



Australian Government
Australian Centre for
International Agricultural Research

Maria's family

saves their kina



The Australian Centre for International Agricultural Research (ACIAR) was established in June 1982 by an Act of the Australian Parliament. ACIAR operates as part of Australia's international development cooperation program, with a mission to achieve more productive and sustainable agricultural systems, for the benefit of developing countries and Australia. It commissions collaborative research between Australian and developing-country researchers in areas where Australia has special research competence. It also administers Australia's contribution to the International Agricultural Research Centres.

Where trade names are used this constitutes neither endorsement of nor discrimination against any product by ACIAR.

ACIAR MONOGRAPH SERIES

This series contains the results of original research supported by ACIAR, or material deemed relevant to ACIAR's research and development objectives. The series is distributed internationally, with an emphasis on developing countries.

© Australian Centre for International Agricultural Research (ACIAR) 2014

This work is copyright. Apart from any use as permitted under the *Copyright Act 1968*, no part may be reproduced by any process without prior written permission from ACIAR, GPO Box 1571, Canberra ACT 2601, Australia, aciarc@aciarc.gov.au

Pamphilon B., Simoncini K. and Veal D. (illustrator) 2014. Maria's family saves their kina [Femili bilong Maria sevim moni]. ACIAR Monograph No. 161. Australian Centre for International Agricultural Research: Canberra. 24pp.

ACIAR Monograph No. 161

ACIAR Monographs – ISSN 1031-8194 (print), ISSN 1447-090X (online)

ISBN 978 1 925133 44 8 (print)
ISBN 978 1 925133 45 5 (PDF)

Tok Pisin translation by Francina Thomson and Dickson Thomas
Design by www.whitefox.com.au
Printing by Union Offset



Maria's family

saves their kina

Femili bilong Maria

sevim moni

Barbara Pamphilon and Kym Simoncini

Illustrated by Damien Veal

2014



ACIAR
aciarc.gov.au



Maria lives with her mother, father, big brother Mark and baby sister Tina in Papua New Guinea. Their grandmother also lives with them.

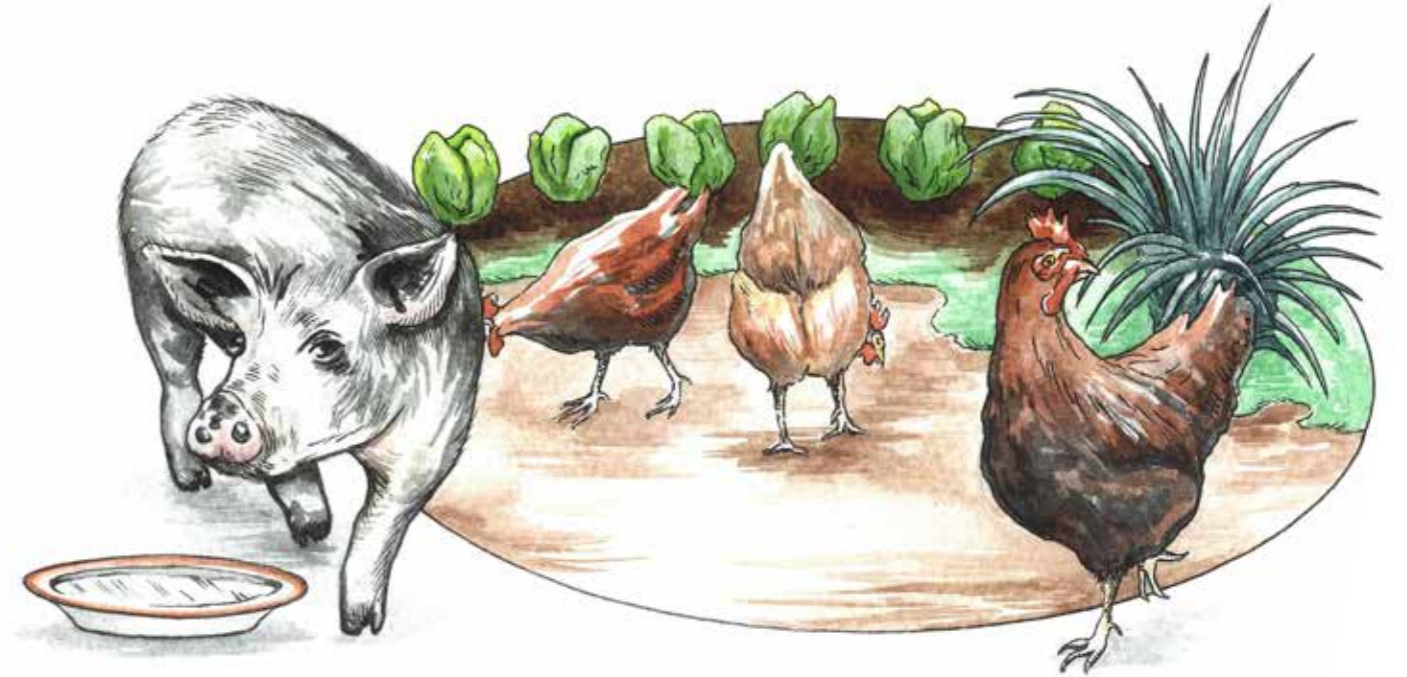
Maria save stap wantaim papamama bilong em, bikpela brata Mark, liklik susa Tina na bubumeri bilong ol long Papua Niu Gini.





Maria's mother and father have made a plan to save money for a water tank. This will give them water to use in their home and for the plants, chickens and pigs.

Papamama bilong Maria bungim tok long sevim moni bilong baim tenkwara. Dispela tenkwara bai givim ol wara bilong haus na tu wara bilong lukautim kakaruk. pik na aaden.

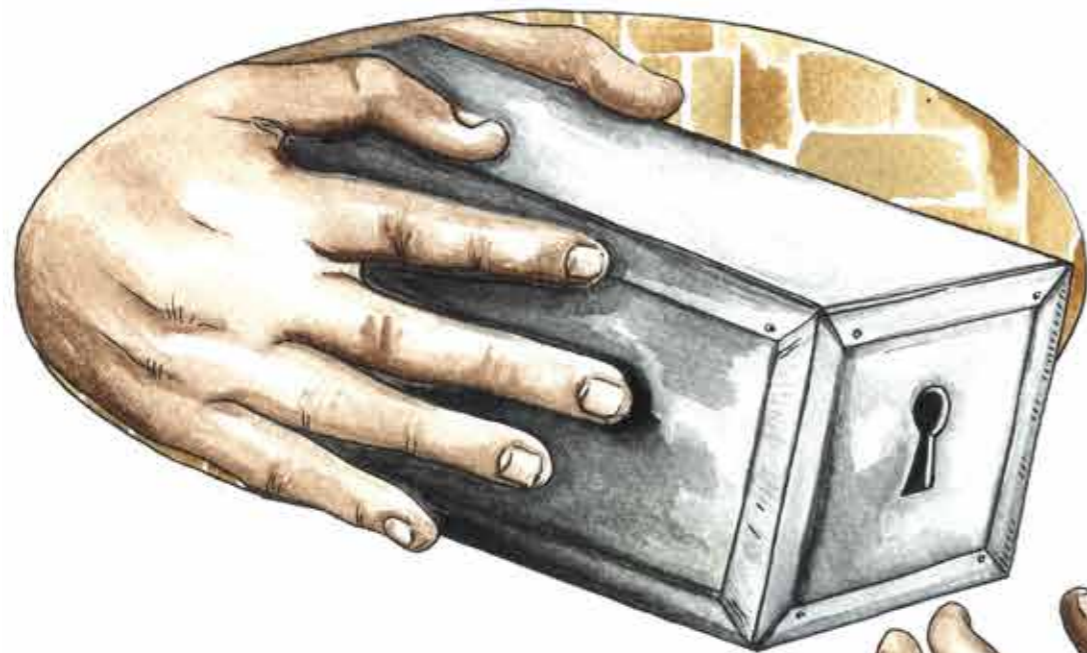


Maria's mother earns money from selling vegetables and making meri blouses. Maria's father earns money from chopping wood. Maria's grandmother earns money from making bilums.



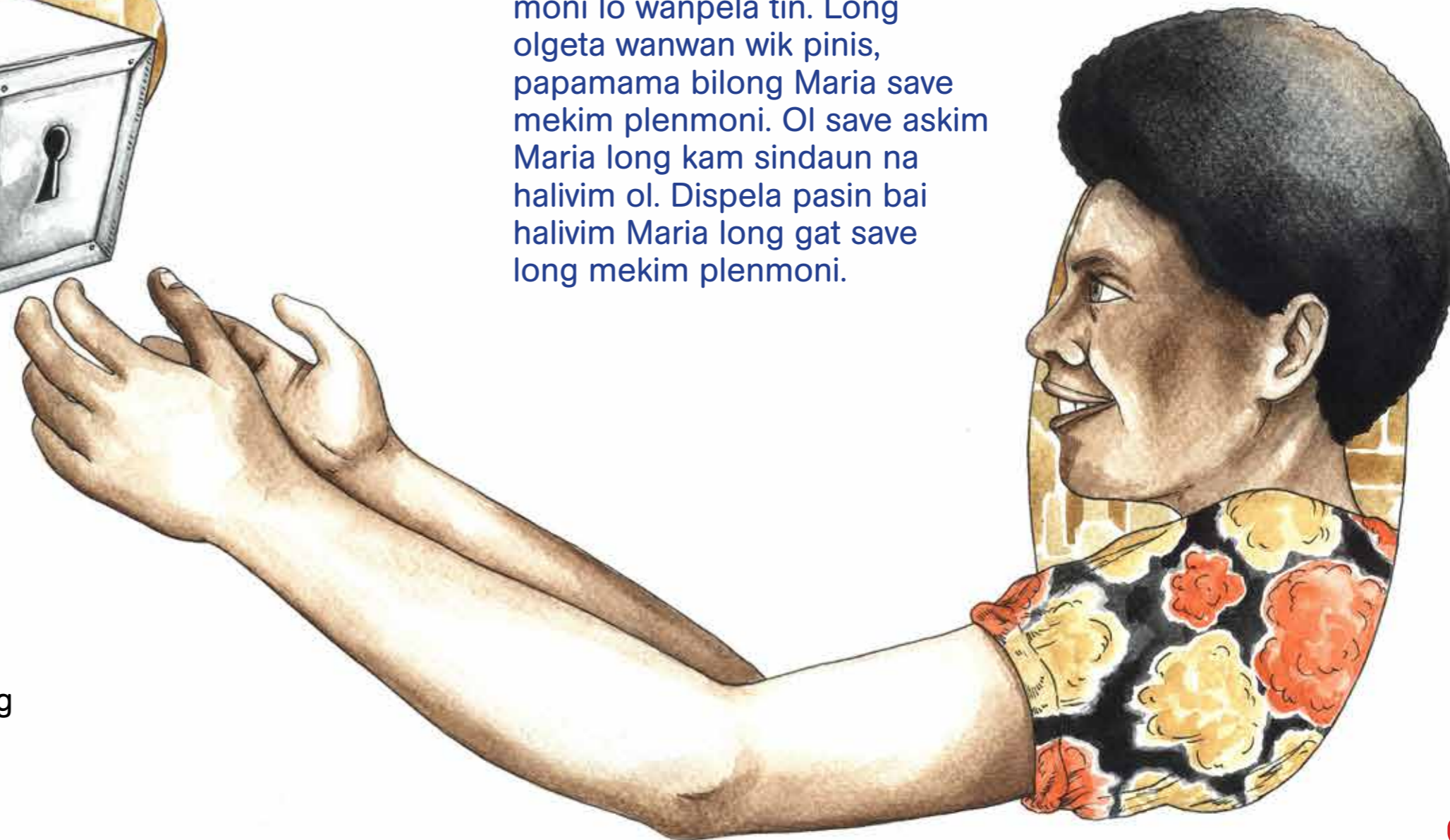
Mama bilong Maria save mekim moni long salim gaden kaikai. Em save samapim na salim meriblaus tu. Papa save mekim moni long katim na salim paiawut. Na bubumeri save mekim na salim bilum.





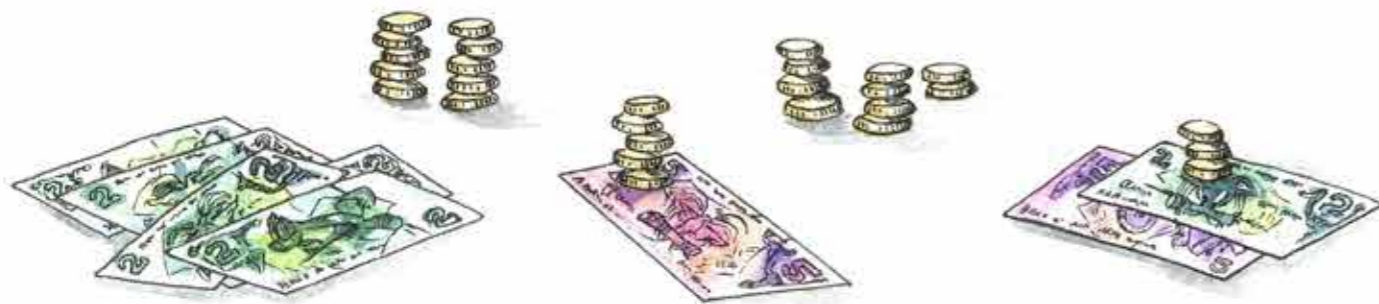
When they earn money Maria's parents and grandmother put the kina in a locked tin. At the end of the week Maria's mother and father plan how to use the money. They ask Maria to help them so she can practise counting and learn about budgeting.

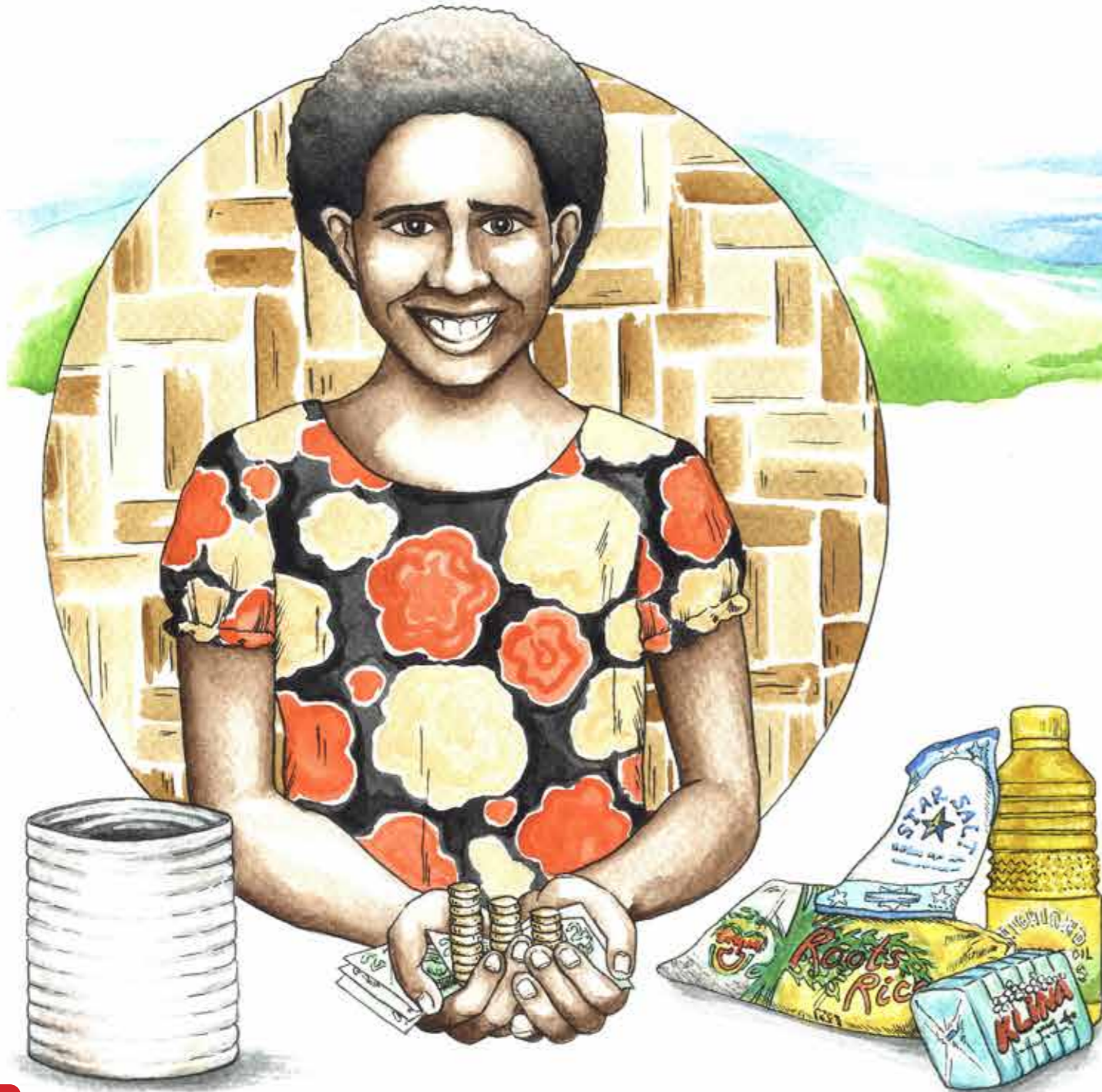
Taim ol save kisim moni long liklik wok, papamama na bubumeri save lokim dispela moni lo wanpela tin. Long olgeta wanwan wik pinis, papamama bilong Maria save mekim plenmoni. Ol save askim Maria long kam sindaun na halivim ol. Dispela pasin bai halivim Maria long gat save long mekim plenmoni.



First Maria helps her mother to put the money they have earned into 10 equal piles. This week they have 100 kina, so Maria counts out 10 piles of 10 kina. “1, 2, 3, 4, 5, 6, 7, 8, 9, 10”, counts Maria.

Maria save halivim mama long skelim moni go long tenpela hip. Dispela wik ol gat K100.00. Olsem na Maria mas kaunim wanwan K10.00 go long wanwan hip. Olsem Maria em kaunim, “1, 2, 3, 4, 5, 6, 7, 8, 9, na 10”.



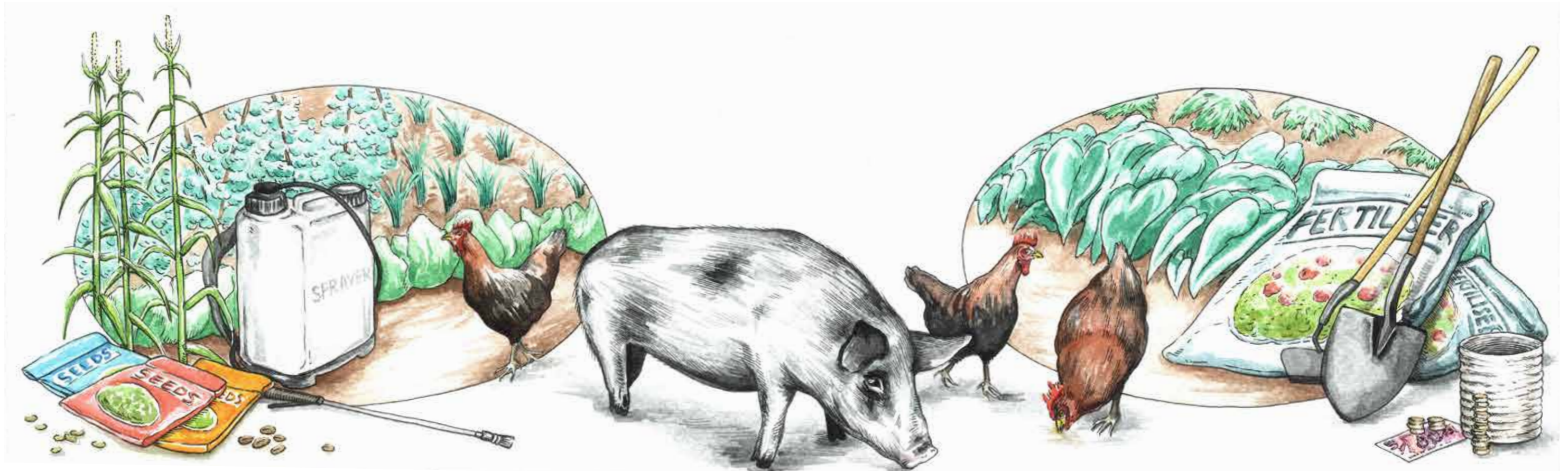


Now Maria helps her mother put the money into cans. The first can is the biggest. It is for the family's daily costs like soap, rice, salt and church activities. Maria's mother says, "Put three piles of kina in that can please Maria".

Kaunim pinis, Maria halivim mama long skelim moni namel long ol faifpela tin. Namba wan tin bikpela olgeta, dispela tin em tupela putim tripela K10.00 insait. Mama tok, "Em moni long dispela tin bilong baim samting olsem sop, rais, sol na sioswok".

The next can is for the garden and animals. It pays for things like new tools, seeds and fertiliser. Maria's mother says, "We need two piles in that can Maria. We earn money from our garden and animals so we must always have money for that".

Namba tu tin, moni bilong stretim pe bilong lukautim gaden, kakaruk na pik. Ol samting olsem fetelaisa bilong gaden, na ol kaikai bilong kakaruk na pik. Mama tok, "Maria putim tupela K10.00 long dispela tin".

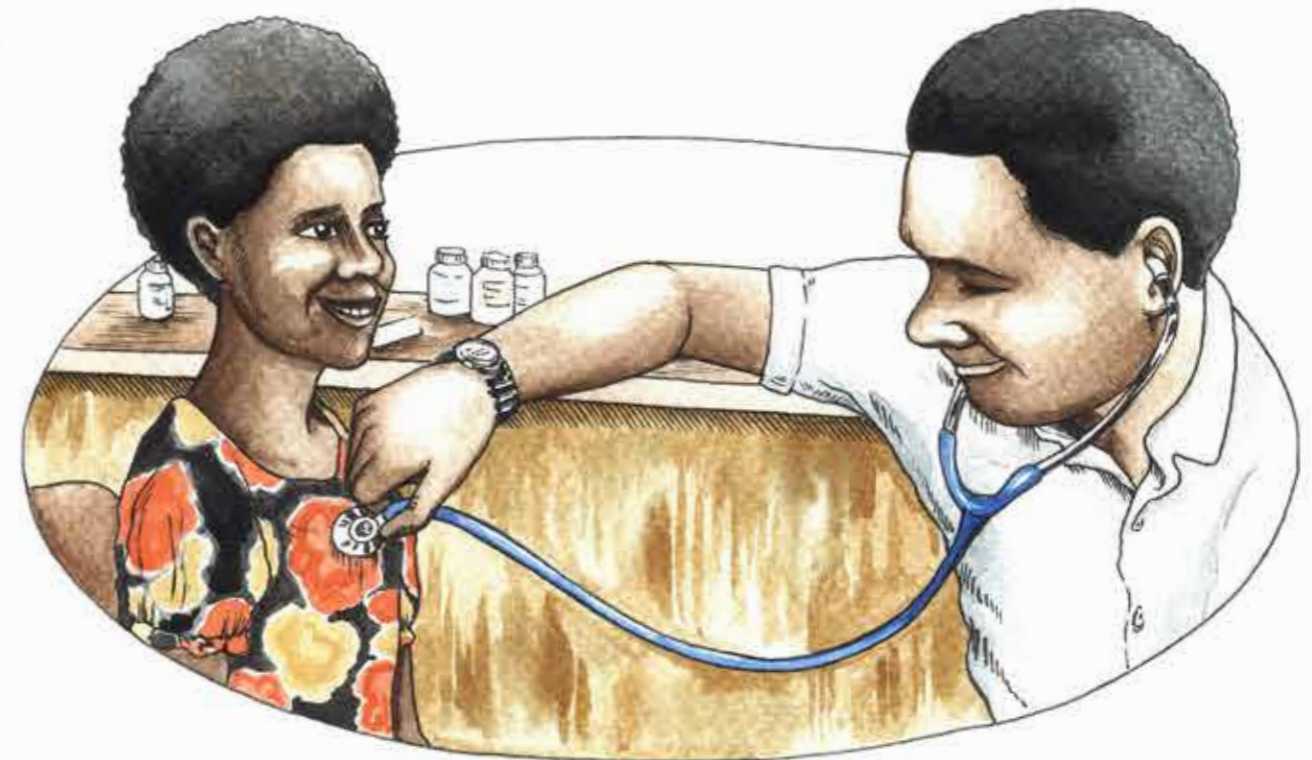




Moni bilong namba tri tin, em bilong stretim skul na hausik samting. Mama tok, “Putim tupela K10.00 go insait long dispela tin, Maria. Yumi mas redi na gat moni bilong peim skul na moni bilong baim marasin taim yumi sik”.



The next can is for school and health costs. Maria’s mother says, “Put two piles in that can Maria. We must always have money to pay for your school costs and for medicines if we get sick”.



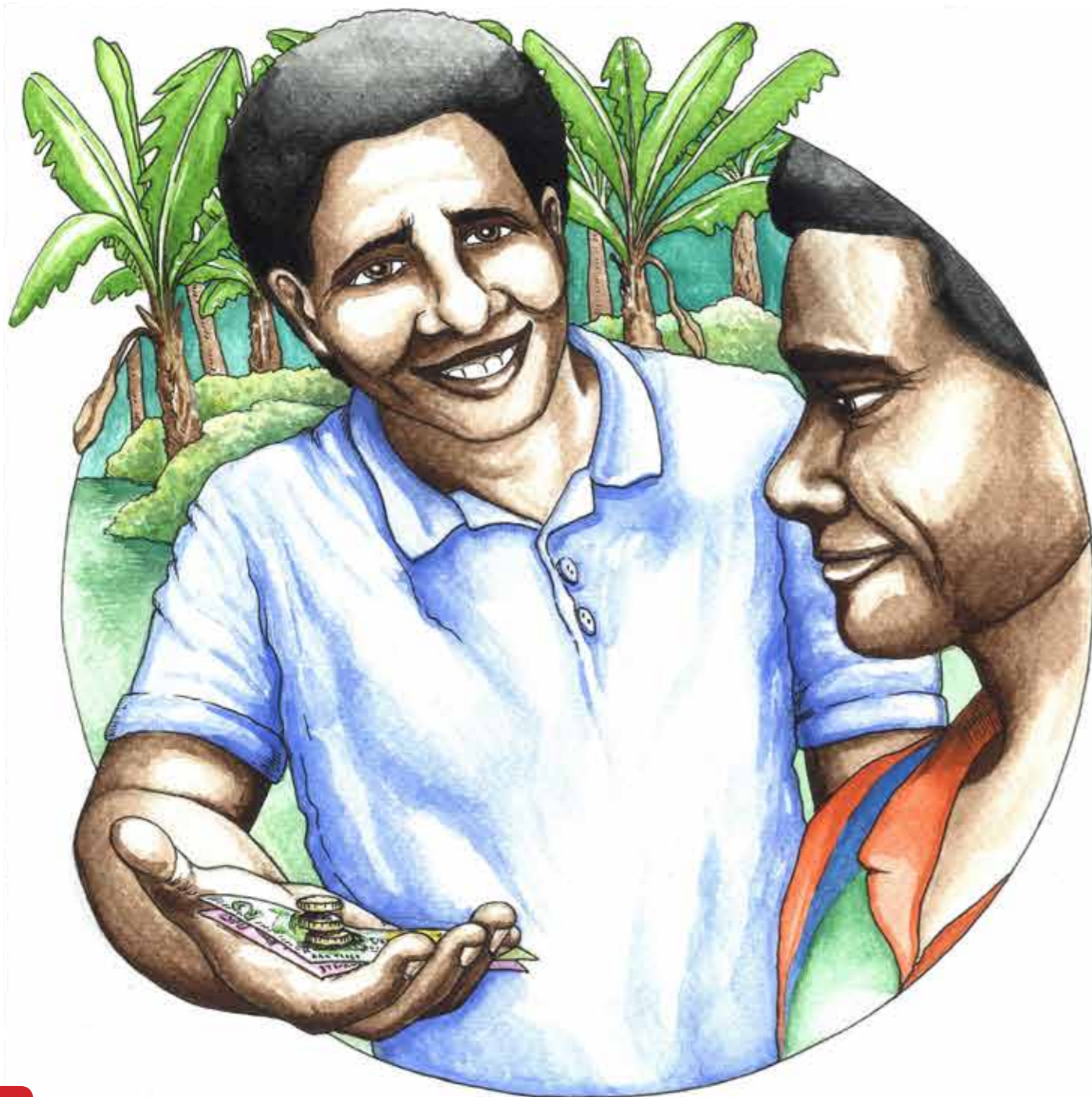
Maria knows what the next can should be. She says, “Mummy we must put some money in a bottle for the PMV fares and to top up the mobile phone. How many piles should go in that can?”

“Just one pile will do”, says Maria’s mother.

Maria save pinis long moni bilong namba fo tin. Olsem na em tok, “Mama yumi mas putim sampela moni bilong basfe, na kredit bilong mobail fon. Hamas hip bai mi putim insait?”

“Wanpela ten kina tasol”, mama tok.





“We need to have money for when our wantok need help”, says Maria.

“Yes,” says Maria’s mother, “that is very important, but we are saving for our family’s future. We will give our wantok a little help but when the money runs out, they will know that we will not have any more money until next month. Put one pile in that can, Maria”.

“Yumi mas putim sampela moni bilong halivim ol wantok we laikim halivim”, Maria tok.

“Yes,” mama bekim, “dispela em gutpela pasin tru, tasol yumi traim long sevim moni stap. Em bai halivim yu long bihain taim. Bai yumi givim liklik halivim long ol, tasol taim moni pinis, bai ol save mun antap bai yumi gat sampela mo moni. Putim wanpela K10.00 tasol”.



There is one pile left. Maria knows what this pile is for. “Mummy and Daddy, this is our savings money. We will take the money to the bank agent straight away.”

Wanpela K10.00 stap yet na Maria save pinis long wanem wok bilong dispela. “Mama na papa, mi save dispela em bilong yumi long sevim. Bai yumi kisim go putim long benk nau.”



“Yes, that’s right Maria”, says Maria’s father.
“We should have enough money for a water tank by the end of the year.”

Maria is happy, “We really are a saving family!”

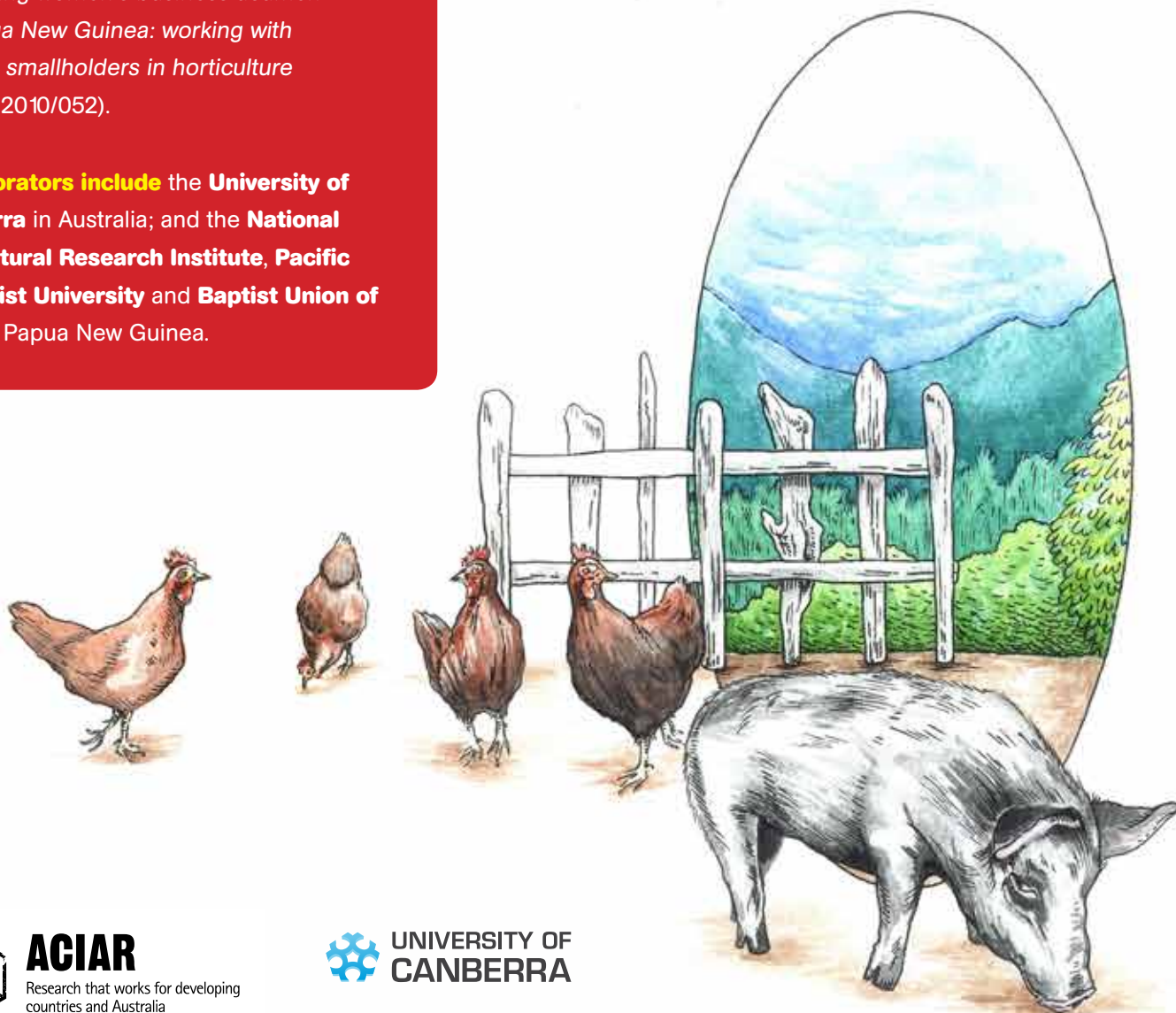
“Em stret, Maria”, papa bilong Maria tok.
“I luk osem lo pinis blo dispela yia bai yumi i gat inap moni lo baim wanpla wara tenk bilong yumi.”

Maria i hamamas lo dispela, “Yumi wanpela gutpela femili bilong sevim moni!”



This book has been developed as part of the ACIAR-funded project *Examining women's business acumen in Papua New Guinea: working with women smallholders in horticulture* (ASEM/2010/052).

Collaborators include the **University of Canberra** in Australia; and the **National Agricultural Research Institute, Pacific Adventist University** and **Baptist Union of PNG** in Papua New Guinea.



ACIAR

Research that works for developing countries and Australia

aciarc.gov.au



**UNIVERSITY OF
CANBERRA**