

# Financial Savings

## Lesson 1: Small Drops, Big Ocean – The Power of Daily Saving

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### Objective

To help rural women realize that even small amounts of savings, when done regularly, can lead to significant financial benefits over time.

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### Why This Lesson Matters

In many rural communities, women handle household expenses but feel they can't save unless they have "extra" money. This lesson teaches that regular small savings—Rs. 5, 10, or 20—can be life-changing when accumulated.

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### What is Saving?

Saving means setting aside a portion of your income or money earned instead of spending it all. This saved money can help in emergencies, big purchases, or long-term goals.

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### Key Concepts

- **Start Small:** You don't need to save big to begin. Even Rs. 5 per day adds up to Rs. 150/month, Rs. 1,800/year.
  - **Save Daily:** Make it a habit like brushing your teeth.
  - **Save First, Spend Later:** Treat saving like a non-negotiable part of your daily routine.
  - **Make it Visible:** Use a small container or marked envelope for daily saving.
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### Real-Life Example

**Lakshmi**, a rural woman from a small village, sells vegetables and earns about Rs. 200 daily. She decided to save Rs. 10 every day in a separate pouch. In 6 months, she saved Rs. 1,800. She used this to buy school supplies for her daughter without needing a loan. She now feels empowered and encourages others in her SHG to do the same.

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### Practical Activities

1. **Daily Expense Tracker:**  
Provide each participant a small notebook. Ask them to record their daily spending for 7 days. Discuss at the next session which expenses were necessary and which could be saved.

## 2. **Saving Goal Chart:**

Create a simple goal chart (example below) for women to stick in their homes:

### **Daily Saving Monthly Total 6-Month Goal Use for?**

Rs. 5	Rs. 150	Rs. 900	Kitchen utensils
Rs. 10	Rs. 300	Rs. 1,800	School books
Rs. 20	Rs. 600	Rs. 3,600	Emergency medicine

## 3. **Group Motivation:**

Form small buddy pairs or SHG groups. Each member shares their daily savings experience weekly. Encourage celebrations when saving targets are met.

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### **Discussion Prompts**

- What prevents us from saving regularly?\n- How can we motivate our families to support our savings?\n- What changes did you notice after a week of saving?\n\n---

### **Trainer Tips**

- Use visual aids: A “savings tree” showing how small coins turn into large goals.\n- Invite a local woman with a savings success story to speak.\n- Keep the language simple and include local dialects where possible.

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### **Homework**

Start saving Rs. 5 daily in a container labeled with your name. Bring it to the next session to show progress. Reflect on: Was it easy or difficult to save? Why?

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### **Key Message to Remember**

“Even a pot fills drop by drop. Start today. Start small. Save daily. See the change.”

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