



A2 ACTIVITIES TO REVEAL HIDDEN ISSUES

Managing increases in household income



Why use this activity?

Sometimes, people find themselves with significantly more money than they previously had access to. For example, migration can lead to a sudden and dramatic increase in income, significantly beyond a family's norms. Migrants who are able to find paid work often send a large part of this money back to their family (these payments are known as 'remittances') or they return to their home village/town with increased wealth. Money is money - wherever it comes from! It is therefore usually not necessary or helpful to think about whether money was earned locally or through migratory work. This tool helps individuals and families think about the principles they would want to guide their own decision-making around how they spend their money.



A brief description

This tool does not tell people how to spend their money. It provides a list of questions for families which may help guide their choices about what to do with their new income.



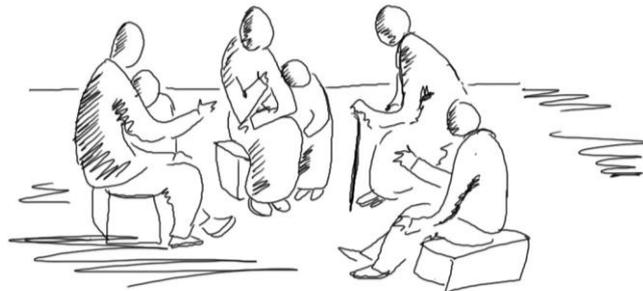
Explaining the words we use

Migration – the movement of people from one place to another. Migration can be international (movement between different countries) or internal (movement within a country, often from rural to urban areas).



What to do

This is a short list of questions that can be shared with individuals and families who find themselves with significantly more money than they are used to having. The questions may help people think about the principles they would want to guide the spending of their money.



Awareness-raising

Children & youth

Climate & environment

Conflict & peace-building

Corruption & governance

Disaster risk management

Discrimination & inclusion

Food & livelihoods

Gender & sexual violence

Health & HIV

Influencing decision-makers

Migration & trafficking

Water, sanitation & hygiene

Which principles do we want to guide our spending?

- What are our short and long term priorities? Which things are important to us now, and what will be important to us in future years? *This is an important question when it comes to making decisions about money. Spend time thinking and talking about this.*
- Do our current spending decisions reflect these priorities? If so, how? If not, why not?
- What do we consider 'wise spending' of money?
- How do we currently manage our money? How do we make decisions on what to prioritise each day? Do we make decisions based on the necessity of today, or are we able to think about the future? Are we in a position to think about saving or investing any money?
- Are there things that we would like to change in the way our money is spent? What factors are stopping these changes taking place?
- Who makes the decisions about spending in our family? Are we happy with this, or do we want others to be involved? Have we considered the needs of the young, the elderly, our spouse?

For particular purchases/expenditures you could ask:

- Does this purchase reflect our priorities?
- Will we still feel happy that we spent the money on this item, in one years time? In five years time?



Finding out more

- Footsteps 78 - *Migration* - http://tilz.tearfund.org/en/resources/publications/footsteps/footsteps_71-80/footsteps_78/

Related tools:

- A1 – Revealing migration: background information for facilitators [A1: *Migration & trafficking-1*]
- A1 – Revealing human trafficking (slavery): background information for facilitators [A1: *Migration & trafficking-2*]
- A2 – Exploring the risks and opportunities of migration [A2: *Migration & trafficking-1*]
- A2 – Understanding vulnerability to human trafficking (slavery) [A2: *Migration & trafficking-3*]
- A2 – The lies traffickers tell [A2: *Migration & trafficking-4*]
- B – Migration (Bible study) [A2: *Migration & trafficking-1*]