FINANCE, COMPETITIVENESS & INNOVATION GLOBAL PRACTICE

FINANCIAL EDUCATION PROGRAM (FEP)
Radio Program in Sierra Leone

Volume I: Concept Note

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Acknowledgements

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1 INTRODUCTION

During the recent Ebola crisis in Sierra Leone, Liberia and Guinea, authorities needed to ensure and/or expand social support programs, giving special attention to households which became extremely poor as a result of the Ebola outbreak as well as households that suffered from food insecurity and chronic poverty. In both cases, a key challenge was to provide swift, secure, auditable and low-cost disbursement of payments to recipients throughout the country.

In response to these challenges, the World Bank Group (WBG) launched the project Supporting National Payment Systems in Ebola Affected Countries (SNPS), to provide technical assistance to current interventions in the Ebola Emergency Response and future initiatives as the countries recover from the crisis. The Financial Capability component of the SNPS aims at improving the chances for successful implementation of payments and increasing confidence in new payment approaches (phone-based, cards, etc.). Under this Financial Capability component, the WBG will provide targeted technical assistance to social protection programs in the three countries to develop tailored financial education modules for their target populations and strengthen the capacity of their trainers to effectively deliver financial education.

The financial education for the unbanked and under banked in all three countries requires the design and implementation of awareness raising campaigns to be delivered through radio channels that provide the greatest outreach and potential for sustainability.

2 UNDERBANKED AND UNBANKED POPULATIONS PROFILE

2.1 PROFILE OF BENEFICIARIES

Underbanked and unbanked populations represent a large portion of the population in Sierra Leone, given that in 2014, only 14.1% of the adult population declared using formal financial institutions. To develop the financial education and “edutainment” radio programs outlined in these modules, focus group discussions targeting specifically social safety net (SSN) cash transfer beneficiaries were conducted with participants that were considered unbanked and underbanked. This sub-group of beneficiaries was profiled in order to develop the education modules and solutions catered to their specific realities.

Participants defined as underbanked for this project vary in age from 20 to 65 years old. They have a low to no education and most are semi-literate or illiterate. Most of them have an occupation though very few are able to develop it; their level of income is generally quite low with many living off monies received from the cash transfers or from their families.

2.2 FINANCIAL KNOWLEDGE AND INCLUSION OF BENEFICIARIES

2.2.1 SAVING AND USE OF FINANCIAL SERVICES

According to the Bank of Sierra Leone, Sierra Leoneans have modest savings habits and tend not to understand the need to save. Low levels of saving are exacerbated by cultural practices that encourage lavish spending on traditional ceremonies and numerous State holidays. People are therefore desperate to take out loans to keep up with their social obligations but do not understand the right way to do this.

Very few participants reported being able to set money aside on a regular basis, mostly because of their very low income. Those that do set money aside do so at home. Additionally, most do not use any formal mechanisms to save or even mobile money accounts, given the lack of mobile coverage in their areas. Participants mentioned their expenses are always paid in cash, which explains why they choose not to tie up their funds in any sort of account or saving club. Others also explained they do not understand how formal accounts work and think they need much more money for these products to make sense for them.
2.2.2 SPENDING, MONEY MANAGEMENT AND BUDGETING

Most participants of the focus groups agree with the need to track their savings but report not usually knowing how much money they have available for daily spending. Beneficiaries receiving cash transfers understand the importance of making this money last until the next cash flow, but do not have a plan as to how they will continue to make ends meet once the cash transfer programme ends.

When unexpected expenses do arise that participants are unable to cover, they report turning to friends or family for support. Not being a client of any financial institution or savings club means they do not have alternate means to borrow money in any situation – emergency, crisis or to start or grow an income generating activity.

2.3 KNOWLEDGE, SKILLS AND ABILITIES OF BENEFICIARIES

The underbanked or unbanked participants of the focus groups lack important knowledge, skills and abilities to use the different formal (and semi-formal) mechanisms available to them that have the potential to help them better manage their money. It is therefore of prime importance for the radio program to take the current practices, beliefs and behaviors of this target group into account and to provide fundamental information on basic financial concepts (such as reasons for saving, and using accounts instead of keeping money at home) as well as more advanced skills (such as creating and following a budget).

3 FINANCIAL EDUCATION RADIO CAMPAIGN

The following table describes the envisaged radio program on financial education for the unbanked and underbanked as well as the general content for a Mobile Money Sensitization Campaign\(^2\). The program covers a number of segments lasting between 2 to 5 minutes each.

\(^2\) The radio program will be composed of a series of sketches that will also serve as the backbone stories to be used during the Financial Education Programs (FEPs), as stimuli for discussions and experience sharing.
### 3.1 Radio Program Summary Notes

<table>
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<tr>
<th>Concept</th>
<th>Character Description</th>
<th>Format</th>
<th>Country Objectives</th>
<th>Languages</th>
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| Real day-to-day life events unfold. One FE concept per episode. The oldest character systematically concludes the episode using a traditional saying to align it with FE principles. | § Father - income generating - small but regular salaried job and occasionally generates some income through a micro business  
§ Mother - also income earner - garment manufacturing and sewing services in general occasional wedding dresses  
§ Child 1 (Daughter) - Vocational Training Completed - getting married soon. Some income now and then from small jobs  
§ Child 2 (Son) – Pursuing studies. Occasional jobs with income. Seasonal employment during non-school periods  
§ Mother of husband - occasionally agriculture produce  
§ Future son-in law. Found a job in another location (in or out of the country).  
§ Neighbor | Aim to generate multimedia content. First step is radio content and illustrations. These can be used meshed into FE content being developed, but can have a life of their own. Once developed, the content can migrate to 2D animation, and Web publishing, maybe YouTube.  
Priority on radio program, but themes developed with a view towards multimedia | Basic content composed of 10 episodes selected from a ‘reservoir’ of 24 potential topics conceived as a continuous series:  
§ 4 on basic FE topics  
§ 6 episodes on mobile money | Recording in English in Canada first. And then adapted and recorded distinctly in Sierra Leone |

### 3.2 Radio Program Topics

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<th>Development</th>
<th>Conclusion</th>
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<tr>
<td>1</td>
<td>Setting with financial goals</td>
<td>The young adults of the household talk about future income generating projects that they would like to implement, in collaboration with a group of friends. Adults in the households also express their views on those objectives.</td>
<td>Parents express their opinion in turn, both encouraging them while giving them advice on qualities required to attain these goals (persistence for instance), and give them cautionary advice (roles between friends involved in a common project will have to be defined, etc.).</td>
<td>In fact, sometimes, some goals will seem very far away from the starting point. Also, some goals may appear disproportionately high relative to one’s income. Nevertheless, once the goals are set, and you start pursuing them, even if it takes a long time to get there, you can still make it. The fact that progress towards a final goal is slow, does not mean that you should be discouraged. The grandmother will capture this notion with a traditional saying by stating: ‘Going slowly does not prevent from arriving’.</td>
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<td>2</td>
<td>The importance of having a budget</td>
<td>Household members arrive one after the other and announce their need to access monetary resources for their various needs.</td>
<td>The situation will build gradually tensions first between the parents themselves (who in turn discuss acquiring some new furniture, and supplies for sewing activities, as well as some food stuffs), and then between them and the rest of the members of the household (the two siblings who respectively will express the need for money to acquire a motorcycle, and future wedding expenses), and then the grandmother (who will without realizing it will provide the last straw in tensions building-up, and requesting a new walking support stick). The parents will rant for a short while, and then the entire household will come together to resolve the matter.</td>
<td>The siblings will offer a path to resolving all the tensions by bringing all the information together on expenses and income in a single document so that all issues are under the eye for decision taking. The parents will wholeheartedly support the idea. The grandmother will also support the idea and reinforce it by the traditional saying expressing that idea that one has to be prepared ahead of time to handle decisions: It is not the day of the battle that you sharpen your blade.</td>
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<td>3</td>
<td>How to prepare a budget</td>
<td>The household reconvenes to set a budget, and as they are chit-chatting, they note from the news of the day, that even Governments seem to encounter problems with budgets as they are also running deficits. This gets them to laugh and not be discouraged at tackling their own budgetary challenges.</td>
<td>Some household members will start listing their incomes. As the discussion evolves, there is going to be a certain degree of confusion and fuzziness as members will be confusing regular income with occasional income; will consider their peak income of the year as a regular income level. The same will happen on the expense side; where some occasional expenses will be forgotten, and uncertainty will be discarded from both income and expense sides. Members of the household realize that preparing in a single document all incoming and outgoing flows cannot be done without a certain method.</td>
<td>They will agree on homework for their next get together. They agree that their next get together will be on identifying incoming flows of money of all household members. Leaving for another get together the discussion on expenses. As always, the grandmother concludes with an encouraging traditional saying that reinforces the result of the discussion: mainly that one has to proceed step-by-step to get to the final destination. She will state that ‘To lie down, one must begin by sitting down’.</td>
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<td>4</td>
<td>Identifying all sources of income</td>
<td>The household members reconvene: each one in turn will identify their main occupation and the income they obtain from it. They will have a certain degree of panic as they start by stating that they have very little income.</td>
<td>‘Trying to encourage each other they remind one another the sources of income that they had forgotten about. So for instance, they remind the mother that at least three months in the year weddings and other celebrations intensify and she offers to prepare the special dresses, etc. This triggers larger incoming sums, even if the specific levels are not always very predictable. In the same manner, they remind the father that almost every week-end he works on repairing lamps and other electrical fixtures, and this triggers also additional occasional income. And on occasion he engages in trade of items he buys in bulk from a wholesaler and retails them after repair. The grandmother is reminded that sells vegetables that she grows in the garden. She also chips in an exceptional source of money by stating that intends to sell old jewelry that she accumulated over the years to help pay for her grand-daughter’s wedding. The younger crowd also reminds everybody that they themselves have occasional jobs that bring in income.</td>
<td>In the course of the discussion, a ‘methodology’ will emerge: for every household member in turn, every type of income will be identified, and will be characterized in terms of level and period of expected occurrence. This will allow to have for forward looking periods, the total expected level of incoming flows. The discussion will also emphasize that even if this total income is not certain, it is the best that they can do, and it will help them tackle the same exercise for expenditures. The grandmother will reinforce the conclusion by stating that now that income is known, they will be in a better position to see if they can handle their expenses in accordance with their means. She will equate income to the ‘teeth’ and expenses to ‘bones’ in the traditional saying: ‘Think about the quality of your teeth before taking a bone in the cooking pot’.</td>
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<td>5</td>
<td>Identifying the various categories of expenses</td>
<td>The household members reconvene and start by identifying obvious expenses: there are expenses for food, for clothes, for transportation, for some basic utilities. There are expenses to buy inputs required for the various income generating activities (for sewing, for agriculture, for electric supplies that are required to do the repairs). Expenses for school supplies, some tuition, and the like will be identified. Of course, each household member will remind the other of the exceptional expenses they know of (need or would like to cover): a wedding to organize in the course of the coming year, some new furniture that would be nice to have to replace the old wooden chairs, a motorcycle, a walking stick, and the like.</td>
<td>A first observation will be that there certainly a lot of expenses in the household, and clearly there will not be enough money all the time. The sister and brother will joke about some of their respective expenses, saying that they should create a category of ‘useless / unnecessary expenses’. Trying to encourage each other they remind one another that not all expenses have to be incurred at once. They will come together to offer either to eliminate some expenses if they feel that they can do without them, or if they can be deferred to another period. They will also stress that some expenses are purely occasional and will not re-occur. Also, that some expenses create more money once used for income generation, therefore they are not by themselves creating an issue. In addition, some of these items do not have to be paid immediately and can be reimbursed to the supplier once the effective income they have created materializes. Hence, some order will start to appear in the listing of all expenses.</td>
<td>In the course of the discussion, a ‘methodology’ will emerge similar to the one used for incoming flows: for every household member in turn, every type of expense will be identified, and will be characterized in terms of level and period of expected occurrence. This will allow to have for forward looking periods, the total expected outflow of funds. Expenses that create a corresponding income will also be identified. Even if no solution will be spontaneously evident, they will conclude that clarity is better than ignorance, and the step-by-step process to preparing a budget is well underway. The grandmother will also reinforce the idea that the intermediary steps have been completed (income and expenses are now more or less known) allowing to build the next step of aligning expenses to incoming flows by stating: The new rope is woven at the end of the old rope’.</td>
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<td>6</td>
<td><strong>How to match expenses with incomes</strong></td>
<td>The household members reconvene and line up for each period the expected</td>
<td>The parents will remind all, using income periods with equilibrium or with excess cash, that there is</td>
<td>Comparing income and expenses will reveal periods where things are in equilibrium, and where things are not. The budgetary tensions will show and become transparent to all household members. A list of possible solutions will show and form the basis of the next sessions. On the ‘use of funds’ side: a) choosing between items in consumption to spend less and achieve the same goals; b) defer some expenses to another cycle of time - say next year; c) conducting self-consumption activity (for example manufacturing one’s furniture, planting a wider variety of vegetables, etc.); d) sharing some large expenses with other households - and sharing usage. On the ‘sources of funds’ side: a) adding some income generating activities to all; b) selling some unused assets to acquire other ones; c) setting gradually money aside to create sufficient funds for larger acquisitions; d) maybe borrowing funds ... Difficulties for each of these notions will seem to render them inaccessible. They will all conclude that preparing and maintaining a budget is complex and requires many moving parts that are connected to one another. The grandmother will offer an image taken from a traditional saying comparing the budget to a dog that is but one animal even if it has 4 legs: ‘The dog may have four legs. It cannot take two paths at the same time’</td>
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<td>incoming flows of money, with outgoing flows of money. This will give rise to a</td>
<td>never a problem of budget when there is enough money! A household member will suggest simply moving ‘some</td>
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<td>certain degree of panic and stress, that some humor will defuse. The parents will</td>
<td>around during the year’ to create equilibrium, and the problems will be solved. The heart of the</td>
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<td>remind all household members present, how far they have come. They went from a</td>
<td>discussion will revolve around ways in which all the positive gaps identified, can be put to use to</td>
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<td>general discussion on some expenses that they clearly could not meet right away,</td>
<td>send negative gaps. Very quickly the conversation will identify and distinguish between things</td>
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<td>to putting a lot of order and clarity around inflows of money, outflows of money,</td>
<td>under the direct control of the household members and ‘things on which they have less control’. So</td>
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<td>comparing for various periods the inflows to the outflows, gaps will now be</td>
<td>for instance, household members can move some expenses from one period to the next, they can also</td>
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<td>identified and resolved. The grandmother will offer her wisdom by reminding everybody</td>
<td>set aside some excess monies when they occur to be able to use them when they experience shortages.</td>
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<td>that a problem well stated is already half resolved.</td>
<td>Each participant to the conversation will chip in their ideas, building from one person to the next</td>
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<td>to produce a flurry of solutions to properly manage budgets overtime.</td>
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<td>7</td>
<td><strong>Adjusting budget to unforeseen events</strong></td>
<td>In spite of the best of plans, sometimes unexpected events occur and they have</td>
<td>An unforeseen - albeit happy event (the visit of a cousin and his family not seen in the last few years) - will occur, forcing to revisit the set budget. Various household members will arrive from their daily errands and will provide an example on how to cope with this unexpected source of expenditures. Considering the sudden expense, the solutions will come from compressing other expenditures, intensifying some income generating activities, dipping into a part of the savings, or combining all these solutions.</td>
<td>The take-away will consist in a decision to always keep in mind that money planning is adaptable to daily occurrences, that will often clash with established budgets, but that should not be seen as a discouraging fact, rather it is part of life. The budget must be able to adapt and is not fixed in time because life is full of surprises that must be “fed back” into the process. As such, budgets must be revised and updated on a regular basis and will require a certain degree of effort because as the grandmother will remind everyone: ‘The fig never falls right in the mouth’.</td>
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<td>to be dealt with. An unexpected event will occur and create the opportunity to</td>
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<td>discuss various strategies to deal with the unexpected. Having established a</td>
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<td>budget, household members will discover that things do not stop there, but that</td>
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<td>daily efforts will be required to continue ‘stretching the life’ of the cash they spend.</td>
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<td>8</td>
<td><strong>Why save money?</strong></td>
<td>Household members will express various needs that cannot be satisfied right away and require that resources be set aside gradually to be able to afford them.</td>
<td>First of all, the mother would like to afford a new sewing machine to improve her productivity, while the father pursues the same goal but wants to afford new tools. The eldest daughter thinks of her marriage and offers to add her savings to cover the expenses of this event. The brother will also offer his contributions to buy a motorcycle to use it to generate an income. The grandmother will also offer to top-up the savings with some of her vegetables sales in the market.</td>
<td>The emphasis of the sketch will be on building savings to afford items that cannot be matched with a single period’s income. In addition, the priority will be on income generating assets, rather than on consumption items. Finally, the idea of collective household savings will be encouraged, to build stronger savings in shorter periods of time. Household members will realize that when savings they have a stronger financial base which will help tackle financial challenges. The grandmother will conclude that having savings is a bit like having a pestle, making grinding easier. She will remind all of the traditional saying: ‘Who owns a pestle does not use his teeth’</td>
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<td>9</td>
<td>How to save money?</td>
<td>In the continuity of the budget discussion, the household discusses how to put money aside as this is not obvious.</td>
<td>Everyone suggests an idea to be able to carry out this process. The father suggests to reduce some monthly expenses, but not on food to maintain a good basic nutrition. Others suggest earning a bit more, or setting aside a portion of the remittances or government transfers into savings.</td>
<td>The grandmother does not want to be left out of this process and offers to keep putting small amounts aside each month to help from her small sales in the market. She also emphasizes that this may be a slow process that does not seem huge, but she reminds all that many big things, such as the forests, grow in silence, but their end result is quite impressive to contemplate: ‘When a tree falls we hear it, however the forest grows silently’</td>
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<td>10</td>
<td>Where to save money?</td>
<td>In a discussion about the future expenses for the wedding, the mother reminds her daughter that the grandmother intended to contribute the expenses by offering some of her own savings.</td>
<td>The grandmother will invite her granddaughter to ‘go and see inside the red mattress where a nice surprise awaits’. Astonished, and relieved, the brother and father reveal to all ... to accumulate savings: not a hole in the ground, not inside a mattress, but at a reliable financial institution: not only would the money be safe (from theft, loss, forgetfulness, etc.) but it may even earn some interest and grow over time.</td>
<td>The grandmother having understood the arguments of her grandchildren and perceived their merits, recognizes that even if you keep your savings for a very long time under the mattress, the amount set aside will remain at best the same (it may actually have deteriorated, or be stolen). Similar to the piece of wood in the water, that will not change one bit, no matter how long it remains floating; it will never change into a caiman. On the contrary, if you leave your in a financial institution, it will increase overtime with interest that you will earn, and if after a long time you need to use the savings you will discover a bigger amount. ‘No matter how long you leave it in the river, the piece of wood will not become a caiman’</td>
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<td>11</td>
<td>Saving for retirement</td>
<td>This sketch starts with the mother describing to her husband a shocking scene she observed today when she went to the market, where a fairly old couple were still working very hard — in spite of their old age — as their children had all gone to try and make a living somewhere else.</td>
<td>After having offered to come to the rescue of this family, a candid discussion ensues between all household members, on ways with which one has to start early on thinking about setting aside resources for later years. Various strategies for old age will be discussed including accumulating savings, acquiring productive assets that can eventually be re-sold, or developing skills that can be put to good use when energy for work decreases over time. The grandmother will confirm that time truly flies, by saying: ‘Time is a file that works without sound’</td>
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<td>12</td>
<td>When to use savings</td>
<td>The son decides to go to a party in town with his friends and talks to his father, who replies that it is an expensive travel and asks him if he has enough money for this.</td>
<td>A family discussion begins when the son refers to his savings. Indeed, he plans to use a portion of his savings to pay for his trip. Surprised! his mother reminds him that he had already used a part of his savings last month to buy clothes instead of being satisfied with the ones she prepared for him, and the father makes him understand that he might no longer afford his motorcycle in the end. Savings are traditionally ‘eroded’ by alternate usages, instead of being maintained to fulfill the original goal.</td>
<td>This sketch centers on the fact that when you save, you need to stick to your objective and not get distracted. The savings behavior is equated by the grandmother’s saying, to an ‘elephant drinking’, who does not get distracted by the ‘croaking of frogs’ ‘The croaking of frogs does not prevent the elephant from drinking’.</td>
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<td>13</td>
<td>Why borrow money?</td>
<td>The mother has a sudden problem with her sewing machine and so decides to acquire a new machine by borrowing the rest of the money she needs, since she did not save enough to pay it all in one single payment.</td>
<td>This idea of borrowing inspires the father to imitate his wife and acquire the sofa that he has been wanting to acquire for a while. His daughter suggests jokingly that he could rent out his sofa for the other villagers and transform their home into a 'rest stop' for all. This way he could generate revenues with his new 'asset', and payback his loan. He finally decides not to do so.</td>
<td>In essence, this sketch will deliver the message that it may be sound to borrow to generate income. At the same time, that you should borrow only to the extent of your capacity to payback your debt. The grandmother will reinforce the message by emphasizing that some things may be dangerous to undertake even if on the surface they seem safe. ‘Any canoe, no matter how big, can always tip over’.</td>
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<td>14</td>
<td>Understanding the terms of borrowing</td>
<td>Building on the previous episode with the mother borrowing to buy a new sewing machine, she will try and understand notions that the lender expressed to her: interest, term of a loan and lever.</td>
<td>Her children who seem more knowledgeable will offer their explanations. They will explain in simple terms what ‘interest’ on a loan means. Then they will provide an example on the duration of the loan. They will also explain to the mother that relative to the price of the new sewing machine, she may be using her savings to pay either a small portion and borrow more than or use all her savings and borrow less. The father also offers his advice to his wife telling her to take into account the future income that will generate and see if this is enough to cover the reimbursement of the loan.</td>
<td>The grandmother will reinforce the advice of the father, and will suggest to choose a loan with wisdom, and only something that she can afford. She will offer the traditional saying comparing ‘taking a loan’ to ‘setting fire to one’s beard’: ‘The old man who puts fire to his beard must be able to put it out’.</td>
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<td>15</td>
<td>Comparing terms of loan</td>
<td>Continuing her shopping around for a loan, the mother will enroll the help of the other household members to understand and compare the different conditions offered to her by two competing financial institutions.</td>
<td>The mother will show her husband and her children what the different institutions have proposed. The first institution offers her a higher interest rate, with a longer term but lends much more than the other. Nonetheless, the monthly payments will be lower. Her daughter advises her to choose the first institution because she would keep part of her savings and pay less each month. Except that her brother thinks that it would be much more expensive over all. The father as for him suggests to his wife to choose according to her future income and what she can pay each month.</td>
<td>The grandmother chips in another piece of advice, stating that it is important to choose the institutions that will be more in tune with then needs of the mother. She reminds her that she should select the institution that will allow her to concentrate on running her ‘sewing business’ and will give her less ‘worries’. She will remind her to choose the organization that will ‘protect her’, as the traditional saying: ‘We make friends with the elephant to escape the dew’.</td>
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<td>16</td>
<td>Negotiate with lender</td>
<td>The mother finally decides to choose the first institution, the one that offers her a longer term but which costs her a little more at the end because she thus has smaller monthly payments. And will manage her downside risk better. This said, she still has to go and negotiate the final terms with</td>
<td>Her husband and daughter therefore advise her to be calm, regardless of the situation and to ask questions, not to forget to be patient. And the son will remind his mother not to forget that she is the client and that the bank needs her, as much as she needs the bank.</td>
<td>The grandmother, proud of the common sense of her grandchildren, and son, reinforces the advice of others, and reminds the mother that there is no need to rush into things. In fact, she states that rushing may lead you to the wrong path. ‘Everything goes wrong when we lack patience’.</td>
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<td>17</td>
<td>Tracking repayment and building trust</td>
<td>The discussion between the children and the mother will revolve around the mother's busy schedule and her lack of time to make the monthly payments to the lender.</td>
<td>The episode begins with the daughter that notices that her mother seems very busy since the acquisition of the new sewing machine. She wonders if business has increased. The mother will confirm that things have been quite hectic, and even if she is actually making good money, she does not have the time to go and pay the bank, wondering out loud, if she could simply go there the next or even following month. Both her children will advise her to the contrary, and will explain, that by paying regularly, she is communicating with the lender that things are on track, as expected. Whereas if she delayed payment she would send the signal that things are not going well, and the lender will start worrying that the loan may not be reimbursed at all.</td>
<td>They will offer to go and make the payment on her behalf. The grandmother, having heard the discussion, remembers that even in her time when the word given it was important to respect it. She basically will say that trust is at the heart of durable financial relations, not unlike most of human relations, and will remind the traditional saying: ‘The dignity of man is in the word given’</td>
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<td>18</td>
<td>Communicating with confidence</td>
<td>The sketch begins 8 months after the loan has started and the daughter enquires if everything is going well with the mother’s loan. The mother will express foreseeing difficulties ahead, not knowing what to do.</td>
<td>Noticing a recent drop in orders, the mother thinks she may not be able to honor her payments this month and maybe also next month. Her daughter advises to meet her institution and explain it to them, they will certainly find a compromise to accommodate her, such as extending her term and allowing her to postpone her next two payments. They may also find other solutions for her. The simplest thing would be to go and tackle the problem head-on with the lender.</td>
<td>In other words, no matter how dreadful the situation may seem to you, it is better to communicate with clarity and honesty with the lender, and work together to find a solution. This will always be welcomed by the other party no matter how antagonistic you may think they are. The grandmother will concur, and say, that it is always better to be honest with others, as: ‘Pleasant words pull the snake out of its his hole’</td>
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The next 6 episodes are on mobile money. The mobile money specific processes are to be revised prior to any recording.

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<td>19</td>
<td>How to use mobile money: How to open and fill a mobile money account</td>
<td>The mother, in this sunny day, quietly taking care of her daily activities when she hears knocking on the door. This is her neighbor, who comes to visit and share her preoccupations about running to town to obtain a remittance sent by her brother.</td>
<td>The mother and her neighbor, gradually begin the discussion by exchanging news, indeed this is a long time that they had not seen each other. She soon understands that her neighbor is facing a problem and, suggests a solution to help her friend. She explains how mobile money services can be of use. She explains how to open an account and shows the usefulness of mobile money by sharing her own experience.</td>
<td>Her neighbor is now convinced and expresses willingness to open a mobile money account because this service perfectly matches her needs. The arguments and examples given by the mother, convince her and she is willing to call her brother tonight to talk about it.</td>
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<td>20</td>
<td>How to use mobile money: How to receive mobile money transfers</td>
<td>The two friends continue their discussions. The neighbor never stops asking questions and wanting to learn more.</td>
<td>A little bit confused at the beginning, the neighbor begins to ask questions about how she would receive money by mobile money from her brother, the mother will answer all questions and address her neighbor’s concerns. She will inspire her confidence, and will give explain in broad terms the procedures to follow in order to receive mobile money.</td>
<td>The mother concludes this part by reassuring her friend on how secure it is to receive money by mobile money services and her neighbor shows even more interest and a desire to subscribe, confirming that she will do it the next day.</td>
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<td>21</td>
<td>How to use mobile money:</td>
<td>The neighbor’s interest only grows. The discussion will move to the idea on how to cover expenses using the mobile money services.</td>
<td>During the discussion that follows the mother provides details on how to cover expenses through mobile money services, by giving several examples and explaining how it works in practical terms... She gives her personal example to prove she knows effectively what she is talking about...</td>
<td>The neighbor understands perfectly the process and she can settle her transactions by mobile money...The discussion is concluded by a call to action.</td>
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<td>22</td>
<td>How to use mobile money:</td>
<td>On the way back from the market, where the mother sold some of the clothes she had prepared, she loses part of the money she had earned. Returning home all annoyed and disappointed, she sees her daughter, who will explain in turn that she could have used the mobile account to keep and save the money—not only to receive it and pay suppliers.</td>
<td>The daughter explains to her mother that mobile money accounts can be used to accumulate funds and actually act as a mobile savings account. Had she done this she would have avoided the predicament like the one she was experiencing.</td>
<td>The mother understands now, she can use mobile money services to store money...The discussion concludes positively with the daughter glad to have helped her mother. And the mother is thankful for the advice with restored joy and concludes that now that she knows what to do she will ‘deposit her cash in her mobile money account next time’, because Rivers flow freely in tortuous ways as nobody is there to show them the way.’</td>
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<td>23</td>
<td>How to use mobile money:</td>
<td>The future brother in law is visiting and expresses gratitude because past advice prevented him from losing mobile money. He then seeks additional advice on how to prevent mistakes and fraud. He will be provided with additional advice on security and safety matters.</td>
<td>The two future brother in laws will exchange advice on how to avoid errors and fraud, while giving numerous examples. They will discuss the necessity of having complex PINs, avoid responding to SMSs that are clearly not from people known to them. How to avoid phishing messages. They will discuss various traps used by scammers.</td>
<td>The two protagonists conclude their discussion by listing various precautions that should be always remembered when using mobile money services. The brother in law who was ignorant at the beginning, seems much more educated on fraud at the end and is now more aware of the dangers and on how to avoid them, citing a traditional proverb to remain out of harm’s way: ‘If you lick the tongue of the lion, he devours you’.</td>
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<td>24</td>
<td>How to use mobile money:</td>
<td>The father regularly deposits funds in his mobile money account mobile and also makes transactions quite frequently. Great was his surprise one day when he checked his balance and realizes that the amount, he had deposited in his account the day before, had disappeared.</td>
<td>Very anxious and angry, his son will come to his rescue, and will guide him through the process of filing complaints. The son will also explain how the appeals process functions, in the event this ‘error’ is not resolved to his father’s satisfaction</td>
<td>The episode will conclude on a step by step description of how complaints function, and the father will express pride in his son, concluding that: ‘He who has planted a tree during his life will not have lived in vain’.</td>
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