. (2018) Tool 3: Financial Empowerment Map https://gamechangenetwork.org/wp-content/uploads/2018/03/FALS3_FinancialEmpowerment-Map_Presentation.pdf
FALS Tool 4: Business CAT	Loans are made up of money that belongs to someone else and must be paid back. So, for this reason, it is a good idea for an individual to determine how much loan is needed to start/or grow his/or her business. Some of these expenses will be one-time costs such as the fee for incorporating your business or price of a sign for your building. Some will be ongoing, such as the cost of utilities, inventory, etc. A realistic loan request should only include those things that are necessary to start/grow that business. The business challenge tree helps VSLAs members determine how much loan is needed for their business before borrowing. It helps VSLAs to successfully analyze loan before disbursement reducing the rate of defaulters.	Linda Mayoux et.al (2018) Tool 4 Business Challenge Action Tree Available on: https://gamechangenetwork.org/wp-content/uploads/2018/03/FALS4_BusinessCAT_presentation.pdf
Tool	Description	Link

Purpose:	To help analyse income, expenditure and profit to help plan loan repayment	
FALS Tool 5: Financial Management Calendar (FMC)	<p>FMC is a financial plan to help VSLAs members use a loan efficiently and to increase incomes. It helps VSLAs members to prepare and analyze their income, expenditure, and profits in their business and calculate their repayment capacity. It helps to assess opportunities to leverage building on Vision Journey and, address challenges that needed to overcome order to conveniently pay back the loan as well as increase income. FMC gives VSLAs members not only the documentation needed for a loan application, but also helps them to discuss their business circumstances with their households in terms that improve their ability to qualify for the loan.</p> <p>The cashflow section is helpful to VSLAs to prepare and analyse income and expenses of VSLAs members as to determine the appropriate amount of loan that can be reasonably paid out of the cash generated by the household and the business</p>	<p>Linda Mayoux et.al. (2018) Tool 5 Financial Management Calendar https://gamechangenetwork.org/wp-content/uploads/2018/03/FALS5_FMC_Mobile.pdf</p>

What did we achieve?

FALS has been found extremely effective in tapping into the unique perspectives of the VSLA members; helping them to plan, save, manage their finances, and gain benefits from financial products within the context of VSLA. It enables VSLA members to properly identify, prioritise, and appraise loan by using pictorial representation. Besides, households have been able to use the tool to improve on gender and generational inequalities.

In a nutshell the incorporation of FALS in VSLAs results in VSLAs members:

- Having clear savings goal and plan.
- Having good savings pattern
- Making proper assessment before loans are approved.
- Meeting timeline for loan repayment
- Better savings mobilization among the VSLA members
- Increase use of loans as capital for investment
- Widening of livelihood options
- Building trust among Household / VSLAs members
- Improve financial record
- Having improved gender relations among spouses

The dissemination of learning through peer-to-peer approach just like “snowballs” provides an opportunity for ownership and sustainability. It helps build loyalty, trust, and long-term relationships among VSLAs members contributing to wider outreach, and sustainability of the financial institutions.

SECTION 3

PROCESS OF ADAPTATION OF FALS IN VSLAs IN YMCA: WHAT YOU NEED TO KNOW



Participant explaining FMC Ngubi Community, during the training on FALS for VSLA members

Session Overview

Session three offers valuable tips on how to make the adaptation process as effective as possible. The session brings practical information to the users in an easy-to-understand by outlining the steps and activities to assist organization in designing their adaptation strategy and action plan drawing on Nigeria experience.

How can you integrate FALS into VSLAs? The YMCA Experience

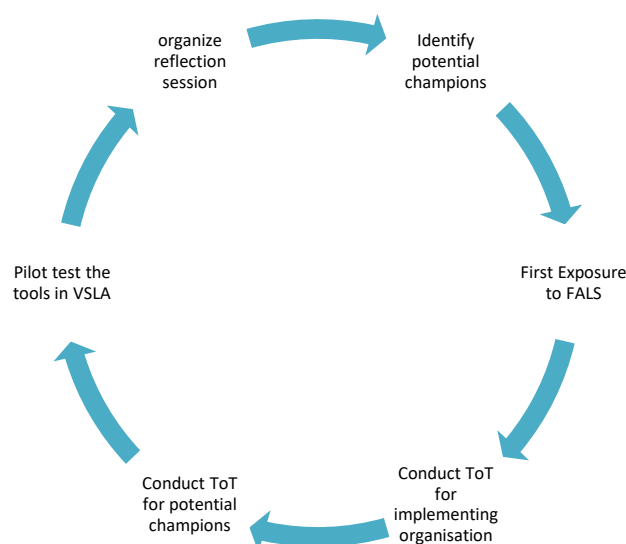
Who should be involved in the implementation process?

- **Champions/or community members:** The involvement of the champions/or community members ensures that the adaptation of the tools reflect their needs and priorities; increasing the chances for peer-learning and sustainability. Hence there is need to encourage women's participation in the training to strike a good gender balance. For example, women/men and youths who are vulnerable should be encouraged to participate.
- **Implementing organizations/or project team.** The project staff including those working at the community level. This team provides necessary support to the champions. This team is supported by a GALS/or FALS expert.
- **Local government authority:** The support of local decision-makers (e.g., women affairs division) is critical to raising awareness knowledge, and support for gender justice issues.
- **FALS/or GALS Expert** with a good training and facilitation skills and some familiarity with rural finance program to support the implementing team in the start-up and adaptation process.

What are the key process in the implementation?

This session provides an overview for the process, as well as a detailed outline that can be adapted by an organization to fit their needs. The integration process and activities are described below. The diagram below provides a basic overview of the steps.

Diagram 4: Key steps in the integration of FALS in VSLA



Step 1: Identifying potential champions and awareness creation: Getting potential champions involved is a good way to get them excited about the methodology. Hence, identification of and selection of these individuals is very critical. These first participants should be around 20 equal numbers of women and men to ensure gender equality and inclusion.

This process aimed at creating awareness around the use of FALS tools with focus on financial and gender empowerment. It also provides opportunity for a buy-in from these potential champions. These potential champions will be responsible for the actual product that results from the adaptation and will be a good resource for implementation, dissemination of capacity building and feedback mechanism.

In contexts where GALS hasn't been introduced and, there are no champions yet, community members/or VSLAs members are selected. Overtime, individuals that shown most commitment and behaviour change become champions and not necessarily existing leaders. In the case of YMCA there were already existing GALS champions from an already existing VSLAs which formed the basis for scaling up.

Step 2: First exposure of staff members and champions/or community members to the FALS Methodology either through physical visits or on-line workshop with an organization already implementing FALS. This exposure visit is a great way to generate interest about the methodology. This entails a four-five days debriefing and planning session as to adapt the process to local context. Here the project staff and champions review the tools to select the most appropriate tools. Implementation plan for the roll-out are developed based on the selected tools. This step involves engaging a gender expert to provide technical support to the team. Making this first exposure interactive and participatory using videos, songs, role-play, testimonies from champions besides presentations can be a great way to enhance learning and make the engagement effective.

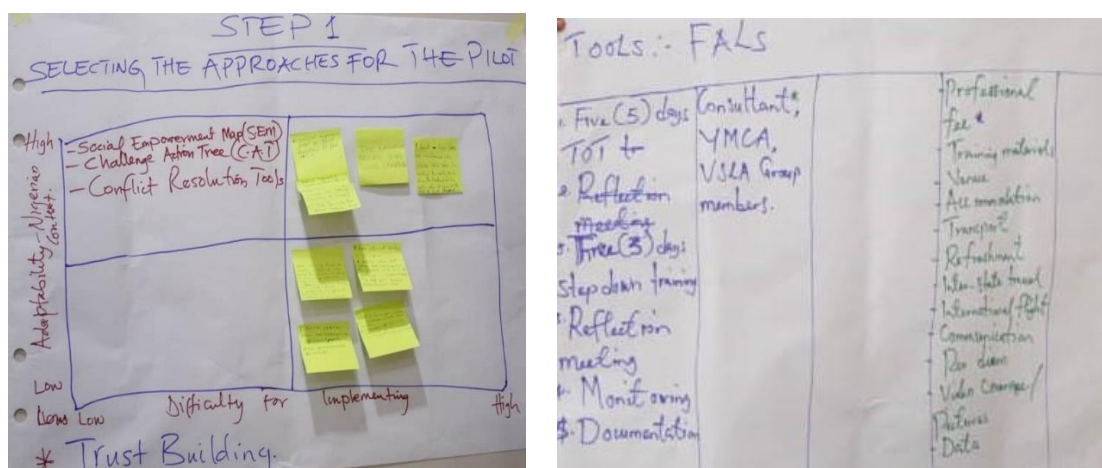
- With respect to YMCA an E-motive online learning⁷ was facilitated for the project team including the already existing GALS champions to learn on best practices from four different countries that were selected and invited to participate in the exchange: - Livelihoods and Food Security Program (LFSP) – Zimbabwe - Bukonzo Joint – Uganda - DUHAMIC-ADRI – Rwanda - ASKI, NWTF & Oikocredit – Philippines. The facilitation approach included the use of video, presentations, offline reflections, questions, and answer sessions. Prior to the exchange session each best practice presented short videos to inspire deep discussions, followed by presentation of the tools. Afterward, the Nigeria team met at the beginning and end of each day during the workshop to discuss, ask questions and, to brainstorm on the tools. A gender expert was engaged to support with the facilitation of online and offline activities.



Cross -section of the participants during the E-Motive Learning Session

⁷ This was done online because of the covid 19 pandemic restrictions

- Select relevant tools for adaptation and develop an action plan for implementation. With support from the gender expert the team identified the approach for the pilot. Following this process GALS and FALS tools were selected to address the issues of concern using simple decision-making matrix analysis. The decision-making matrix was useful in determining the relevance and the intended result based on lessons learnt. A key output in this session is developing an action plan by the participants to pilot and scale-up the methodology in VSLAs. The development of this action plan helped to identify the right resources and establish a timeline for activity implementation.



Sample of decision-making tool and action plan developed by participants during the session.

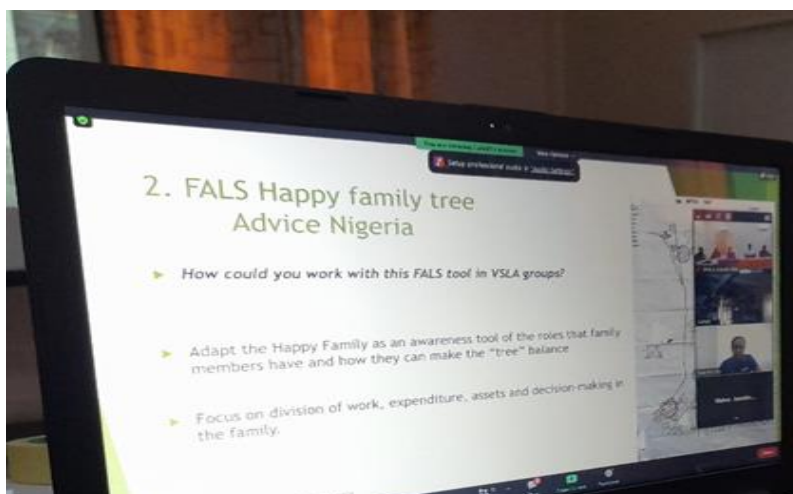
An overview of the adaptation workshop is represented below. Once the duration was determined, the next step was to develop the agenda. The agenda served as a roadmap for the adaptation workshop and is a valuable tool in both planning and delivery. Although the agenda is likely to change during the planning process. The evolving agenda will list the sessions chronologically, indicating at least the time and title of each.

TABLE 3: E-MOTIVE EXCHANGE ADAPTATION WORKSHOP	
Participants	About 4 -5 representatives of VSLAs members and, project staff of implementing organizations including key local government authority from the gender division from the LGA
Facilitator	Facilitators from the E-Motive programme
Timeline	4 days with at least a total of 5 hours
Objective	To introduce GALS/FALS tools, develop skills to adapt the methodology to VSLAs context and develop implementation plan for the rolling out the Change Catalyst Workshop (CCW) in each of the VSLAs represented.
Outputs from this phase	Establish small core of champions using the tool for their own empowerment with skills and plans to share this with others. Project staff develop skills and plan to integrate the methodology into VSLAs operations and sharing it with others. VSLAs – GALS champions developed pictorial manuals for sharing

Step 3: Conduct a two-three days FALS ToT for staff and the gender expert deepening their understanding of the FALS methodology and the tools. It is also aimed at building and improving their capacity and facilitation skills to effectively drive the FALS process. Field staff including VSLA Project Supervisor, Field Officer Agriculture Extension, Project Officer, and the Monitoring and Evaluation officer were trained on-line on the use of FALS methodology to understand its practical applicability in VSLA. During this online training, the team was exposed to relevant presentations and online resources. Learning was re-enforced through knowledge sharing on the use of the FALS by staff of ASKI, NWTf & Oikocredit and one of the FALS champions with support from a FALS expert.



An offline exercise on Vision Journey in Lafia during ToT for Facilitation Team.



An online presentation on Happy Family Tree by Intan Darmawati: A GALS/FALS Expert during ToT.

- It is important to mention that the training was conducted on-line without the participation of the community members. The bottom-up approach to knowledge transfer was not possible because the FALS expert was based in Indonesia couple with the COVID-19 pandemic which made it impossible to travel. Therefore, there was a need to shape the training in a way that involved the use of PowerPoint presentations. This training style was possible only because YMCA had already existing GALS facilitators who knew how to facilitate a training in a participatory way. In a different setting staff and community members, should be trained together by community champions with support project staff of the implementing organizations.
- The YMCA team also took stock and leveraged on GALS/FALS existing online resources and materials which were every useful and essential to the adaption process as these provided a perfect building block for the implementation process.

Step 4: Conduct a three-day ToT for representatives of VSLAs. Before the roll-out a workshop was conducted for the GALS champions in YMCA to further discuss the approach, tools, and the implementation strategies. This helped to determine what is valuable to the VSLA members. The YMCA project staff worked together with the champions to refine the tools as to fit into their VSLAs operations with technical advice from the gender expert.

Here the gender expert engaged with the participants to review and highlight how gender dimension and, trust is reflected in each of the tools. Songs and dancing including role-play were encouraged to re-enforce learning, making the learning on FALS fun and participatory. The training was planned for three days.



Group Exercises and Presentation by Champions in Lafia during the ToT for VSLA.

Step 5: Pilot testing of FALS tools as a mechanism for peer upscaling and integration into VSLA activities. Four VSLAs groups were introduced to the tools in a three-day training. The staff members and the gender expert supported the champions to ensure quality and correct

understanding of the methodology in each of their VSLA. Providing opportunity for individual and group work was useful in gaining direct feedback from the VSLA members on the adapted tools.



A VSLA Member in Agunji, drawing Vision Journey and Ashanta drawing Financial management calendar

The content and structure for the five-day pilot testing of the FALS tools with VSLA members is presented in the tables below and this can be adapted depending on the needs of the champions and context.

Table 4 FALS Workshop for VSLA

Participants	Representative of VSLA that participate in the Adaptation Workshop cascade the training together with the gender expert and organisational staff to VSLA members
Timeline	5 days of 5 hours in each of the sessions if it needs to be done separately but if integrated in VSLA trainings 2- 3 hours for each session
Location	VSLA training venue
Objective	Piloting FALS methodology with VSLA Members to develop financial vision, address gender imbalance, create trust both in households and VSLAs and promote transparency and increase income; to strengthen the concept of pyramid peer sharing to go beyond direct sharing of champions to the second and third ties of the pyramid.
Outputs from this phase	Concrete action steps in diaries Pictorial manuals for peer sharing, and plans for taking FALS back home

Table 5: This table below outlined suggested content and structure for the pilot workshop.

Day 1	Pairwise Introduction Exercise Introduction to the workshop and drawing Tool 1: Vision Journey Individual/group Exercises and presentations
Day 2	Revision of the Vision Journey Vision Song/role – play Tool 2: Happy Family Tree Individual/group Exercises and presentations
Day 3	Revision of Happy Family Tree Happy Family Tree Song Tool 3: Financial Empowerment Map Individual/group Exercises and presentations Financial Empowerment Map Song/role-play
Day 4	Revision of Financial Empowerment Map Tool 4: Business Challenge Tree Individual/group Exercises and presentations Business Challenge Tree Song/role play
Day 5	Revision of Business Challenge Tree Tool 5: Financial Management Calendar Individual/group Exercises and presentations Financial Management Calendar: Song/role play

Step 6: Organize a two day pause and reflect session at the community level. Here the YMCA team, the champions and some VSLA members reviewed the implementation approach and progress. This session further helped to refine the tools, establish ways of integrating the tools into the VSLA. Based on this review and dialogue, the team identified what's working, addressed methodological issues, and adjusted some tools accordingly. This was not only useful but allowed innovative ideas from the participants. The lessons learned from the session were used to finalize the tools.



A participant presenting Financial Management Calendar and small group exercise in Ngunbi during review sessions



Questions and answer sessions during the pause and reflect session

SESSION 4

GUIDING IDEAS FOR FALS INTEGRATION IN VSLA TRAINING



VSLA Member working on FEP



Participant explaining the HFT



Group work sessions led by the VSLA Members

This session presents a few thoughts for integrating FALS into VSLA trainings activities. It highlighted the delivery methodology, facilitation team, training venue and facilitation process to ensure quality training. Given the individual differences and context that VSLA programs operates, the trainings and, timing should be designed such that it meets specific needs of an organization's VSLA group.

Overview and Schedule of the VSLA Training in YMCA

In addition to teaching communities about the VSLA methodology, YMCA discovered that significant impact could be achieved by integrating FALS tools into VSLA trainings. For example, it was beneficial to provide financial planning to VSLA members taking loans for business as this could support more profitable businesses and improve savings behavior thereby increasing household income. Also, members have a chance to turn their small savings into large lump sums such that they are able to take advantage of investment opportunities. Besides, FALS could potentially create trust and improve credit status among VSLA members by demonstrating a member's ability to re-pay loan.

The table below is the representation of FALS in VSLA training modules taking from four to nine months period; making VSLA process more empowering and, effective without increasing length or cost of VSLA operations. Each of the tool contributes to group strengthening and improves financial management skills that informs wise use of financial resources. Tool one and two are very important and can be integrated in modules four of VSLA training session. While tool three, four, five during modules four, five, six and seven during the share out and graduation session. The FALS tools could be integrated into VSLA training modules during the first cycle or as a refresher to VSLA members to encourage savings and repayment of their loan and to develop positive debt management behaviour. It is anticipated that the use of the tools and lessons will vary across facilitating agencies.

Gender equality considerations were embedded in each tool to address gender relations among VSLA households. In supporting record keeping, good practices on numbering systems were used not only to support individual documentations but to track financial record in VSLA improving trust among the members. These are to be delivered over a period and upscaled through peer sharing.

Table 5: Proposed training content for integration of FALS into VSLA training Modules

VSLA Modules	FALS Integration	Purpose
Module 1: Groups, leadership, and elections	Tool 1: Vision Journey	To enable members, appreciate their participation in VSLA as a critical path to their individual and household development.
	Tool 1: Vision Journey	To enable them to think of 2 to 3 goals/aspirations that they have for themselves and/or their families – related to what they would like to achieve by being a member of the VSLA even before they started saving in Cycle I. To identify opportunities for household members to work together; develop joint vision, identify their challenges and actions to find trust and harmony.
Module 2: Social Fund, share-purchase, and credit policies	Tool 2: Happy Family Tree	To improve collaboration between household members by addressing gender dynamics in financial decisions. It also aimed at increasing efficiency in time use and labor as to enable households meet their financial goals and, build a better future for themselves and their household. Additionally, to help VSLA members keep track of income and expenses, avoid wasteful spending resulting in increase savings and, assets. It is also aimed at mapping possible income generation streams that they can undertake to achieve their vision and improve on their livelihoods

Module 3: Development of Group constitution	Continue with Tool 2: Happy Family Tree Tool 4: Financial Empowerment Map	To build unity and cooperation among the VSLAs for combined efforts for their own development; promote initiative of collective actions; Manage group enterprises and bigger investments. The session is important before VSLA members have accessed loans and can be used as a refresher so that borrowers are encouraged to repay their debt and further develop the debt management behaviors.
Module 4: First savings meeting	Tool 5: Business Challenge Tree	To help members to identify other sources of money for business, calculate what they can afford to borrow, explore how the intended business loan will be best use as well as expected profit margin. It also promotes wise borrowing resulting in high return in investment and expected profit margin. Learning how to better manage loan would yield greater stability both for individual members and for the groups.
Module 5: First loan meeting	Tool 5: Business Challenge Tree	
Module 6: First loan repayment	Tool 6: Financial Calendar Management	VSLAs member can use FMC to request for loan fund and to present their reason for borrowing and how they will repay the loan. To help VSLAs members keep track of their transactions in the VSLAs. This helps prevent conflict and confusion regarding financial transactions. To understand the outcome of the whole VSLA cycle and assess the groups' strengths and weaknesses, hence inform on proceeding to the next cycle
Module 7: Share-out/action-audit and graduation	Tool 6: Financial Calendar Management	

Duration and delivery Methodology

The table above provides a framework to support learning and adaptation for both the project staff and champions. From the above, FALS can be incorporated into VSLA during its regular weekly trainings for example, by adding 2 -3 hours at a set interval thus reducing cost of operations.

Another option is conducting FALS training for five days starting at 9 o'clock in the morning and ending by 4 o'clock in the evening. For instance, delivering Vision Journey and Happy Family Tree covering two days before the first savings meetings. Financial Empowerment Map, Business Challenge Tree and Financial Calendar Management before the first loan meeting. Time taken for each unit would vary as it could be influenced by the participants' involvement and issues raised during the sessions. The trainer may adjust the time accordingly.

Facilitation Team

Ideally, the facilitation team should consist of at least two champions (male and female), with some support from project staff to ensure quality and correct understanding of the methodology. These facilitators should have experience in facilitating training and be conversant with the use of GALS/or FALS.

Training Venue and Materials

All the training sessions will require a sufficient space for chairs and tables seating 4-6 people or a clean space where mats/or materials could be placed on the ground for participants to sit where

it is not feasible to get tables and chairs. Seating arrangement should be in a circle to encourage free flow of interaction. Participants should be encouraged to have their personal note books, pencils, and colored (black, red, blue and green) pens.

Agenda for the training and short videos on FALS should be used creatively to develop an engaging and motivating learning experience. For more details, please check the facilitation guide on GALS methodology which can support facilitation⁸.

Table 6: Facilitation of FALS Workshop

<p>Opening and Introduction:</p> <p>Welcome, pairwise introduction and, explanatory introduction of the FALS methodology; discussion and clarifications on use of notebooks to keep them systematic and tidy; put up a blank flipchart at the front of the hall for interactive presentation of the tool.</p>	
<p>Introducing the tool:</p> <p>During each session facilitator gives step-by-step instructions on the diagrams. Invite participants (<i>not just an individual</i>) to come up and draw each step of the tool on the flipchart in front of the hall.</p> <p>The Volunteers should first indicate with their hand and mention what they will put on the flipchart. Other participants are asked if they agree. Then the step is drawn on the flipchart.</p>	
<p>Individual Drawing: As things are drawn on the flipchart at the front, participants draw the tool in their personal notebook but have them to sit in single sex group (e.g. married, single never married, etc.)</p>	
<p>Pairwise sharing: When participants have completed their diagram, have them mingling, walk-round to sharing their drawings with others. It is an exercise that can be done for any tool</p>	
<p>Group Exercise and discussion: participants are divided into groups for discussions in single sex groups (say about 5-10 people in a group). Each group should have a moderator but drawing and discussions should be participatory</p>	
<p>Plenary feedback: Group Presentation, discussion, and facilitator remarks</p>	

⁸ Mayoux, L (2015). Fun With A Serious Purpose GALS Facilitation Methodology GALS@Scale Facilitator Resources 3 available at:
https://gamechangenetwork.org/wpcontent/uploads/2016/09/GALS@Scale_0_Facilitation.pdf
 see also the webpage at: <https://empoweratscale.org/wp-content/uploads/2021/01/GALS-facilitation-guide.pdf>

FALS Fun: Encourage participants in the various group to develop songs and, role-play on the tool that they have just learnt to re-enforce learnings, for use at group meetings, peer sharing and as energisers

See available materials to adapt to make FALS fun:

Linda Mayoux (2015) Fun with a Serious purpose: GALS Facilitation Methodology Galsatscale Facilitator Resources 3

Philippines: <https://gamechangenetwork.org/network/philippines-oikocredit-aski-nwtf/#jp-carousel-3965>



Develop Simple FALS Manual: Encourage all the participants to develop their own peer sharing manual, in simple locally available notebook diaries.



Explanation of homework to participants: Inspire participants to act on the immediate change identified and to reflect on what works, what does not work; Motivate the participants to share the tools with other members of their household, friends, VSLA members, etc.

Urge the participants to inspire these individuals to draw their own diagram so they also can share with others



Facilitators' Homework

Review notes from the sessions on issues which may need to be addressed
Feedback the outcomes to colleagues



Table 7: Materials Needed for all the Tools

TRAINING MATERIALS	
<ul style="list-style-type: none"> Participant- Notebook Colouring crayons/or markers (blue, red, black, and green) Pen (blue, red, black, and green) 	<ul style="list-style-type: none"> Masking Tape Sticky notes, sharpeners, and eraser Flipcharts for interactive presentation of the tool

Learning About FALS is FUN!!!

People will only continue to use and share FALS with others if they enjoy being involved as well as finding it useful. One way of doing this, is having the learning community members develop inspiring songs for each of the tools. Songs and role play provide variety and keep the participants engaged. In other words, it heightens concentration levels; making it easier for the participants remember the key messages in the tools.

Besides, it creates opportunity to make learning more engaging and fun for the participants. In this regard the participants become more eager and willing to participate as it creates a more relaxing environment. It is also a great way to give participants meaningful opportunities to apply their learning. These are important in motivating VSLA members in the application of the FALS tools. The lessons and examples should enable facilitators to effectively adapt and roll-out FALS.



Participants in Ashanta singing vision Journey



Participants singing and advancing on Happy Family Tree in FALS session at Ngubi



Ashanta Participants singing on Vision Journey during a FALS session at Ngubi

The Facilitator's notes further present some variations on activities such as role-play and, songs which the facilitators may wish to incorporate into their own ideas depending on the needs and interests of their participants to as to make the process fun, interactive and participatory.



Role-play on using Financial management calendar could be using to improve loan disbursement and share-out

How does this work?

The training sessions should be engaging and fun, with adequate time for active participation. In YMCA to facilitate this process, the participants were divided into 3-4 groups and asked to develop songs and act out roles in respect to the tools. At the end best songs and role-play were selected by the participants through voting. The selected songs are then learnt by the entire participants.

Audio-visual and visual materials

Videos were found to be useful during the adaptation. It provokes useful discussion and convey the reality of what is being taught to the participants. The facilitator should choose materials that will tie in with the objectives of the tool, illustrate the session in a relevant way and at the right time and ensure that there is enough time and facilities to use the material effectively. Video clips might only take a few minutes.

Although the facilitation team was unable to access specific video clips on FALS the user will find video clips on GALS in the resource center of the Empower@Scale platform and the gamechangenetwork website which will be useful in encouraging group discussion to overcoming constraints and reviewing the session.

SECTION 5

MONITORING AND DOCUMENTATION

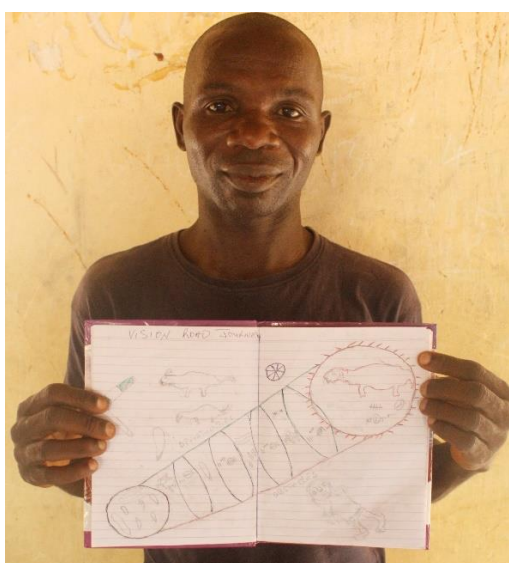


Community facilitating recording keeping on the FMC

This session provides information on process for monitoring and how to document learning outcomes. The process involves the champions/or community members in measuring, recording, collecting, processing, and sharing information on changes or progress recorded. The objective of this session is to provide insights into the documentation tools and how it should be carried out and who should undertake it.

Tracking and documenting the process

Dissemination of FALS learning through peer-to-peer learning structure provides an opportunity for deepening participants' understanding, skills and motivation for VSLA in the use of the tools. The peer-learning structure serves as a vehicle for building ownership and exchange of information on the successes recorded using FALS. Against this backdrop, the YMCA team conducted a pause and reflect session to review and, record progress on participant's notebook. This documentation captures the changing trends in financial planning, financial joint decision-making, access and control of resources, harmony in VSLA households and, among VSLAs members, increase in volume of savings, record-keeping, etc.



Champions showing Vision Journey and Financial Management Calendar



Happy Family Tree



Business Challenge Tree

The documentation and tracking process helps VSLAs members using FALS to gain control of their story. They also gain the confidence and skills to tell their own stories directly to the people who can make a difference. In this way YMCA was able to record feedback that helped in

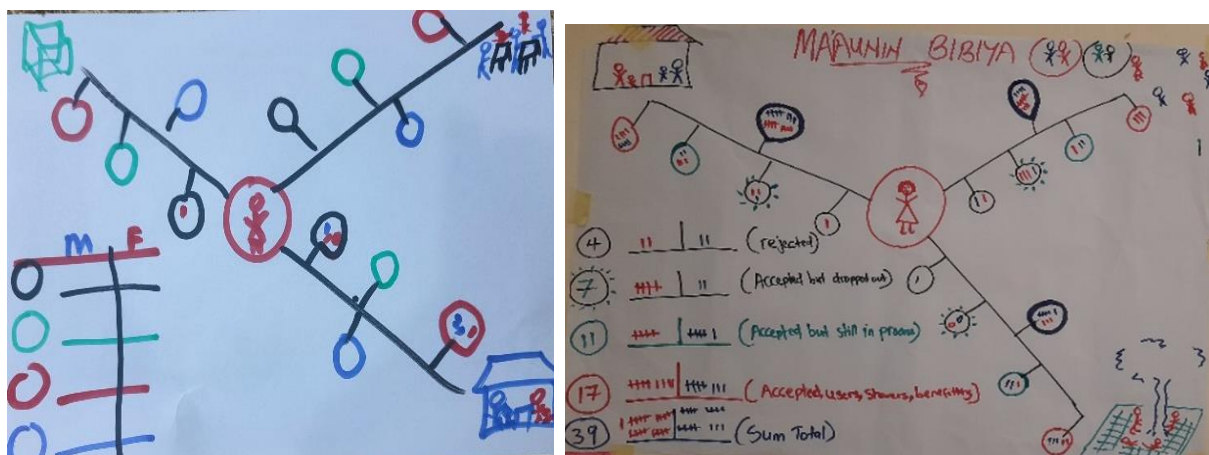
adaptation of the methodology. Also, tracking and monitoring meaningful progress provides numerous opportunities to demonstrate the benefits (and identify challenges) of the intervention. Besides the implementation of the FALS is not a stand-alone activity but linked to monitoring and advocacy for gender justice. Understanding this process is crucial to achieving broad development goals more realistically and effectively. Short videos using phones can also be used to track/or capture individual and group progress and changes in their behaviours using FALS. The participants were encouraged to share their progress voluntarily. It also encouraged participants to reflect more deeply on their own learning, identify what is working (and what isn't) and make plans for how they will continue to change and add to their practice in the future. It is advised for a tracking activity to be done on a quarterly basis to assess collectively the VSLA group members' progress.

How does it work?

The implementing organization can support champions to create series of videos demonstrating how they are using FALS tools to improve on their personal, household and business visions including their achievements in VSLA. As a valued resource for learning, such videos should not only document results, but demonstrate the processes in the use of the tools. In this regard, it is helpful to have a basic framework in form of three or four questions, for the community champions to use in developing and structuring their stories. This can include photos of participants, examples of champions' evidence-based progress, and quotes including observations. The ELC is also an effective channel for coordination and, a platform to drive sustainability and scaling of FALS in VSLA in YMCA.

The FALS methodology incorporates a participant-driven monitoring approach to track change and number of individuals reached over time after the initial catalyst workshop. Hence changes and progress are track and monitored. The participants using the tools can also track their changes/or progress on their drawings in their notebooks. The actions or changes achieved can be ringed in red circles, the green color can be used for those in progress while blue color as things they are unable to achieve and will not.

With respect to Financial Empowerment Map the participants can indicate the number of people they shared the FALS tools with using the tracking tool below. The project staff could provide support to the community champions in document progress and achievements using the tool. The tool indicates those that accepted or rejected the methodology. And those reached through peer replication can also use the tool to track those they have shared the methodology with.



Tracking tool: Financial Empowerment Map

Each line has five fruits with different colours attached to it. The different coloured fruits indicates: those that accepted the tools and are applying it to their life and are sharing the tools with others. And the second are those that accepted the methodology at first but subsequently dropped-out. The third category are those that are still learning the tools. The fourth fruit are those that rejected the methodology from the onset. The last fruit records the total of all these four category of people explained.

Furthermore, different colours are used in the fruits to particularly identify sex and age disaggregation. In YMCA the participants were advised to do a monthly tracking which are aggregated at the end of each quarter. At the VSLA meetings all these can be done periodically just at the closure of meetings for example monthly or quarterly as will be most convenient for each group.

Sustainability

Documenting both the processes and results enables replication or adaptation and, strategy so that change can be scaled up beyond the initial scope of the project. The piloting of FALS in Nasarawa Eggon developed a good number of champions for continuity and for scaling up. The stories, photos, and short videos not only stimulate reflection but learning and sharing that can be shared with future participants, trainees, donors, or decision makers. The VSLAs and the ELC will also serve as a platform for dissemination of information and learning in the use of FALS. Here the champions will share their success stories so that others learn from their experiences.

Lesson Learnt

The FALS methodology supports the implementation for gender mainstreaming and building trust. The purpose of integrating a gender-transformative perspective into VSLA is to improve gender relations in households. It is also aimed at building trust, cultivating a gender perspective in rural finance programs as well as expand household's investments for increase income.

- Drawing from the reflection session with the VSLA members and the implementing organization the use of FALS has enhanced their recording -keeping: - savings, total interest, and tracking of loan payment especially with the use of FMC. At group levels it is evident that information from FMC helps in determining the capacity of its members to repay loan.
- There have been significant steps taken among VSLA members, to engage their household in planning/or working together and in the management of their finances as to achieve their visions. This will go a long way to deepen corporation as well as strengthens group cohesion. The vision journey and happy family tree plays a key role in this.
- From the pause and reflect session FALS provides households and groups with tools that help in planning and making concrete financial decisions. It also addresses gender issues and help couples to develop a sense of shared vision in financial management for the betterment of VSLA.
- Reflection through collaborative and participatory spaces can help build trust, align values and account for power dynamics between collaborators in development and in turn strengthen relationships.

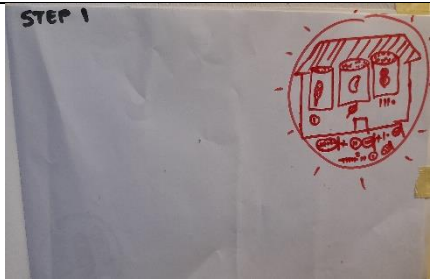


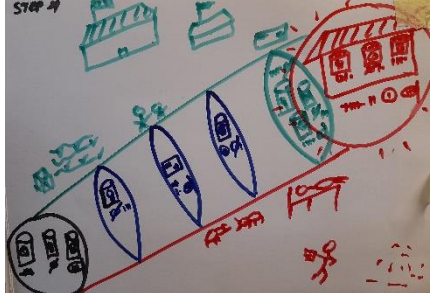
Illustrative of tools Adapted

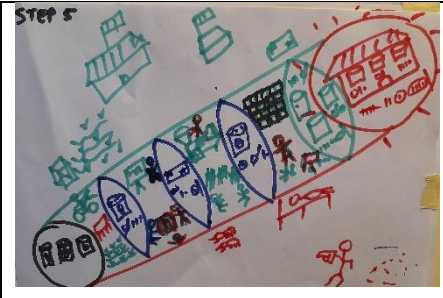
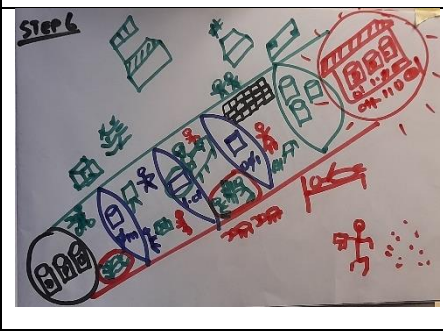
The illustrations cover three of the five tools that were adapted by participants while the other tools: Business Challenge Action Tree and Financial Empowerment Map are not illustrated here (except the tracking tool as shown on page 41 of the guide) since there was no specific adaptation.

The illustrations of these two tools can be found at:

- https://gamechangenetwork.org/wp-content/uploads/2018/03/FALS4_BusinessCAT_presentation.pdf
- https://gamechangenetwork.org/wp-content/uploads/2018/03/FALS3_FinancialEmpowerment-Map_Presentation.pdf

ANNEX 1

ADAPTED VISION JOURNEY	
	<p>Step 1: Vision</p> <p>Emphasis is placed on business visions. The vision is quantified in terms of financial cost: how much it will cost. This is to motivate and inspire them to strategically plan to save, use loans and other financial resources wisely.</p>
	<p>Step 2: Current situation</p> <p>Quantification of the current situation to help proper planning by ascertaining what they have currently.</p>
	<p>Step 3 Opportunities and challenges</p> <p>The opportunities and challenges are identified based on the seasons in each quarter of the year</p>
	<p>Step 4 SMART target and milestones</p> <p>Milestones and target are also quantified and the amount it worth. The three milestones are drawn in in blue color.</p>

	<p>Step 5 Action Plan</p> <p>Actions symbols are drawn in blue</p>
	<p>Step 6: Track</p> <p>Tracking is done by ringing in:</p> <ul style="list-style-type: none"> • Red those things achieved • Blue those things that really do not work out and cannot recover. This could be represented with alternative actions • Green those things that were planned but not yet achieved.
<p>Reflection questions</p> <ol style="list-style-type: none"> 1. How can VSLA help you to get to your visions? 2. Why is it important to work together in the household as to achieve your vision? 3. In your family who needs to be involved for these visions to be achieved? And will you discuss this with them (i.e., your husband/or wife or other family members), so that they understand this? 4. How can you ensure that the voice of every household member is heard in achieving the family vision? 	

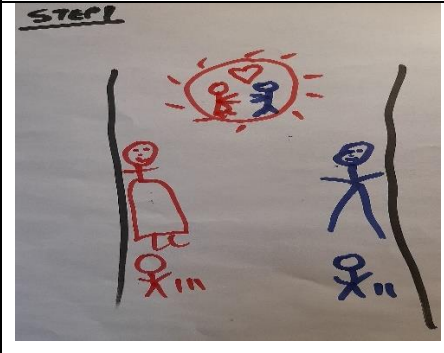

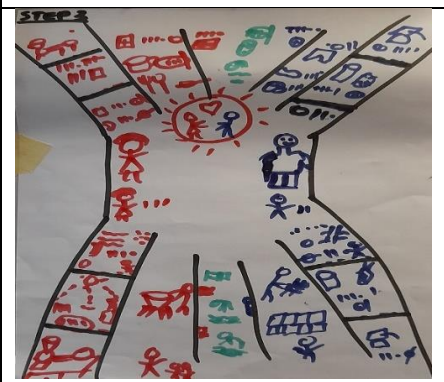
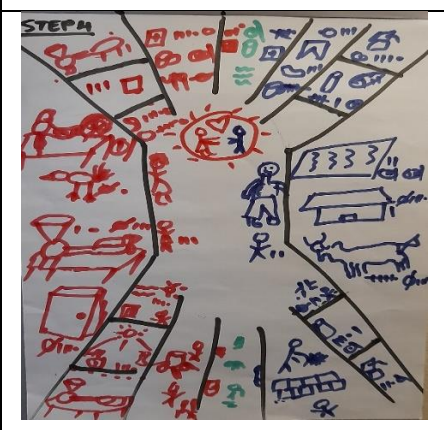
For the facilitation process is available: Mayoux (2017): 'Tool 1 Visioning a Happy Life


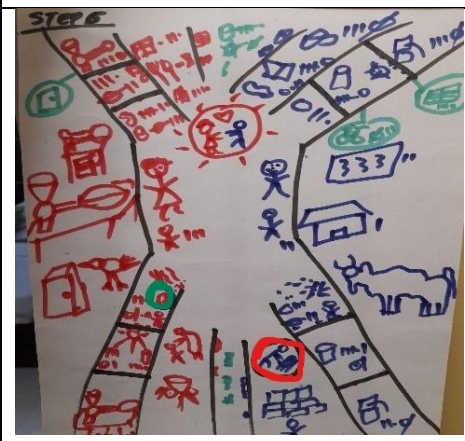
Facilitation Notes: [https://gamechangenetwork.org/wp-](https://gamechangenetwork.org/wp-content/uploads/2018/03/Oikocredit_1_SoulmateVisioning_FacilitationNotes.pdf)

[content/uploads/2018/03/Oikocredit_1_SoulmateVisioning_FacilitationNotes.pdf](https://gamechangenetwork.org/wp-content/uploads/2018/03/Oikocredit_1_SoulmateVisioning_FacilitationNotes.pdf)

ANNEX 2

ADAPTED HAPPY FAMILY TREE

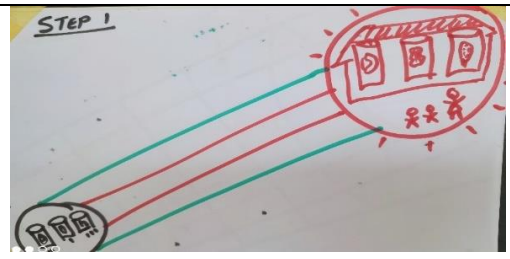
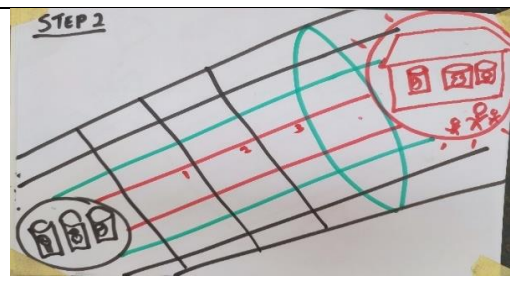
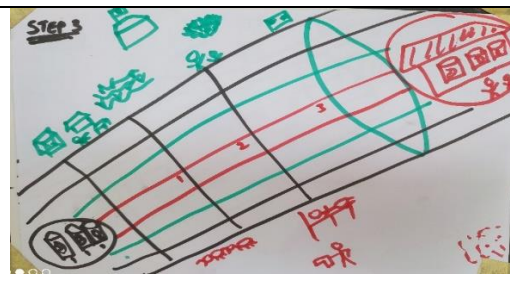
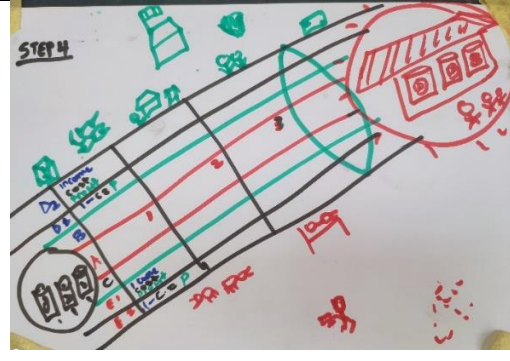
 <p>A hand-drawn diagram labeled 'STEP 1' showing a central circle with a heart and two figures inside, representing the household members. Two vertical lines extend downwards from the circle, representing the trunk of the tree.</p>	<p>Step 1: Trunk: who is in the household?</p> <p>Here the participants drawn the household members in the trunk</p>
 <p>A hand-drawn diagram labeled 'STEP 2' showing the trunk from Step 1. The trunk is divided into two main branches, one for each sex. Each branch is further divided into smaller sections, representing different income-generating activities. The sections are labeled with various symbols and text, indicating the types of work and the monetary value generated.</p>	<p>Step 2 Roots: who contributes what work?</p> <p>The rootlet for income activities is divided and placed in the following: order rainy season, dry season and regular with monetary value indicated at each point to provide a roadmap for calculating the total income and which activity generates more income. In this case all income generated from the activities identified and estimated realistically</p>
 <p>A hand-drawn diagram labeled 'STEP 3' showing the trunk and roots from Step 2. The trunk is divided into two main branches, one for each sex. Each branch is further divided into smaller sections, representing different types of expenditure. The sections are labeled with various symbols and text, indicating the types of expenditure and the monetary value generated.</p>	<p>Step 3: branches: who gets what fruits?</p> <p>Personal expenditure is sub-categorized into business in line with the seasons and then self. The expenditures are assessed in relation to the income generated. Expenditures for business comes first before expenditures on self. The inclusion of business expenditure is to assess if they are making profit or if one business is funding another. The same applies to the middle branch</p>
 <p>A hand-drawn diagram labeled 'STEP 4' showing the trunk, roots, and branches from Step 3. The trunk is divided into two main branches, one for each sex. Each branch is further divided into smaller sections, representing different types of property and decision-making. The sections are labeled with various symbols and text, indicating the types of property and decision-making.</p>	<p>Step 4 Forces: What is pushing the tree</p> <p>Assess the extent to which work leads to personal benefits and ownership over assets and decision-making. Here one draws the most important types of property close to the side of the sex that owns the property as well as the symbols for the types of decisions (e.g., loan) which each sex makes on their own/or together.</p>

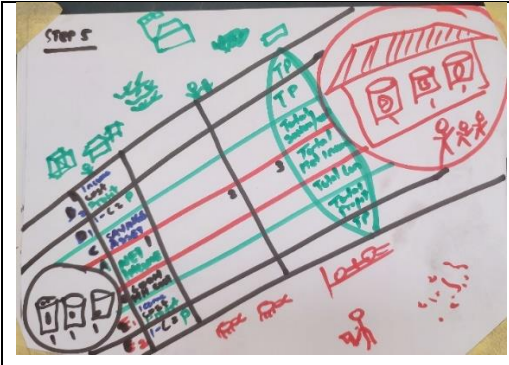
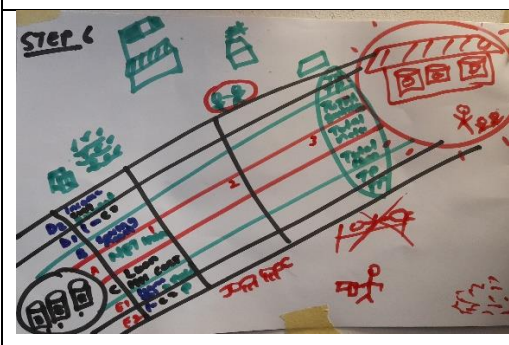
	<p>Step 5: Assessment: Does the Tree Balance?</p> <p>Assess gender relations with respect to work, property ownership, decision-making and expenditures) in the household to determine if there is a fair distribution of workload, income and expenditure, and efficiency in time and labor use for both women and men and decision-making. Another area of focus is the assessment of ownership over economic assets and resources. The participants ring in black things they already have and then what they want to keep/or what they to change in green helping the tree to balance.</p>
	<p>6: Action Commitments</p> <p>Here participants on their side identify 5-10 actions; the things they want more/or less to improve the well-being household. The action could be represented with symbol; -at the roots with tuber fruits, mango fruits on the branches and banana fruits on the stem with timeline to achieve it. Changes are tracked in green and red.</p>
<p>Reflection Questions</p>	<ul style="list-style-type: none"> • Who makes the decision of how you save? • Who in your household makes decision over the utilization of your loan from VSLA? • How do you make decisions on the amount to spend, in VSLAs meetings, household needs, and loan repayment? • What are some strategies to employ in making joint financial decisions? • What are the priorities for use of loans to generate more income and savings over four months.

For detail on facilitation see: Mayoux (2018) Tool 3 Happy Family Tree Facilitation Notes

https://gamechangenetwork.org/wp-content/uploads/2018/03/Oikocredit_2_HappyFamilyTree_FacilitationNotes.pdf

ANNEX 3

ADAPTED FINANCIAL MANAGEMENT CALENDAR	
 <p>STEP 1</p>	<p>Step 1: Vision and Central Framework</p> <p>Drawing the vision for the business for which loan is taken. This also include drawing the baseline which is the current situation and then the lines joining the two circles (spine and backbone) Central Lane vision ‘spine’ with two red lines</p>
 <p>STEP 2</p>	<p>Step 2 Multilane Framework, calendar, and target</p> <p>This includes the activities, calendar. Here the calendar is divided into four months. This is because VSLA generally, have a minimum loan term of four weeks and, a maximum loan term of twelve weeks in this case the calendar is divided into four signifying the months.</p>
 <p>STEP 3</p>	<p>Step 3 Opportunities and Challenges</p> <p>Identification of opportunities and challenges from the Challenge Action Tree and Happy Family Tree</p>
 <p>STEP 4</p>	<p>Step 4 Cash Flow</p> <p>Calculating profits for each month; total income minus costs. Here existing counting system developed by the champions under GALS was used to track cash flow. This was useful for calculating money for business and money for living. These are later fill-in in step five. For example, VSLA members have tree containers, one for counting amount generated from business and, another one for counting expenses (e.g., how much money is taking out for a living, buying of VSLA shares, self, businesses). At the end of the week before the VSLA weekly meetings, the individual counts the beans/or stones representing the amount and then indicates it in their dairies</p>

	<p>Step 5 Financial Plan</p> <p>Each month cell of the central red lane calculates using the records derived from financial records in step 4 to calculated profits, household expense and net disposable income.</p>
	<p>Step 6 Assessment</p> <p>Analysis to determine fairness by summing up each month, division of work, income and investment.</p>

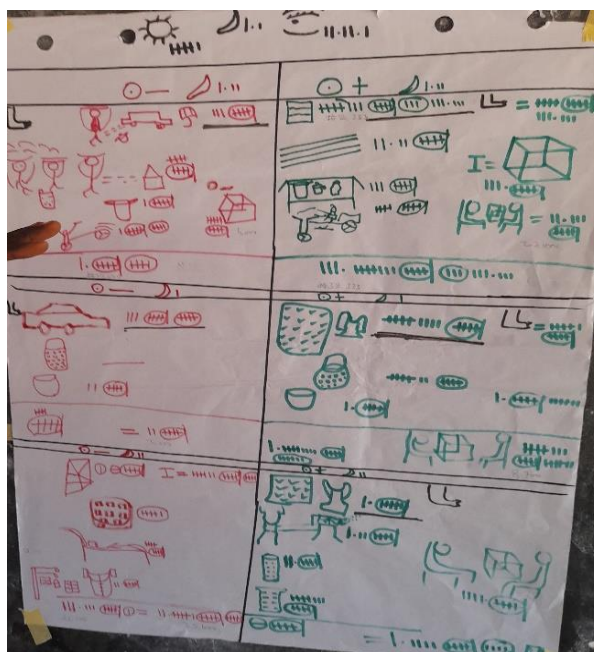
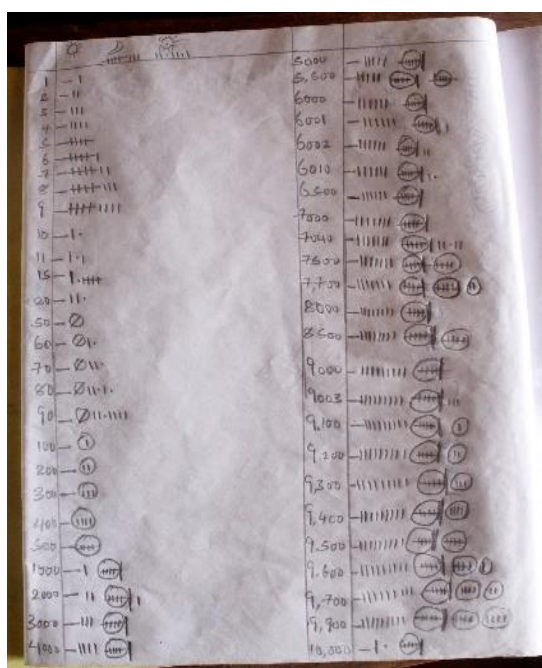
More details on facilitation see: Mayoux (2017): Tool 5 Financial Management Calendar Facilitation Notes available on https://gamechangenetwork.org/wp-content/uploads/2018/03/Oikocredit_5_FinancialManagementCalendar_FacilitationNotes.pdf

ANNEX 4

Tool integrated into FALS by VSLAs in YMCA to keep Adequate Record



VSLA members in Agunji demonstrating the process for record keeping



Process of documenting income and expenses using the community counting system

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