

Content and Activity Map: Jijenge/Kwiyubaka

Cast of Characters:

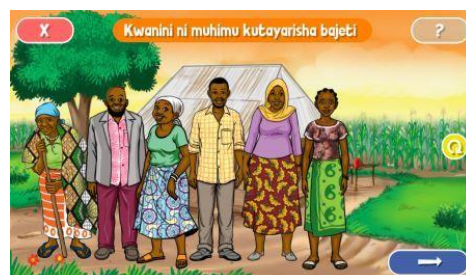
Mariam: The main family's mother
 Daudi: The main family's father
 Furaha: The older daughter (early teens)
 Bibi Bahati: The wise grandmother and narrator

Shangwe: Mariam's friend, who is saving informally
 Joseph: A neighbor of the family, Mariam's husband

Video:

Mama Lishe: Woman in videos, vegetable seller, SG member, mobile money client
 Mama Lishe's daughter: Teenager, secondary school student

For a short video to see the application in general, click [HERE](#). For an overview of its use with refugees, click [HERE](#).



Module 1: Mobile Money

Goal:

After completing the lessons in this module, users will have the confidence to open and get started with a mobile money account, the skills to distinguish between mobile money and other types of accounts, and the knowledge to choose a PIN and keep it safe.



Objectives:

By the end of this module, users will have:

- Defined mobile money and what a mobile money account is and can do
- Reviewed how to get a mobile money account and how to register that account at an agent through a video
- Listed how to keep a mobile money account safe and secure
- Practiced choosing and memorizing a PIN
- Distinguished benefits to using mobile money and how to interact with an agent (Financial Health)

Module 2: Mobile Money Simulator

Goal:

After completing the lessons in this module, users will have the confidence to make transactions using their mobile money account (check balance, receive, withdraw, buy airtime) safely and securely and increase the regularity of transactions and types of transactions they use.



Objectives:

By the end of this module, users will have:

- Reviewed 4 mobile money transactions in a step-by-step process (check balance, send money, buy airtime, withdraw)
- Practiced checking a mobile money balance using the USSD simulator
- Practiced sending mobile money using the USSD simulator
- Reviewed the ways in which one can receive a mobile money transfer
- Practiced withdrawing mobile money using the USSD simulator
- Reviewed the process of making the withdrawal at a mobile money agent and ways to prevent becoming a victim of fraud (Financial Health)

Module 3: Get Ready to Save

Goal:

After completing this module, users will be able to define savings goals, make plans to meet them, and take up and use mobile money products for savings.

Objectives:

By the end of this module, users will have:

- Listened to and viewed a video story about a woman “Mama Lishe” who has met an important goal through savings
- Calculated a savings goal using the savings calculator (making a savings plan)
- Considered where to save to meet a goal – keeping in mind safety, access, cost and return (convenience, return, safety... one of these frameworks)
- Compared saving informally and formally (Benefits and Challenges of different savings mechanisms)
- Offered advice to a “friend” – Shangwe – to help her financial health (Financial Health)



Module 4: Simple Budgeting

Goal:

After completing this module, users will be able to track money in and money out and make plans to improve their financial management using a simple budget.

Objectives:

By the end of this module, users will have:

- Listed different types of income through listening to stories
- Estimated their estimated weekly income using the income calculator
- Compared necessary and discretionary expenses (needs and wants)
- Reviewed how to create a household budget
- Discussed what to do if a budget has a surplus (extra left over) or a deficit (not enough income to cover all expenses) (Financial Health)



Module 5: Making Spending Decisions (Game)

Goal:

After completing this module, users will have practiced managing money and making spending decisions for the period of one month through a market game.

Objectives:

By the end of this module, users will have:

- Made choices about what to buy in a market
- Prioritized necessary choices over wants
- Considered the importance of saving for emergencies



Other Content

The application also includes a series of activities and videos prior to starting the modules that introduce users to tablets, to the *Jijenge* or *Kwiyubaka* application, and to the skills they will need to complete activities and exercises such as “drag and drop”. Learners can choose their own username, and return to complete modules when it is convenient for them. Once all modules are completed, a user can return and simply repeat exercises or activities as they wish.