



Family Business Management Training (FBMT)

For CARE's Village Savings and Loan Associations (VSLAs)

A Step-by-Step Manual



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About This Manual

Purpose

CARE is pleased to present the Family Business Management Training (FBMT) manual. The purpose of this FBMT Manual is threefold:

- to gain the skills to plan for and create a more harmonious, collaborative, and prosperous family future.
- to guide Village Savings and Loan Association (VSLA) members and their spouses to consider and value each other's current roles and responsibilities.
- to examine current modes of financial management and financial control in the household

Background

CARE created the FBMT in Papua New Guinea for VSLA members and their spouses who work in the coffee value chain. Participants found that FBMT was a powerfully transformative tool that led not only to improved coffee production, but also to positive changes in household economy and intra-familial relationships. CARE in Côte d'Ivoire contextualized FBMT to the cocoa value chain, to the benefit of VSLA members and their spouses there.

All couples can benefit from the skills and information offered by FBMT, whether they have a joint economic activity (such as coffee or cocoa) or not. Every household has a strong economic or financial dimension: all families are, in effect, a 'business,' regardless of their sources of income.

Who Should Use This Manual?

The person who facilitates FBMT is typically the same person who forms and trains VSLA—these individuals may be called Field Officers, Community-Based Agents, or Promoters, depending upon their location. With some modifications, this manual may also be used to train groups of VSLA trainers.

Overview of FBMT

This manual provides instructions for *two preparatory meetings* and *four FBMT modules*. The sequence of the modules is important and should not be changed.

Each module takes between three and four hours, or half a day, and each is followed by a homework assignment. CARE suggests that the modules be scheduled a few days to a week apart: this allows participants time to complete their homework, reflect upon new information, and practice new skills between modules.

Each module is structured into activities, and the activities are further divided into steps. At the beginning of each activity, the trainer will find the related learning objectives and key learning points for participants. The general rhythm of all activities in FBMt is:

- *Introduce* the activity, and the concept or skill at its center
- *Demonstrate* how the activity should be done, using an example
- Ask participants to *perform* the activity, in couples or in groups, and sometimes in homework
- *Reflect* on the activity using the learning questions in the manual

The concepts, skills, and activities presented in the four modules build upon one another. Participants will always have the opportunity, within the modules and in their homework assignments, to participate, practice, and reflect upon each new concept or skill before proceeding to the next.

How to Prepare for FBMt

Trainers should have a solid understanding of the participants' cultural and economic context. Local norms surrounding marriage, household management, and especially women and girls' roles and responsibilities, have enormous impact on how people behave within relationships and how they think about finances.

Trainers should read the manual in advance, several times, and practice activities and stories as instructed. They should prepare certain flip charts and symbol cards in advance. They should gather, in advance, the materials needed for each module. They should lightly modify the training stories to include locally-common names and income sources. They should collaborate with representatives of the VSLA to select a training site (this may be the same location where the VSLA holds its own meetings) and to identify when (seasons, days, times of day) that couples are likely to be available.

Acknowledgments

This manual is the intellectual property of CARE. It builds on CARE's experience in Papua New Guinea and Côte d'Ivoire. Images and referenced materials are credited within the manual.

The production of this manual was made possible with the support of CARE Mars Wrigley Women for Change, Regional Expansion Project.



Preparation

FBMT can be offered to VSLA members and their spouses after the VSLA Intensive Phase: it can occur during the group's Development or Maturity Phase. The VSLA group acts as a platform to introduce and promote this training.

The purpose of Preparatory Meeting A is to create interest in FBMT among VSLA members. The purpose of Preparatory Meeting B is to create interest among both members and their spouses. You may repeat Meeting B if spouses do not attend the first time. It is vital for the success of the FBMT to obtain a commitment from both members of the couple to attend all four modules together. They should make this commitment during Preparatory Meeting B.

Preparatory Meeting A

Trainer's objectives:

- Introduce an element of the training to generate interest
- Assist VSLA participants to persuade their spouses to attend

Duration: about 20 minutes

Materials: flip charts and markers, some symbol cards

Participants' key learning points:

- Better management of household resources can improve your lives
- The success of FBMT depends on participation of the couple

Preparatory Meeting A is conducted during the development or maturity phase of the VSLA, ideally at the end of a regular VSLA meeting. Announce Preparatory Meeting A in advance, so VSLA members are ready to remain an extra 20 minutes.

Step 1 Introduction (5 minutes)

- Thank all participants for taking the time to participate in this short meeting.
- Introduce yourself if you are not known to the group.
- Explain that you would like to introduce a very interesting training that has been successful in many other communities.

Step 2 Household is Important – Example of the I/E tree (5 minutes)

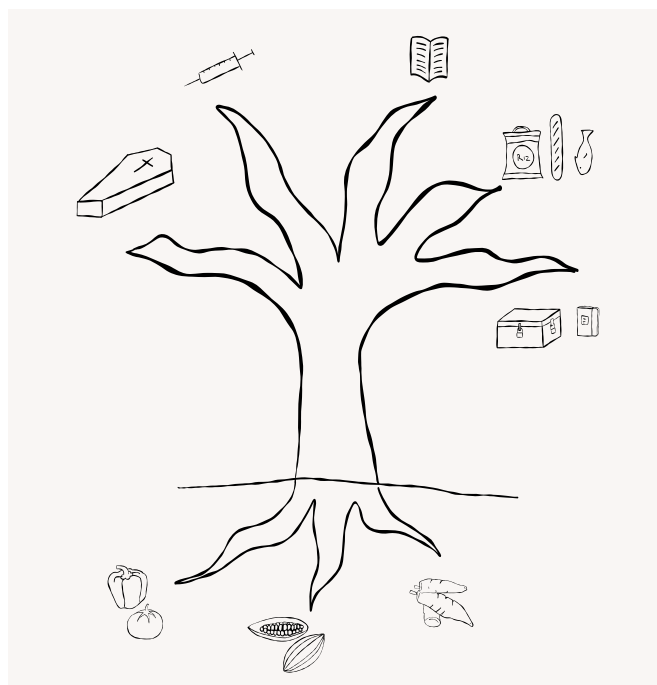
- Display the Income and Expenditure Tree ([Annex IV](#)) with some income sources and expenditures filled in. Explain that the FBMT is about managing money in the household and about improving the life of the family. Briefly explain that the tree roots are income sources, and the tree branches are expenditures. Tell participants that this is one of the tools that they will learn about in the training.
- Explain that this training can only be successful if they participate with their spouses: the training is about household success.
- Explain that the word 'business' in Family Business Management Training applies if the couple participates in a supply chain such as cocoa, or not. In reality, every household has a social/relational aspect, and a financial/business aspect. When both aspects are in harmony, the household is more likely to succeed.

Step 3 Invite Members to Invite Spouses (5-10 minutes)

- Request that each participant talk to their spouse to attend the next, short meeting (Preparatory Meeting B), where you will explain a bit more about the contents of the FBMT and where you will introduce an exercise that will give them an idea of the fun part of the training.
- Ask participants if they think they will be able to convince their spouses to attend.
- Ask about and discuss potential barriers to spouses' attendance.

NOTE

Here, experience with other groups will help to identify good solutions. You can emphasize the positive experiences of other couples who have reported improvements in household income and relationship. Consider telling a short story that you have prepared in advance.



- Summarize the barriers. Ask if other participants can suggest ways to overcome these barriers. Be prepared to provide some suggestions yourself if necessary.

Step 4 Arrange for Preparatory Meeting B (5 minutes)

- Provide the time and date for the next meeting (after a VSLA meeting) and ask if this is a suitable time and date for them. Adjust if necessary.
- Emphasize that you expect them to participate with their spouses.
- Thank participants for their time and repeat the time and date of the next meeting.

Preparatory Meeting B

Trainer's Objectives:

- Provide an overview of FBMT
- Engage the interest of spouses and demonstrate the importance of participating as a couple
- Obtain the commitment of the couple to jointly attend the four training modules

Duration: about 40 minutes

Materials: an object to balance on, instructions for balancing exercise, flip chart with the four-day program of the training

Participants' key learning points:

- Husband and wife need to support each other if they want to be successful
- Learning how to manage the household jointly will improve the wellbeing of your family
- Change requires courage but only through change, is progress possible

This meeting should be conducted one or two weeks after the Preparatory Meeting and follow a regular VSLA meeting. Preparatory Meeting B is also a test to evaluate the preparedness of spouses to attend the FBMT and to secure their commitment.

Step 1 Welcome (5 minutes)

- Particularly welcome the spouses of the VSLA members and thank them for accepting the invitation to come to this meeting.
- Explain that in this short meeting you will give them an idea of what they can expect from FBMT and why it is important that they participate as a couple.
- Ask if they have any questions before you proceed.

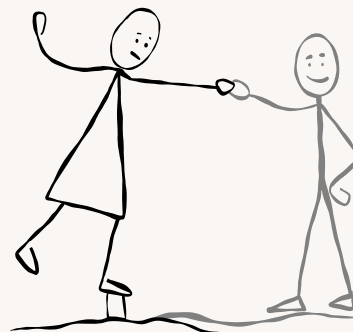
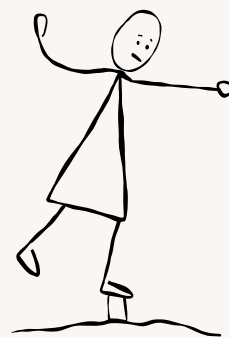
Step 2 Our Household (15 minutes)

(Note: this exercise is from Module 1, Activity A, Step 4.)

- Bring a small tree stump, a rock, or something else that is very difficult to balance on with one leg (test it before the training). Ask if anyone has the courage to try to balance. Encourage a woman to volunteer to start.
- Tell your volunteer that they are allowed to ask their spouse to help them remain balanced.
- Ask your volunteer to try again. Now it should be possible for the person to balance with the help of their spouse.
- Ask the couple to repeat the exercise, but to change roles with one another.
- Now ask participants: why do you think that couples are invited to this training?
- Be sure to repeat (mirror) the responses and observe who provides answers. Are only men responding? If yes, ask women to contribute. If you don't get responses at all, do not insist.

NOTE

If participation of spouses is very low, the discussion with participants should focus on strategies to convince spouses. The content of this meeting should then be postponed for another week when more spouses can be expected.



- Draw the conclusion from participants' responses or, if needed, explain why couples are invited: Couples are invited because they form the core of the household. The only way to improve the wellbeing of a household is by involving both spouses and working together. This is what we have seen in our balancing exercise.
- Ask participants if they know the pigeon – the bird and ask how the pigeon can fly. (It needs two wings to fly. If it only has one wing, or if the second wing is weak, it will fly in circles and won't get anywhere). "The pigeon needs both wings to fly."
- Explain that, for FBM, it is important that both wife and husband be present. It is important that both wife and husband be active participants.
- Explain that we will use the image of the pigeon throughout the training. When we refer to the pigeon, it will be a reminder that we need the contribution of women and men.

NOTE

Develop a small energizer, such as a song or dance, and use it throughout the training to remind participants of the 'two wings' analogy. For example, wave your left arm and move in a clockwise circle, wave your right arm and move in an anticlockwise circle, wave both arms and move forward.

- Tell participants that, in many countries, families have learned that they are better off, children develop better, and communities are stronger, if both women and men participate in decision-making. State: we will listen to the stories of some of these people during this FBM.
- Ask if anyone has questions.

Step 3 Overview of FBM Content (10 minutes)

- Present a prepared flip chart with the training content explained with pictures (see [Annex I](#) for an example).
- Emphasize that FBM has four Modules in four half-days and that it is important that all couples participate in all four modules.
- Explain briefly what will be discussed in each Module. If men seem reluctant to discuss relationship aspects, focus on the money management aspects.
- You can choose one tool, such as the I/E Tree or the budget, as an example of what they will learn, but do not go into details in this meeting.

- Explain that FBM will require courage: the courage to make changes for a better future. You can refer to *traditions*, and state that even traditions change over time (you don't do things the same way your grandparents did). Change is important; progress cannot happen without change.
- Ask if anyone has a question. Ask if they are prepared to participate in the four days of training.

Step 4 Arrange for Start of FBM (5 minutes)

- Ask: who wants to be part of a movement to improve household economics and relationships? Who has the courage to start the journey?
- Obtain a commitment from all participants to attend all four days of training together. Ask them to sign up on a flip chart with a list of names and their signatures.
- Ask when they want to start the journey.
- Engage in a short discussion to find the best time and date to start FBM. Make sure you consider women's workload in this discussion of availability.
- Once agreed, be sure everyone knows the date and time of the first training module.
- Congratulate participants for their courage to attend the FBM. Thank them for attending this meeting.

M1

Module 1: Exploring Our Household

Duration: about 3 hours 15 minutes

In Module 1, it is important to set the tone for the entire FBMT. Welcome the couples warmly. Ensure a comfortable and relaxed atmosphere. They should feel secure in your training and know that what they say will be treated with confidence.

In Module 1, participants will engage in a visioning exercise, and you will introduce the I/E Tree as the basis for their household management.

Activity A Why Are We Here?

Trainer's Objectives:

- Participants are informed about the training and get to know each other.
- Participants feel secure and comfortable in the training.
- Participants perceive change positively.
- Participants understand why couples are invited.

Duration: 60 minutes

Materials: Item to balance on (small tree stump or small stone), flip chart paper and markers, overview of training sessions (ready on flip chart or from kit)

Step 1 Overview of FBMT (15 minutes)

- Welcome participants and introduce yourself.
- State that you are here to help spouses improve their family economy. The FBMT prepares them to improve the financial aspects of their households. However, they will need to implement what they learn in the training to be successful.
- Make sure that participants understand that this is a training for the household and that wife and husband must attend all modules (as discussed and agreed in Preparatory Meeting B).
- Explain that, in FBMT, it is very important that participants contribute and learn from each other. Say: each of you has a lot of knowledge and experience that you

can use to improve your lives. This training will not be like sitting in a classroom: we will explore and discuss and learn from each other.

- Encourage participants to ask questions and seek clarification. They will learn much more—and learn more from each other—if they have the courage to ask questions. There are no wrong questions.
- Provide an overview of the FBMT using a schedule you prepared on flipchart in advance (see [Annex I](#) for an example). Mention the duration of each module, and the topics in each. Stress that continuous participation is important for learning.

Day 1	Day 2	Day 3	Day 4
Introduction	Welcome	Welcome	Welcome
Preparation	M2/A1 M2/A2	M3/A1 M3/A2	M4/A1 M4/A2
Overview	M2/A3 M2/A4	M3/A3 M3/A4	M4/A4
FBMT			
M1/A2			
M1/A3			
	Close	Close	Evaluation

Step 2 Participant Introductions (20 minutes)

- Ask participants to sit in a circle. Sit among the participants in the circle. Couples should sit next to each other.
- Ask the participants to take 1 minute to imagine that they have two wishes. What two things in their lives would they change? They can change anything they want: situations, status, relationships, behavior, possessions. There are no limits to change.
- Now, tell participants that it is time to share by stating their names and the two things they would want to change. You, the trainer, begin: say your name and two things you would want to change in your life.

EXAMPLE 1

My name is Gigi. If I could change two things, they would be my education, because I left school at age 11, and my family's possessions, so we have more land for our farm.

EXAMPLE 2

I'm Tidjiani. I wish I could change my son's health, because he has asthma and is sick a lot. I also want to change my relationships to have more peace in the home.

- Then ask the other participants in the circle to do the same. While listening to the participants, paraphrase their contributions.
- Pay attention to what participants want to change, so you can provide a summary of the desired changes at the end of the exercise.
- After making your summary, ask if you have forgotten any change.

Now ask participants

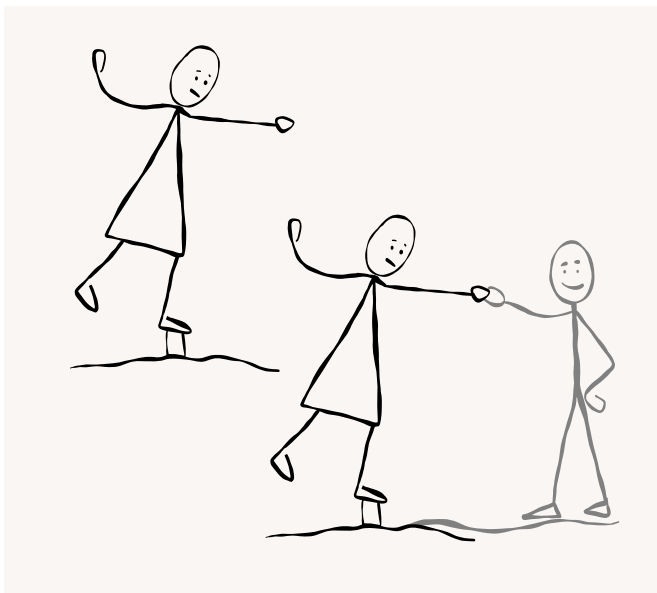
- If they have ever made a change?
- Why they think that it is important to make changes?
- Pay close attention to the answers and paraphrase them, then provide a summary.
- Conclude that change is important to improve our lives, and that even tradition changes. Provide an example of a positive change to tradition that occurred in the last 50 years or so.
- Tell participants that FBMT will offer them opportunities for change. They will have the chance to change if they wish.

Step 3 Setting the Rules (10 minutes)

- Explain the importance of respect and confidentiality in the FBMT. “If we feel comfortable to share our ideas, we can learn effectively.”
- Explain that, to make everyone feel comfortable and have a good experience, we want to develop some rules for the training. Ask participants to suggest some rules. (If necessary, suggest a rule to get the conversation started.) List the rules on flip chart paper and agree on a symbol for each rule. (See [Annex II](#) for an example.)
- Make sure all participants agree with the rules (You can probe by asking: “Does anyone disagree with this rule for the training?”).
- Make sure rules regarding respect, listening, confidentiality, and participation are included.
- Agree with participants on a sign or word that will remind a participant about the rules. This might be a word or a clap of hands or raising both hands.
- Explain that change requires courage. Even if we are not satisfied with the present, making change requires us to trade the familiar for the unknown. Are we, women, and men, ready for this challenge?
- Obtain an agreement from the group about accepting the challenge to change and to participate in all four modules of the training.

Step 4 Our Household (15 minutes)

- Bring a small tree stump, a rock, or something else that is very difficult to balance on with one leg (test it before the training). Ask if anyone has the courage to try to balance. Encourage a woman to volunteer to start.



NOTE

Develop a small energizer, such as a song or dance, and use it throughout the training to remind participants of the ‘two wings’ analogy. For example, wave your left arm and move in a clockwise circle, wave your right arm and move in an anticlockwise circle, wave both arms and move forward.

- Tell your volunteer that they are allowed to ask their spouse to help them remain balanced.
- Ask your volunteer to try again. Now it should be possible for the person to balance with the help of their spouse.
- Ask the couple to repeat the exercise, but to change roles with one another.
- Now ask participants: why do you think that couples are invited to this training?
- Be sure to repeat (mirror) the responses and observe who provides answers. Are only men responding? If yes, ask women to contribute. If you don’t get responses at all, do not insist.
- Draw the conclusion from participants’ responses or, if needed, explain why couples are invited: *Couples are invited because they form the core of the household. The only way to improve the wellbeing of a household is by involving both spouses and working together. This is what we have seen in our balancing exercise.*
- Ask participants if they know the pigeon – the bird of love.¹ Ask how the pigeon can fly. (It needs two wings to fly. If it only has one wing, or if the second wing is weak, it will fly in circles and won’t get anywhere). “The pigeon needs both wings to fly.”
- Explain that, for FBMT, it is important that both wife and husband be present. It is important that both wife and husband be active participants.
- Explain that we will use the image of the pigeon throughout the training. When we refer to the pigeon, it will be a reminder that we need the contribution of women and men.
- Tell participants that, in many countries, families have learned that they are better off, children develop better, and communities are stronger, if both women and men participate in decision-making. State: we will hear the stories of some of these people during this FBMT.
- Ask if anyone has questions.

¹ If needed, replace ‘pigeon’ with the name of a bird or animal that symbolizes cooperation and love in the local milieu.

Activity B Where Do We Want to Be?

Trainers' Objectives:

- Couples reflect on their relationship
- Couples develop a vision/goal for their household

Duration: 60 minutes

Materials: three images of couples ([Annex III](#)), flip chart paper, two marker pens for each couple

Participants' key learning points:

- Relationships change over time, but couples can maintain happy relationships up to an old age if they support each other.
- It is important to have a vision, a GOAL, if you want to progress and achieve a better life.
- Wife and husband (and children) need to work together to achieve their vision.

Step 1 Introduction (20 minutes)

NOTE

During the discussion, make sure to mirror or paraphrase the words of the participants and summarize their conclusions. Make sure they feel heard and understood.

Remind participants that FBM is about improving the wellbeing of the household. It is about working together. Refer to their joint participation in the training as a sign that they want to improve.

Refer back to the things they want to change and improve in their lives (Activity A, Step 2).

Explain that now they will think about their future. Tell them that before they start the exercise you want them to think about a few things. You want to start by thinking about relationships.



- Show Image 1 (see [Annex III](#) for images) and ask what they think about the couple. Explore: do you think the couple is happy? Why might they be happy? Has this couple recently met, or have they been together for a long time? (The couple probably just met they are in love and happy to spend time together).

- Show Image 2 and again ask what they see. Has this couple been together for a while? Do you think this couple is happy? Why not? (This couple might have been together for a while – they are now struggling to move in different directions, they don't talk and are not happy).



- Show Image 3 and ask again what they see. Has this couple been together for a while? Do you think this couple is happy? Why are they happy? What is their secret? (They have maintained or regained a loving relationship. They respect each other's opinions and contributions to the household. They talk a lot about their lives and how they can cooperate for a successful household).



Compare Image 1 and Image 3. Ask participants if these couples likely have a shared vision of their relationship. Conclude with the group that a loving relationship is highly desirable. Situations like in Image 2 occur in every relationship, but a couple can choose to return to their shared vision.

Step 2 Visioning Exercise (30 minutes)

Explain that you now want each couple to sit together and think about how their household could look in two years. Each couple will draw a picture of their imagined, future household. You can ask couples to hold each other by their hands so they can develop their joint vision.

NOTE

Ask the questions SLOWLY and give people time to imagine their pictures between the questions.

Tell them that you will ask some questions that they don't need to answer but that they should think about. While you ask the questions, they can close their eyes and imagine how the future could look. They can develop a nice picture in their head of the future:

Questions:

- What do you dream of?
- What will your children do? Will they be at school? Will they have a job or will they farm their own land?
- How will you live and work together as a couple? Will you share responsibilities for earning income, for doing the work at home, for caring for your children?
- Who will make the decisions at home?
- What will your income look like? Will your business be the same as it is today?
- How will your house look on the inside, the outside? The garden?
- Imagine your family in front of your house. How do they look? Happy or tired? Nicely dressed or in dirty clothing? Well fed or thin?

After you have read the questions allow for a short period of silence and then ask participants to open their eyes again.

Show a sample drawing of a vision and explain the drawings and symbols. This can be a vision that you have drawn for your own household (best option) or a vision that you have saved from another group of trainees (see [Annex IV](#) for an example).

Be sure the sample vision shows improvements or progress in: the house, the relationship, the children's development, the business.

Give each couple a flip chart paper and two marker pens.



Ask them to draw a picture on the flip chart paper of a brighter future, of what they want to achieve in the next two years. Remind them again that they are here as a couple and that they are expected to work together.

Walk around the room and encourage both wife and husband to use the markers and draw what they want to see in the future.

Allow 20-30 minutes for drawing.

Reconvene the group. If they are not finished with the picture, tell them they can take more time to develop the picture at home. They might get some new ideas throughout the training and include these in the picture.

Encourage one couple to share their household drawing. Make sure that they explain as a couple what the most important features of their desired household are. Summarize the main features after the presentation and make sure you also include aspects of how they work and live together. If these are not present on the picture, you can ask the couple to think about these aspects and add them to the picture when they are at home.

Praise and thank the couple that shared their vision.

Step 3 Reflection (10 minutes)

Reflect with participants on the process of creating this drawing by asking:

- What was easy? What was difficult?
- Who was drawing? Who provided the ideas? Did both of you equally provide your ideas?
- Did your spouse think of something that you would have overlooked?
- Why is it better if both of you contribute ideas? (four eyes see more than two, two heads have more ideas than one, four hands achieve more than two, a pigeon needs two wings to fly.)

- What did you learn from drawing your vision? Have you thought about a future vision before?
- How could this be useful to you?

Summarize by encouraging couples to practice working together throughout this training. Tell them that they can keep the marker pens and the paper. Ask them to continue working on their future household picture. After the training, they can keep the drawing in their house: they will see it every day and remember what they want to achieve. They can call their drawing their GOAL.

Activity C What Do We Earn and Spend Now?

Trainers' Objectives:

- Guide couples to discover sources of income and expenditures for the household

Duration: 50-60 minutes

Materials: space on the ground where you can draw a tree, natural materials that can symbolize income and expenditure resources OR a blackboard, chalk, and eraser OR flip chart paper and marker pen and symbols of income and expenditure sources. *NOTE: Drawing on the ground or on a blackboard is better: it allows you to make changes.*

Participants' key learning points:

- Understand the basic elements of household economy – every household has income sources and expenditures that must be in balance if the household is to succeed.
- Acknowledge that women and men make valuable contributions: if we don't listen to both, we will not get an accurate picture of the household.
- Learn to listen and respect the opinions of others – particularly men listening to women.

Step 1 Good Communication (10 minutes)

Refer to the previous exercise where couples drew their vision. It is likely that men talked and drew more than women.

- Explain: We would like to suggest a specific way that spouses can talk to each other. We need to hear the voices of both women and men. Remember that the pigeon needs two wings to fly forward.

State that you want women to respond to each question first while men are listening. Then men will respond while women listen.

Give this definition: Listening means more than being quiet when someone else is speaking. It means that the listener tries to understand exactly what the other person has said.

The listener does not react negatively, either verbally or non-verbally.

Take a bit of time to give some examples and to ensure everyone has understood. Consider asking for a volunteer to act as a speaker, and you play the role of the listener.

- If someone speaks and I interrupt, the speaker may not have the opportunity to say the most important thing.
- If someone speaks and I make a dismissive gesture (I roll my eyes or wave my hand at them), this is a sign that I do not value the speaker's contribution. This will discourage them from making valuable contributions.

Step 2 The Income/Expense Tree (30 minutes)

Refer to the drawings that couples just made of their vision or goal. Say: to achieve our goal in the future, we must begin by looking at the present and deciding what we would like to change.

Explain that now we want to look at the basis of life in our society: the household. We want to look at the income sources and expenditures of our household in a new way, and explore what we can do to help us have a better life.

Draw the trunk of a tree on the ground (or on a flip chart) with several roots and several branches (see [Annex V](#) for a sample tree).

- Ask participants, how does a tree absorb water and nutrients? (Answer: through its roots).
- Ask, what are the 'roots' of a household? What provides the household with the resources to live? (Answer: income).

Ask women first:

- What sources of income (cash) do people have in this village/town/neighborhood?
- Ask men the same question.

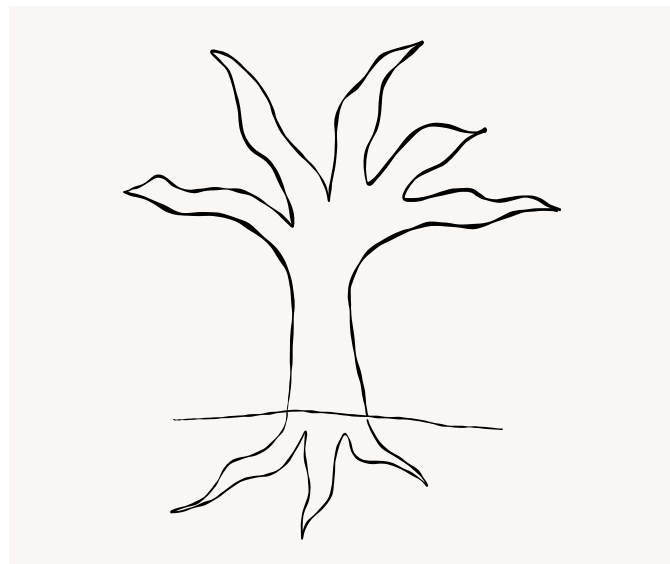
Draw a symbol or identify an item that represents the income source and place it on the largest root. Ensure everyone understands that this symbol represents the income source.

Continue until you have identified 3 to 5 common income sources, each identified by a symbol. Do not allow more than 5 income sources: the image would become too confusing. (See [Annex V](#) for samples of income symbols.)

Now ask:

- What does a tree look like above its trunk? (Answer: it has branches.)
- Explain that this is where the tree spends its resources (the water and the nutrients). Ask: if the tree were a household, what would the branches represent? (Answer: the expenses or expenditures.)

Now ask: what does the typical household do with the money they earn? Once again, start with the largest expense. Draw a branch for it and place a symbol that reflects the expense. Try to group expenses to limit the number of branches to a maximum of 5 (group all food items together, group other household items together, group luxuries and vices such as smoking and drinking). (See [Annex V](#) for samples of expense symbols.)



NOTE

Make sure you show and explain each symbol before using it. Acknowledge that each household is somewhat different: here, you are just creating an example. Each couple will have time to draw their own tree that accurately represents their household.

- Remember to follow the communication rules and ASK A WOMAN TO RESPOND FIRST, then a man, then a woman again and so on.
- Probe for common expenditures that participants might forget, such as VSLA savings, or funeral and wedding expenses.

Explain that an Income/Expense, or I/E, tree is a symbol. The roots nourish the tree and make the branches grow and have healthy fruit. The stronger the roots the healthier the branches can be, but if the branches are too big and the roots are too small, the tree will fall over. Thus it is important to balance the roots (income) with the branches (expenses).

Achieving a balance might call for adding income sources – something that we call diversification of income. It might call for reducing expenses. It might require both.

Make sure participants have understood the I/E tree by summarizing the information in the tree. Point to the roots and mention the income sources that have been identified. Make sure everyone is clear that the largest root is the largest source of household income.

Point to the branches and mention all expenses that have been identified.

Step 3 Reflect on Communication (10 minutes)

Draw participants' attention to the communication they practiced in Step 2: women and men spoke at different times, and the other party always had to listen carefully. Ask these questions:

- Was it difficult to listen only?
- How did it feel when your spouse was speaking, and you were listening?
- Why do you think it is important to listen?
- Did you learn anything new? Any surprises?

During the discussion that evolves from the above questions, you can also mention what you observed as a trainer. Possible observations:

- Women did not know about some of men's income or expenses, or women underestimated them.
- Men did not know what income women were earning.
- Men did not mention some expenses (such as soap or food) that women said were important, and women did not mention some expenses (such as farm investments) that men said were important.



Activity D Summary, Homework, Closing

Materials: two sheets of flipchart paper for each couple, the markers that they used in Activity B

Step 1 Summary and Homework (10 minutes)

Summarize for participants the main topics we have explored in Module 1:

- We have begun to look at our households and our vision of the future.
- We have begun to practice communicating and listening in a new way.
- We have begun to establish a shared knowledge of our households' roots and branches.
- It is important that all participants continue with what we have begun here today.

NOTE

Remind participants that homework is an important part of FBMT. As they do their homework, they should practice the listening skills they used today: take turns speaking, listen carefully, do not interrupt, do not react.

Ask them to continue drawing their vision of their future household. They can continue to add elements to the vision throughout the training. They can carry the paper home at night and bring it back for Modules 2, 3, and 4. Explain that they will need their vision at the end of the training.

Ask participants to do some homework between now and Module 2: draw their own household's I/E tree at home. They should draw a maximum of five roots to symbolize income, and a maximum of five branches to symbolize expenses.

To make the tree more accurate, they can put a money value on each income source and each expense. They can add the totals. This is an important preparation for the budgeting exercise in Module 3.

- Caution them: wives and husbands may have different views on income and expenses. They should try to share their opinions, listen to each other respectfully, and try to reach a conclusion. They should not argue. If they do not agree, they may leave the tree unfinished until after Module 2.
- In Module 2 they can, but are not obliged to, share their tree or their vision and the experience of communicating. Thus, ask them to bring their I/E tree to the next session.

Step 2 Closing (5 minutes)

- Ask if anyone has questions about Module 1 and what was learned.
- Make sure the homework is clear.
- Confirm the date, time, and location of Module 2.
- Ask participants to join you to do the pigeon energizer (song, gesture, or dance) as a reminder that both spouses are essential to household success.
- Thank participants for their contributions and say goodbye.



M2

Module 2: What Do We Share as a Couple?

Duration: 3 hours 30 minutes

Module 2 explores some social aspects of how couples share the decisions they make and how couples share the workload of their family businesses and their household. Module 2 concludes with an exercise on trust, and a story. This trust-building is an important preparation for sharing financial information and decision-making in Module 3.

Activity A Welcome and Introduction

Duration: 15 minutes

Step 1 Welcome (10 minutes)

Welcome participants and ask how they have been since Module 1.

Ask: have you spoken to anyone about the FBMT? Remind that they are allowed to talk about the training contents with others but cannot discuss personal information about other participants.

Ask the couples to raise their hands if they have created their own I/E Trees. If some couples have not done their homework, gently remind everyone that homework is an important part of learning in the FBMT.

NOTE

One spouse can hold up their flipchart paper while the other briefly names each root and each branch. The discussion after the couple's (couples') presentation should be short. Participants will learn more about comparing income and expenses in the budgeting session, Module 3.

Ask if one or two couples want to share their tree with the rest of the group.

After the couple has presented their tree, thank them (clap or show other sign of appreciation). Then ask other participants about their observations.

- Did you compare the amounts of income and expenses?
- What did you notice?
- You can briefly reflect on what the couple observed about the values that they have allocated to each root and each branch and how the *total income* compares with *total expenses*.

Now ask the group about their listening skills. What was their experience using the listening techniques at home?

- Was it strange to keep quiet?
- Did you learn something new?
- Can you imagine using these listening techniques in other discussions too?

Check on participants' progress on drawing their vision, particularly if many were unable to complete the exercise in Module 1.







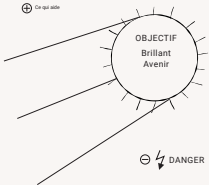




Step 2 Introduce Module 2 Topics (5 minutes)

Refer to the course outline on flipchart.

State: today we want to explore the I/E Tree in more detail. We will see how we generate our income, how we control our income, and discuss the impact of decision-making about our income on our household and on our wellbeing.

Explain that in Module 2, we also want to look at our day-to-day life. We will explore how we organize our daily work and see if we can organize it better.

Close by mentioning that, at the end of Module 2, we will do an exercise on trust, and we will listen to a very interesting story.

Day 1	Day 2	Day 3	
Welcome	Welcome	Welcome	Welcome
Preparation	M2/A1 	M3/A1 	M4/A1
	M2/A2	M3/A2 	M4/A2
Overview	M2/A3 	M3/A3 	
FBMT	M2/A4 	M3/A4	M4/A4
M1/A2 			
M1/A3 	Close	Close	Evaluation 

Activity B Explore Generation and Control of Income

Trainer's Objective:

- Participants realize how income generation and control in our household occurs
- They recognize contributions of different household members
- They analyze decision-making patterns
- They understand the disadvantages of unilateral (one person alone) decisions on income use

Duration: 70-80 minutes (depending on optional step)

Materials: The sample I/E Tree from last session (or quickly re-draw it on flipchart or the ground), symbols for woman, man, child, symbols for income and expenses.

Participants' key learning points:

- The I/E Tree is a valuable tool for judging and improving household stability.
- Many people (husband, wife, children) contribute to income, but it is likely that most do not participate in decisions about using the income (expenses).
- Making decisions alone can have negative impact on the household
- Making decisions alone reduces the motivation of family members to contribute.

Step 1 Income Generation and Income Control (20 minutes)

Refer to the I/E Tree that you created in Module 1 and make sure everyone understands it. Remind that this is a sample tree that represents a typical household in this village or neighborhood.

Explain: now that we have explored what sources of income and what expenses the household has, we want to look at how we generate and control this income.

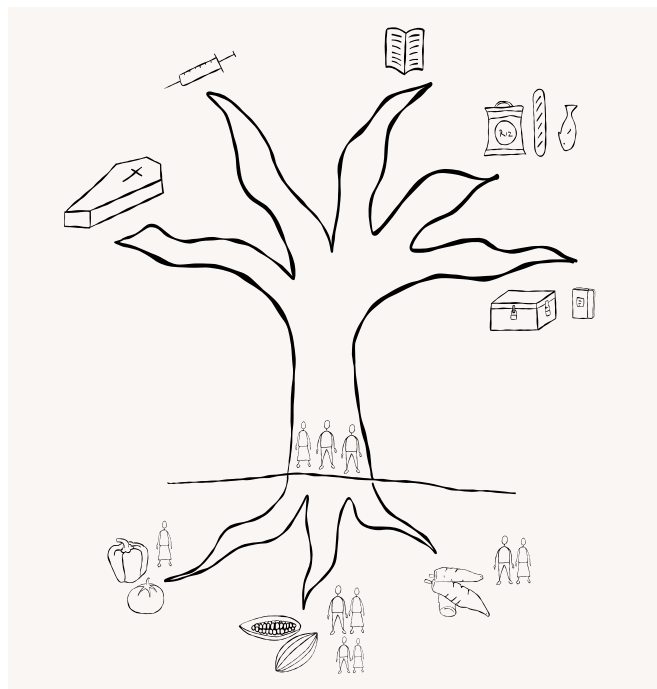
- First, let's look at who is involved in generating the income (who produces the income).
- Start with the largest root. Ask: who is involved in producing this crop? Get answers from several people, and be sure women are answering.

NOTE

In farming communities, the largest root will almost always symbolize the major cash crop (such as cocoa) or the major grain crop (such as rice, millet, manioc).

Confirm that the group agrees before you place your 'who' symbols (woman, man, child or a combination) at the bottom of the largest root.

Repeat these questions for all other sources of income (roots).



Explain: now we know who contributes to producing this income. Next, we will explore who receives the income, and who decides how to use the income.

Start again with the largest root. Ask: who decides to store or sell the crop? Who receives the money for sale of the crop?

Does that person also decide how to use the income? It is important to determine who has the last word in deciding how to use the income, so probe with questions such as:

Step 4 Reverse the Decision-Making Pattern (10 minutes)

Remove, from the top of the roots, the man/woman symbols, and replace them with their opposites (put a woman symbol in the place of a man, and a man in the place of a woman).

IF YOU DID STEP 2: Remove, from the bottom of the branches, the man/woman symbols and replace them with their opposites.

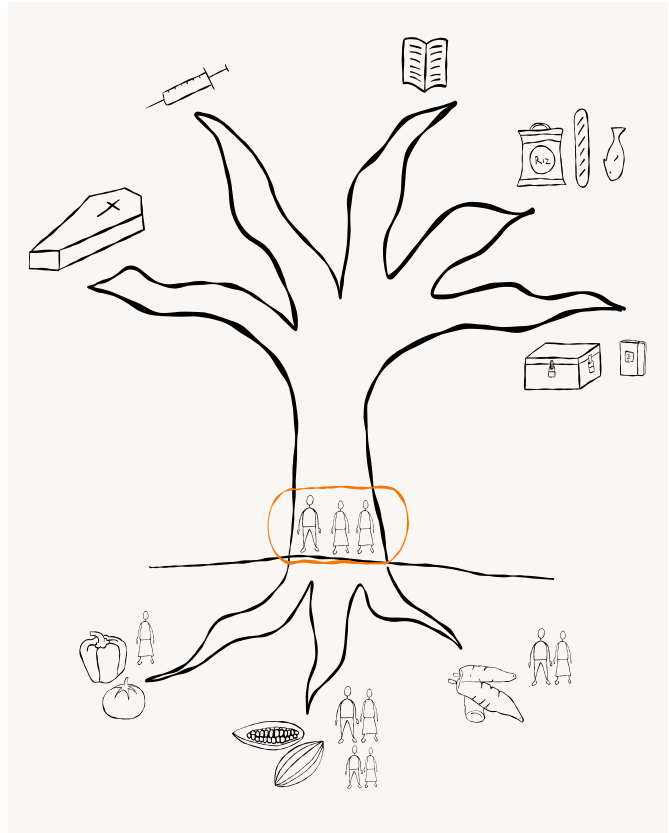
Ask men: how would you feel if women were taking the major decisions about how to use income that you generated or helped to generate? (Likely answer: men will not be motivated to generate income if they cannot decide how to use it.)

IF YOU DID STEP 2: Ask men: how would you feel if it were your responsibility to pay for these expenditures?

Ask women, and then ask men: What are the benefits of making decisions alone? What are the disadvantages?

Ask women, and then ask men: What would happen if the decisions were made jointly? What would be the benefits of making decisions together? (Likely benefits include: more viewpoints make for better decisions; everyone feels involved and motivated to contribute to the generation of income.)

Close by asking participants: Are you willing to involve your spouse in decision-making in the future? Why or why not? Be sure to seek answers from women and from men.



Activity C Explore Daily Activities¹

Trainer's Objectives:

- Participants discover and appreciate women's contributions and workload
- Participants explore and challenge 'traditional' roles and responsibilities

Duration: 60 minutes

Materials: Flip chart paper and marker pens, sticky notes, sticks (or rope) for the division of the activities

Participants' key learning points:

- See the differences in women's and men's workloads
- Recognize that the division of labor can change and can improve the wellbeing of the household

Step 1 Build a Sample Activity Clock (15 minutes)

Explain to the group that now we will learn to make an image of all the activities we do in a day. This will allow us to look at what we do, and who does what, with fresh eyes.

Say: first we will learn together how to make an activity clock. Then, women and men will have the opportunity to make a clock of their typical days.

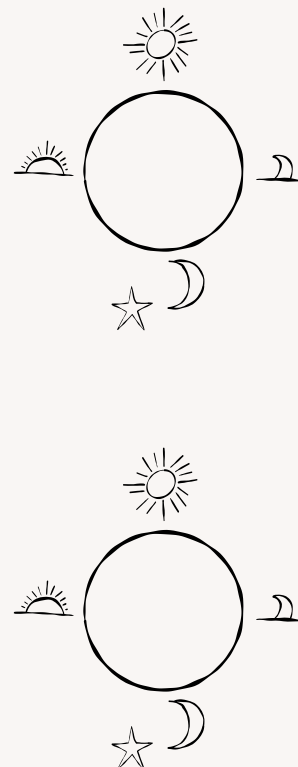
- Draw the image at right on flip chart, blackboard or on the ground (also see [Annex VI](#)).
- Explain that the large circle represents the course of one day. The sunrise symbol on the left is when we wake up, the full sun symbol at the top represents midday, the moonrise symbol indicates dusk, and the moon opposite the sun symbolizes the middle of the night. With this drawing we represent an entire day from when we wake up until the next day until we wake up.

Seek a volunteer who is willing to discuss some daily activities with the group. If no one volunteers, you can share your own daily activities or use the sample in [Annex VI](#).

NOTE

In an agricultural society, daily activities differ widely throughout the year. Acknowledge this, and make an activity clock for a day without the extremes of field preparation, planting, or harvest. If appropriate, ask participants to think of their activities in a day in the past week.

- Ask the volunteer to share with the group what they do after waking up until they go to sleep again.
- Start with the first activity after waking up and ask how long it takes for this activity. Use sticks or rope to divide the circle. Draw a symbol for each activity on a sticky note, and place it in the segment. Then move to the next activity.
- Make sure participants understand the symbols you use.
- If two tasks are performed at the same time, such as child-minding and cooking, you can include a symbol for both tasks in the same piece of pie.
- Be sure the volunteer mentions all the main activities. Do not forget tasks such as childcare, socializing or drinking, sleeping or relaxing.



¹ Adapted from Promundo & CARE International in Rwanda, 2012

Adjust the duration of activities by comparing the duration of one to another. (For example, does preparing food take as long as washing the dishes? Does working in the field take as long as playing cards in the afternoon?) Demonstrate how the sticks or rope are used to represent the duration.

Once the duration is determined, you can remove the stick or rope and draw a line in its place.

NOTE

In this demonstration of an activity clock, it is not essential to record every detail or to complete the full day. It is important that participants understand the concept. Be sure they understand that they can change the duration of each activity by moving the sticks or rope. Only after everyone has agreed should they draw the final lines.

Ask if anyone has questions about how to create the daily activity clock.

Step 2 Build an Activity Clock for Women and Men (30 minutes)

Divide participants into two groups: women in one group, men in the other.

- Ask the men's group to create an activity clock for a typical day in the life of a man, and the women's group a typical day in the life of a woman. They should think of an average day, not one that is very busy and not one that is very relaxed. If there are differences within a group, members should discuss and see which activity or duration is the most common among them.
- Each group can draw the outline of their clock on the ground or on flip chart paper, then use symbols to represent tasks and moveable sticks or rope to represent duration. This will ensure the participation of non-reading members, and allow for adjustments to the clock until they get it right.
- Once they are satisfied with the division of the activity clock, they can draw the lines.

Tell the groups that they have 30 minutes to develop their clocks.

- While the groups work, walk around and answer questions and offer assistance.
- If a group has difficulty starting the exercise, ask if one member will volunteer to describe their day. Others can then contribute their experiences.

Step 3 Presentation and Reflection (15 minutes)

Ask a group to present their clock in about five minutes. Then ask the other group to present, also in about five minutes.

- Now examine the differences between the two activity clocks by asking the following questions:
- Who has more activities?
- Who has more leisure time – time to relax?
- Who has more sleep – more time to rest?
- Which of the activities are considered work?
- Does each type of work lead to income? Does each type of work add value for the household?

Ask men: What activities or tasks can your wife never do? What activities can you as men never do? Why?

Ask women: What activities or tasks can your husband never do? What activities can you as women never do? Why?

Ask men and women: If women had more time in the day what do you think they would do with it?

Give participants a few moments to think and reflect. Ask:

- What did you learn from this activity?
- Is there something that you would want to change?

Thank participants for their presentations and their openness in the discussion.

Activity D Building Trust²

Trainer's Objective:

- Participants create trust within couples, and challenge leadership roles
- Participants explore the relationship between power and responsibility

Duration: 35 minutes

Materials: one blindfold (bandana, strip of cloth) for every couple, a pre-prepared and pre-tested obstacle course

Participants' key learning points:

- Trust is very important if we want to successfully move through our lives.
- Trust is built on feeling responsible for the other person
- Having power also means having a great deal of responsibility – sharing power and responsibility will improve the wellbeing of the family.

Step 1 Introduction (5 minutes)

Explain that we now want to do an exercise on how we can help each other, trust each other, and improve our lives. In this exercise, couples will negotiate an obstacle course – a path with obstacles.

Move to the obstacle course that you prepared in advance, in the training room or outdoors.

Tell participants that you hope this exercise is fun, but it is also quite serious. They should follow instructions carefully.

NOTE

Prepare an obstacle course in advance of Module 2. It should include: a clear path from beginning to end, several curves or turns, at least one object that participants must climb over (step up, step down), one object they must duck under, one object they must step around. Test your course with a friend: be sure you can complete it in less than five minutes. Be sure the course is challenging, but not dangerous.

Step 2 'Trust Me' Exercise (20 minutes)

Explain that one spouse will lead the other, whose eyes are closed or covered with a blindfold, around the obstacle course. The leading partner will ask the led partner how they want to be guided (hand in hand, arm in arm, arm around shoulders). The led partner may state what they need to feel secure and guided.

State: the leading spouse has full responsibility for the led spouse. The leading spouse must give clear, verbal instructions, and must not allow their partner to bump into other people or into obstacles, to trip, or to fall down.

Ask the women to lead their husbands around the obstacle course. It is very important that the husbands' eyes be closed. It is even better to use a cloth to blindfold the husbands.

Allow up to five minutes until all couples have finished the obstacle course.

Repeat the exercise with husbands leading wives.

NOTE

If women are very reluctant to start leading their husbands, ask men to lead women first. If men are very reluctant to be led by their wives, ask the men to respect the training process and participate as instructed.

² Adapted from Promundo & CARE International in Rwanda, 2012

Step 3 Reflect on 'Trust Me' Exercise (10 minutes)

When all couples have completed the obstacle course twice, return to your seating area. Ask the questions below, and make sure women and men respond.

- How was it to be led?
- How was it to lead?
- Which position was easier for you? Why?
- Which one was more difficult? Why?

Ask: When you were the leading spouse, did you feel a sense of power in the exercise? If yes, how did you use your power?

- Allow a brief discussion among participants. Close the discussion by emphasizing: power comes with responsibility: the leader has power over the led person but must use that power carefully to ensure that the led person is safe, remains healthy, and continues to trust the person with the power.

Ask: When you were the led spouse, did you trust your partner? What is it like to trust someone?

- Allow a brief discussion among participants. Close the discussion by emphasizing: trusting someone requires letting go of control, but it can also make things easier. You don't need to worry, you can rely on the other person to safely complete the obstacle course.

Ask: Can you draw any conclusion from this trust exercise? Is there anything you want to change in future? (Don't worry if you do not get firm answers to the last question: ideally, the participants will continue to think about it.)

Activity E Summary, Homework, Closing

Duration: About 15 minutes

Step 1 Summary (5 minutes)

Provide a summary of Module 2's activities and lessons:

- We have learned to use the I/E Tree to explore how income is generated, controlled, and used in a sample household.
- We have learned how to use the daily activity clock to explore women's and men's typical workloads, and how some types of work generate income, and how other types of work do not generate income but contribute to the good of the household.
- We did a trust exercise, and learned that power and responsibility go together. Trust in a relationship, and a sharing of power and responsibility, can create a safe and comfortable environment and a better future.

Remind participants that you still have a real story to tell them. But first you will give them their homework.

Step 2 Homework (10 minutes)

Remind participants that practicing what they have learned – homework – is part of the FBMT.

Say: for your homework, I invite each husband and each wife to choose one activity that their spouse typically does, and perform it until the Module 3.

- Provide examples for men: sweep the yard, carry water, cook, wash the dishes, play with children.
- Provide examples for women: socialize with other women, do some cocoa work, make decisions about cocoa income.

Ask couples to take some time to discuss with each other what activities they want to trade. They can do this as they walk home from today's training, or they can talk about it tonight at home. They do not need to choose each other's most difficult tasks, but they should make a first step with willingness and an open heart.

Remind participants: we have agreed that, if the future is to be better, we need to make changes. Now is the time to demonstrate their courage to make a change.

Explain: At the beginning of Module 3, couples will be invited to report on their experiences and feelings about performing a task they normally do not perform.

Remind couples to continue working on their I/E Trees at home, and to bring the completed trees to Module 3.

Step 3 Closing (5 minutes)

Thank participants for their contributions and their courage to take this journey to a better life.

Ask if anyone has remaining questions about Module 2 or about the homework.

Confirm the date, time, topic, and location of Module 3. Remind participants to bring their I/E Tree with them to Module 3.

Activity F The Story of Theresa and Landuwari

Duration: about 10 minutes

Explain that the Story of Theresa and Landuwari is a true story (it is also documented in a video). Theresa and Landuwari live with their household in Rwanda, a small country in eastern Africa where people farm small plots of land.

Theresa and Landuwari's story is not the only one of its kind: many families have found the courage to make changes for the wellbeing of their household's future.

Tell the story of Theresa and Landuwari carefully and slowly.

Encourage participants to think about and discuss the story.

NOTE

Read the story several times before you tell it, and practice telling it to friends. Your goal is to tell (rather than read) the story to participants.

The Story of Theresa and Landuwari

A true story of a couple who lives in Muhanga District, Rwanda³

As a girl, Theresa felt that being female was a crime. In the Rwandan culture, the man is the head of the family. A wife does what the man orders, and she has no voice. When Theresa was at school, she and her brother took an exam. They both passed, but her parents withdrew her from school so she could help with the housework. Then Theresa felt that once she got married, she wouldn't deny any of her children education, girls especially. Her firstborn was a girl and the next year she gave birth to another girl. Her husband, Landuwari, did not believe in sending their daughters to school. That opened an old wound for Theresa.

Landuwari was hurt and upset when those girls were born. The belief was that when you have girls, it destroys the family. He started drinking a lot and was spending all his money in bars. The whole situation was pushing him down.

Then Theresa suddenly helped him out.

³ Transcribed, adapted and shortened from the video: <https://www.youtube.com/watch?v=eG3oRH2nV3Q&t=6s> or <https://men-care.org/resources/?type=videos&country=rwanda#more-videos>

She had attended some community workshops in which she learned about educational and economic opportunities for women. When she learned that women could be valued, that women have value like any other human being, she was so happy.

She talked to Landuwari and offered advice, explaining that their lives require progress—that if they only followed the old ways of thinking, they would only achieve the old results. That advice helped Landuwari a lot. Eventually, when Theresa returned from the workshops, she would find that Landuwari was sharing her responsibilities. If there was cooking to be done, he would do it. They worked well together.

Landuwari changed slowly and Theresa had a great deal of patience with him. Landuwari admits that this is among the reasons he fell in love with her. People saw them working together and they thought Theresa had bewitched Landuwari. But the positive effects on their family were clear to everyone. Nothing was wasted and they made decisions together. Before, Landuwari admits, he wasn't able to manage his property. But after cooperating with Theresa, his farmland started to earn money. They were able to afford a cow, so their children had milk to drink and they had some to sell.

Landuwari started saving money for his kids' school fees. He went through a lot of trouble to pay for school fees and it seems like a miracle to him that he eventually managed.

Theresa sees that now Landuwari is a role model for boys in their community. When they say that men should be in charge, he goes and talks to them about equality. Theresa would then reinforce what he was telling them. And that's when you would notice changes.

Landuwari can observe that the lives of people who changed got better. He is really glad he took Theresa's advice because his family and other families are better off today.

Landuwari is proud of his change and the rewards it brought. And Theresa feels proud knowing that she was part of it. She now feels that her old wounds are healing. This has been her remedy.

Wish participants well until you meet again.

M3

Module 3: How Do We Manage Our Money?

The couples participating in the FBMF are now ready to examine the financial aspects of their households in more detail. They have started with the I/E Tree, with some indication of values, and they have explored how and what they share in their households. The trust exercise was an important prerequisite for sharing financial information.

Module 3 will help participants evaluate how expenditures affect the wellbeing of the family, and expose some less important expenses. This prepares the couple to start working on their household budgets and to identify options for increasing income sources (diversification) and for reducing expenses.

You can also emphasize, in Module 3, the role of savings in a household's wellbeing.

Duration: 3 hours

Activity A Welcome and Introduction

Duration: 15 minutes

Step 1 Reflection (10 minutes)

Welcome participants and ask how they have been since Module 2.

Gather participants in a circle and explain that you want them to discuss their experiences with the homework.

Ask for one or two volunteer couples to share their experiences when they took responsibility for each other's tasks.

Encourage others to speak by asking if anyone had difficulties with the homework.

Explain: the important thing is not success or failure, but trying and beginning the process of change.

Allow about 10 minutes for the discussion, depending on how many participants are interested in sharing their experiences.

Use some of the following questions to stimulate discussion (be sure you ask the last question):

- What did you do?
- How did it go? What difficulties did you experience? What was easy?
- How did it feel to do an activity that you normally consider the responsibility of your spouse?
- Did anything surprise you?
- What did you learn?

- Did you experience any resistance (bad talk, bad looks) at home, from your neighbors, or in the village? Did you hesitate doing the activity?
- What can you do to overcome resistance from others and yourself?
- What would happen if you continued to do this activity, or tried doing another?

Summarize the discussion and congratulate participants for their courage to do this exercise.

Step 2 Introduce Module 3 Topics (5 minutes)

Remind participants: we have already looked at income sources and expenditures, and how we can organize our daily activities. We have learned and practiced good listening techniques.





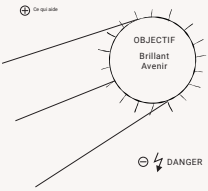




Using the training schedule flipchart, explain that today we want to look at ways of managing our income.

We want to learn how we can manage our money to improve the wellbeing of the household and the success of our businesses or income-generating activities.

Explain to participants that in the FBMT as a whole, and in Module 3 especially, we want to focus on what we can change in the future, not about what went wrong in the past.

NOTE

Observe who answers. Are women talking more easily than they did in Module 1? If no, mention that you see the pigeon using only one wing. If yes, tell them that you see the pigeon starting to use both wings. In either case, close the discussion with the pigeon energizer!

Day 1	Day 2	Day 3	Day 4
Welcome	Welcome	Welcome	Welcome
Preparation	M2/A1	M3/A1 DESIRES	M4/A1
	M2/A2 	M3/A2 WANTS	M4/A2
Overview	M2/A3 	M3/A3 	
FBMT	M2/A4 	M3/A4	M4/A4
M1/A2 			
M1/A3 	Close	Close	Evaluation 

Activity B What are Needs and Wants?

Trainer's Objectives:

- Participants learn to prioritize expenditures
- They think about the wellbeing of the household
- They discover unnecessary expenses

Duration: 60 minutes

Materials: Flip chart paper, markers, cards with the words NEEDS and WANTS written on them, sets of cards with symbols for expenditures drawn on (see [Annex VII](#)) and two or three blank cards per set.

Participants' key learning points:

- Households need to consider their expenses carefully and put the wellbeing of the family at the center of decision making.
- You must spend money on needs first. When you have met the household's needs, then you can think about spending money on wants.
- It is easier to spend your money wisely than it is to earn more income.

Step 1 Introduction (10 minutes)

Refer to the sample I/E Tree to explain that we will be looking at expenditures today, because many I/E Trees have heavy branches and weak roots.

Say: it is often easier to chop back branches than to grow new roots. In other words, it may be easier to reduce expenditures than to increase income.

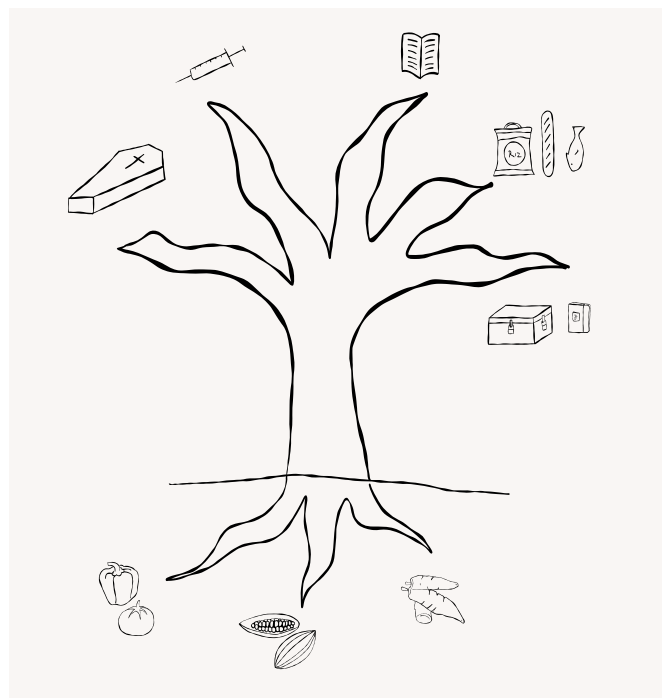
Refer to the expenditures (branches) that are pictured on the tree and have a short discussion using the following questions:

- What expenses do you see on this tree?
- How are they different from each other?
- How important is each of these expenses to the *survival of the household*?

(It is likely that participants identified some expenses as more important for survival than other expenses)

Explain that, to manage your money well, you must spend your income on the most important expenses first.

Dividing expenditures into more important and less important is called ranking. You will rank some expenditures in the next exercise.



Step 2 NEEDS and WANTS Exercise (30 minutes)

Display a flip chart with NEEDS written in the lower left corner and WANTS written in the upper right corner.

- Explain that expenditures that are necessary for survival, or that contribute most to the wellbeing of the family, are called NEEDS.
- Explain that expenditures for things that are nice to have but are not necessary are called WANTS.

Next, show everyone the set of nine expenditure symbols ([Annex VII](#)). Make sure everyone understands what each symbol means.

- Begin by choosing an expenditure card that is clearly a NEED (such as food) or clearly a WANT (such as candy/beer). Ask participants if they think it is a NEED or a WANT. Show them where they should place the card.
- Choose another card that is less clearly a NEED or WANT (such as cell phone, clothing). Ask participants where they should place it. Ideally, this will provoke a discussion.
- Explain that, in the ranking exercise, they will need to make these decisions for all expenses. They will need to move the cards around until they are happy with the ranking.
- Explain that each group will also receive some blank cards. If they have other, important expenditures that are not already represented on the cards (such as housing), they may draw a symbol and rank the expenditure.

Divide the participants into women-only groups and men-only groups. Groups should have no more than six people.

- Give each group a flip chart paper with the words NEEDS and WANTS, and a set of nine symbol cards.
- Tell each group that they have about 15 minutes to discuss and rank each expenditure according to how much it contributes to the wellbeing of the family.

NOTE

You may need to repeat that expenditures should contribute to the wellbeing of the family. State that if the family is well – if everyone in the household feels comfortable – then the family business can go well and economic progress may follow.

Step 3 Presentation and Reflection (20 minutes)

Ask a group of women to present their ranking first. Then ask if any other women (not men) if they want to comment on the presentation.

Now ask a group of men to present their ranking. Ask if any other men (not women) want to comment on the presentation.

Stimulate a short discussion using the following questions:

- Was it difficult to rank the expenses? Which ones were most difficult to rank?
- Do you notice any differences between the presentations of women and men? What are they?
- Women, do you agree with the men's rankings? Men, do you agree with the women's rankings?
- Why do you think there are differences between men and women? Can you explain the differences?
- What have you learned from the other groups?

Explain that sometimes there is no clear answer. Some expenses might be ranked differently depending on the goals of each household. Here is an example.

- For Family A, a mobile phone is nice to have, and it shows others that the family is prosperous. In this case, the mobile phone is likely a WANT.
- For Family B, a mobile phone is necessary for their business: it is how they contact buyers and suppliers and gain information about market prices. In this case, the mobile phone is a closer to being a NEED.

Summarize by repeating that NEEDS are the things we need to survive and that make the family healthy and feel well. WANTS are things that are nice to have but not necessary. Some WANTS, such as alcohol, are not good for the household.



Activity C How Do We Organize Our Money?

Trainer's Objectives:

- Participants learn how to use the simple budgeting tool
- They learn to develop a joint household budget
- They explore options to increase income (diversification) and to reduce expenses
- They practice communication skills

Duration: 80 minutes

Materials: I/E Tree, flip chart papers and marker pen, flip chart papers with budgeting template ([Annex VIII](#)) and examples ([Annex IX](#)), budgeting instructions on flip chart ([Annex X](#)), sets of expenditure cards.

Participants' key learning points:

- Planning our income and expenses will help us achieve our goals
- Budgeting should involve the family and requires good decision-making and communication skills
- Decisions about expenditures should consider NEEDS and WANTS and the GOALS that the household wants to reach.

Step 1 The Budgeting Tool (20 minutes)

Explain that we can use a simple tool to control and plan our income and our expenditures. This simple tool is called a budget.

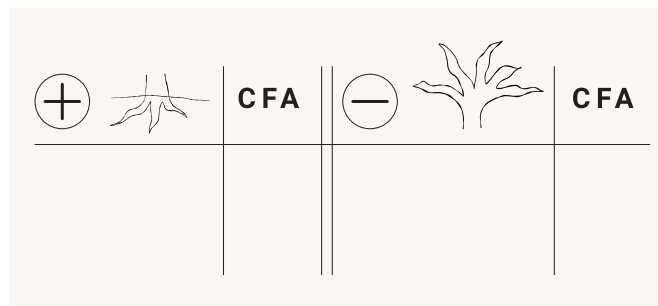
You can develop a budget for a month, for three months, for a year, or for two years, depending on your preferences and how you earn your income.

- If you earn your income from your harvests, it may be smart to do a budget for each growing/harvest cycle.
- If you earn your income daily or weekly, it may be smart to make monthly budgets.

Show participants the empty budgeting tool (see [Annex VIII](#)) on flip chart paper or start drawing one. Inform participants that we will develop a very simple sample budget together.

Explain that there are always two sides to a budget (point to relevant parts of the flipchart as you explain). One side shows where money comes in (our income). The other

side shows where money goes out (our expenditures). Remind participants of the I/E Tree where the roots represent the income and the branches represent the expenditures.



State: Now we will fill the sample budget by using an example: our example couple is Aya and Mamadou ([Annex IX](#)).

The first step of every household budget is to consider all the income that you hope to earn over a month, a season, or a year.

- Aya and Mamadou decide to do an annual budget because they receive cocoa income only a few times a year.
- Aya and Mamadou list their cocoa income on the left side of the budget, and estimate its value based on their knowledge of previous years' income.
- Aya and Mamadou also produce some manioc, and they produce some vegetables. They sell a part of each at market.

NOTE

Develop the sample budget using the story of Aya and Mamadou, and the figures and options that this couple considers for their budget. Tell the story of Aya and Mamadou while you gradually fill in the budget template and explain the options for increasing income and the options of reducing expenditures.

Place symbols for cocoa, manioc, and vegetables in the left column, and write the example amounts of income next to each symbol.

State: Now you need to add all sources of income, and write the total at the bottom of the income column.

- Aya and Mamadou add their expected income – they hope to earn 1,250,000 CFA in the year.

The second step of every budget is to consider all the expenditures you expect to make over the budget period.

Say: think about the exercise we just completed, where you made decisions about which expenses were NEEDS and which expenses were WANTS. You ranked expenses according to how important they were for the household's survival and wellbeing.

In a budget, you should list your expenses from the most important (NEEDS) to the least important (WANTS).

- Aya and Mamadou list their expenses on the right side of their budget, in order from most important (NEEDS) to least important (WANTS).
- They placed food at the top of the list as the most important expense, followed by other expenditures on children's education, clothing, transportation, and agricultural inputs.
- They end their expenditure list with beer and candy: they recognize that these are WANTS and not NEEDS.

Place the symbols and write the monetary amounts on the right side of the sample budget as you explain the case of Aya and Mamadou.
















Say: Now you need to add all expenses, just like you did with all income, and put the total at the bottom of the expense column.

- Aya and Mamadou add up their expected expenses, and see that they typically spend 1,350,000 CFA in a year.

Step 2 Balance Income and Expenditure (15 minutes)

Ask participants what they notice if they compare the two figures at the bottom of the budget.

Does the income cover the expenses?

 	CFA	 	CFA
	800.000		450.000
	250.000		400.000
	200.000		100.000
			300.000
			100.000
	1.250.000		1.350.000
		 -  =  1.250.000 - 1.350.000 = -100.000	

How much is the household short? (Write the equation, as seen on the example budget, and indicate that the difference is 100,000 CFA.)

- What could Aya and Mamadou do? Allow a few moments for answers.

Explain: a household has two options when its expenditures are more than its income:

- The first is to reduce expenses. Ask everyone to look at the expenditures on the flip chart. Which expenses could Aya and Mamadou reduce to balance the budget?
- The second is to increase income. How much do Aya and Mamadou need to increase their income to cover their expenses? What could they do to earn that extra money?

Say: now let's look at what Aya and Mamadou decided to do. After attending a business training, they were clever enough to invest in their roots (income sources). They developed a chicken-keeping business. By selling eggs, they have added an income source.

- Add the appropriate value to the budget on flip chart, and a symbol for the income source.
- Recalculate Aya and Mamadou's total annual income.
- Ask participants to compare the total income and total expenditures. They will notice that now there is more income than expenditure. This is called surplus or profit. (Write the calculation at the bottom of the page to show that now there is 200.000 CFA surplus.)

Ask: What can Aya and Mamadou can do with the surplus money? Allow a few moments for answers.

Use participants' answers to conclude with the following three options. Aya and Mamadou can:

- Spend the surplus on WANTS: they could buy beer or sweets, or visit the hairdresser more frequently.
- Invest some of the money in their business activities such as cocoa production, rice production, or egg production. If all goes well, the investment will create additional income.
- Save the surplus, and use it if income is not as much as predicted or in case of emergency (illness, house repair, death) in the household. These savings can also be used for future investments in a household business.

Explain: Aya and Mamadou decide to save their money (place symbol and value in the expenditure columns of the budget, and recalculate the totals.)

Conclude: It is always necessary to balance the income and expenditure columns of a budget.














Step 3 Prepare Your Budget (45 minutes)

Explain that now you want each couple to prepare a budget for their own household.















- Remind them that the budget they prepare now does not have to be perfect: they will have time at home to improve it or to start again.
- Remind that they should have brought their I/E Tree with them today. They will use this as they prepare their budget.

Say, first I will review the steps you will take to make your budget, referring to the illustrated instructions ([Annex X](#)):

- Draw the budget table with columns for income and for expenditures.
- List all income sources (in words or symbols), write the amount that each source yielded, and add the amounts.
- List all major expenditures – NEEDS first and WANTS last – and add them up. Use the information in the I/E Tree as a start.
- Check if income and expenditures are equal.
- Balance the two by increasing income or reducing expenditures.

 	CFA	 	CFA
	800.000		450.000
	250.000		400.000
	200.000		100.000
	250.000		300.000
			100.000 50.000
	1.500.000		1.300.000

$$\begin{array}{ccccccc}
 + & - & - & = & \text{smiley face} \\
 1.500.000 & - & 1.300.000 & = & 200.000
 \end{array}$$

 	CFA	 	CFA
	800.000		450.000
	250.000		400.000
	200.000		100.000
	250.000		300.000
			100.000 50.000
			200.000
	1.500.000		1.300.000

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 1.500.000 & - & 1.300.000 & = & 200.000
 \end{array}$$

Say, before you begin to make your budgets, I would like us to remember some things we have already learned and done:

- The first is communication. Think back on how you have learned to communicate and listen. We are not discussing past mistakes, but future goals. It is important that you listen carefully and respect each other's ideas.
- The second is joint decision-making, and resolving differences peacefully. You will need to decide together which expenditures are most important; and how you can increase their income if you need to. Understand that it is important to be realistic: plan only for income that you can realistically achieve—and not income that you only wish for.

- The third is household vision or goal. Before you begin, think about your household vision: how do you hope your family, home, business, and relationships to be in two years?

Provide each couple with flip chart paper and marker pens and ask them to start preparing their own budget over the next 30 to 40 minutes.

As the couples work, provide assistance in these ways:

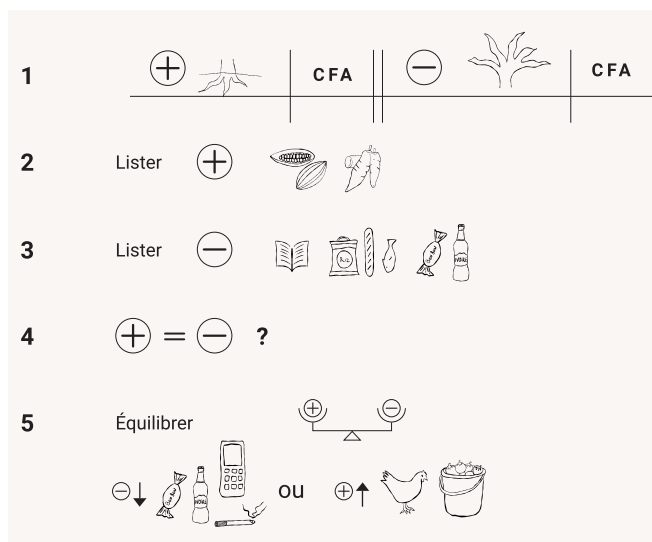
- If anyone hesitates to use the markers, copy the template for them. Suggest they sit next to a literate couple with whom they are friends.
- If a couple has difficulty writing or adding numbers, help with the calculations and explain that they can ask for assistance from others or from their children when they are doing their homework.
- If a couple is unable to resolve a difference of opinion, try not to take sides. Instead, give advice on how they can best reach a decision.

After 30 to 40 minutes, call the couples back.

Ask for a volunteer couple to present their budget. (Don't insist. People may be reluctant to share their personal financial information. If no one wants to share, skip to the Reflection questions below.)

NOTE

Remind participants: It is better to close the year (month, season) with surplus than to borrow money to cover unnecessary expenditures.



If a couple volunteers: observe who does most of the talking. If only one spouse is speaking, remind everyone about the pigeon.

Thank the couple that presented with a clap, and say that sharing ideas and experiences helps everyone learn from each other.

Reflect on the budget exercise by asking these questions:

- What about the budget preparation was difficult?
- What was easy?
- How did you decide what is most important for your household?
- Whose voice counted more? Did you respect each other's viewpoints?
- What will you improve in your budget once you are at home?
- How will you use the budget at your household?

Thank everyone for their participation in the exercise.

Activity D Summary, Homework, Closing

Duration: about 15 minutes

Step 1 Summary and Homework (10 minutes)

Review the activities of Module 3: today we explored the relationship between income and expenditures, and began to discuss how to manage money.

Say: today I will tell you another true story, but first let us discuss your homework.

Each couple will sit together at home and continue to work on their budget, making it as complete and accurate as reasonable.

Suggest that a couple can ask their children or friends to help with calculations or writing if needed.

Explain: it can be difficult to discuss income and expenses, and it can provoke strong emotions such as fear or anger. It's normal to feel these emotions, but try not to act on them. Do not let them lead to an argument over the budget.

Advise that if a person feels angry and perceives that an argument is starting, they can stand up and say, "I need

a time-out. Let us stop for now." The couple can return to their budget later the same day, or on another day.

Ask if anyone has questions about the activities in Module 3. Ask if anyone has questions about the homework.

Step 2 Closing (5 minutes)

Ask participants to join you to do the pigeon energizer (song, gesture, or dance) as a reminder that both spouses are essential to household success.

Thank participants for their contributions.

Confirm the topic, time, date, and place for Module 4.

Remind people to bring their vision picture to the next session.

- Say: Now let's hear some stories!

Activity E The Story of Rose and Kouamé

Duration: about 10 minutes

NOTE

Read the words of Rose and Kouame several times before you tell them. Your goal is to tell (rather than read) the stories to participants.

Rose and **Kouamé** are a wife and husband who produce cocoa. They live in Soubré, Côte d'Ivoire.

Rose reports:

My husband and I established a cocoa plantation, but ever since we began production, Kouamé never involved me in the business side of things. He never told me how much money he got from selling the cocoa. Keeping me from knowing how much we earned—it hurt me, and made me feel unmotivated. I started to play sick when he said he needed me in the plantation, rather than do so much work

for nothing. I knew he spent money on women in town, and on drinking beer.

Without the means to maintain the cocoa plantation, he went to see some village women to ask for their help, but they refused, saying they had to work on their husbands' crops. Given all this, the cocoa production started to decline and my husband didn't know what to do.

So, things had become pretty bad by the time we heard about FBMT. We decided to participate. We learned how to plan together, and how to make decisions together. The training helped us see the importance of caring for our cocoa plantation, because it is our principal economic activity. My husband apologized for the hurt he had caused me. I did the same, and confessed that I had not really been sick. I was just pretending, to avoid working on the cocoa.

Now Kouamé tells me how much the cocoa earns, and we plan together to meet our family's needs. Now I feel happy to work on the plantation, and our production is rising. We used to produce about ten sacks of cocoa in a year, but this season we produced 50 sacks. Cocoa earnings are paying our children's school fees, and some other household expenses. And we invested in other income-generating activities—gardening and small livestock—which has increased our income even more.

Kouamé adds:

The training helped me understand the value of women's contributions to the household. I used to try to control things by myself, without asking Rose to help make decisions. Now we share and we work together. Now, when my wife goes to the river to haul water, I stay at home and care for the children. When we return from the plantation, my wife carries the baby on her back and I carry the firewood on my head. We have more money now, because we are selling more cocoa, and our cocoa is better quality. And we are spending more intelligently. We don't waste money on useless things.



Andreas Pelham/CARE



Andreas Pelham/CARE



Andreas Pelham/CARE



Andreas Pelham/CARE

M4

Module 4: What Do We Want to Achieve Together?

Duration: 2 hours 45 minutes – 3 hours

Module 4 closes the FBMT and it closes the loop from the visioning exercise in Module 1 to planning how to achieve the vision in Module 4.

However, this last day of FBMT should not be the last day of the couples' activities. In fact, it should be the beginning of a journey to improve the wellbeing of the family. Throughout Module 4, emphasize that the couples should continue to work on their plans, budgets, and listening skills after FBMT ends. They should continue to work on sharing workloads, resources, and decision-making.

To ensure that the journey continues, it is important to suggest that participants support each other in future, and to offer some external support such as follow-up visits.

Activity A Welcome and Introduction

Duration: 30 minutes

Step 1 Reflection (15 minutes)

Welcome participants and ask how they have been since Module 3.

Ask participants if they can remember the stories at the end of the last session, about Rose and Kouamé. You can also ask to remember Theresa's and Landuwari's story, depending on which of the stories you think had the greater impact.

Use some of the following questions to explore their impressions (NOTE: you don't need to get an answer to all the questions):

- Did you talk about the stories at home or with your neighbors? If yes, does anyone want to share part of that discussion?
- What would you want to ask Rose or Kouamé (Theresa and Landuwari)?
- What have you learned from the story?
- Can you imagine that a story like Rose's and Kouamé's (Theresa's and Landuwari's) could be told about your community in future? Why? Why not?

Thank participants for their contribution and their openness and remind them about their homework. Hold a short reflection on the process of budgeting by asking:

- What did you find useful in using the budget tool?
- What did you find difficult in using the tool?
- Does anyone want to share experiences from the discussion and selection of expenditures?
- What did you learn using the tool?
- How are you going to use it in future?
- Does anyone have remaining questions about the tool?

Step 2 Introduction (15 minutes)

Ask: Have you brought your vision flipcharts? Today is a great day because you will have the chance to rethink your vision and plan how to achieve it.

Now ask: Has anyone here ever had the experience of building a house? Ask them to explain the process they followed to have a new house. (Likely, they will explain that they needed money to buy materials or land; they had to hire labor; they had to decide where to put the door and the windows, etc.)

State: The process of building a house or achieving your future vision is what we call a 'plan.' When you make a plan, you think of the future steps you must take to reach your goal. We can put this plan on paper so that it is easier to remember what we need to do.

Now ask: if you want to build a house, is it possible to achieve your plan alone, or will you need other people? What about your relationship with those people? What will the result be if you treat the workers badly, you argue with the mason and the carpenter, and you refuse to pay the materials supplier? Will you have a good house in the end? (Most likely the house will be of poor quality or will be unfinished because the workers will run away.)

Show them the three relationship images ([Annex III](#)) again.

Ask: which of the three couples are most likely to achieve their goals? Briefly recap the situations if necessary. (The couple in the second image will probably not achieve their goals: they do not talk to each other and they are looking in opposite directions. The young couple has a good chance to achieve their vision if they look together toward their future. The old couple has been through many challenges together, and their positive relationship will help them reach their goals.)

Explain: We want to proceed with this idea of planning for the future together to develop a household vision and household plan.

Putting these steps on paper will help us think clearly about the steps we need to take, and remind us of our goal as we proceed.

Activity B Planning for the Future¹

Trainer's Objectives:

- Couples learn how to use the planning tool
- Couples consider the opportunities and dangers/obstacles on the way to achieve the goal
- Couples develop their plans and commit to them
- Couples get support from other community members to achieve the goal

Duration: 1 hour 40 minutes

Materials: Vision from Module 1, marker pens, flip chart papers with planning template ([Annex XI](#)) and OPTIONAL sample plan for Koffi and Mariam ([Annex XI](#)).

Participants' key learning points:

- Developing clear steps and considering opportunities and risks will help us achieve our goals.
- We need to consider the financial/money side and the relationship/social side if we want to achieve our goals. Just one of the two is not sufficient.
- Getting support from friends is important to achieving our goal.

¹ Inspired by Oxfam Novib / Mayoux, 2013.

Step 1 The Planning Tool (15 minutes)

Tell participants that you will introduce a way of planning that everyone can do. This planning process has been done by people who have never been to school, who have never held a pen. Everyone can do it.

Draw the elements of the planning tool ([Annex XI](#)) while you explain them as follows:

- Draw a circle in the upper right corner. Say: this is your vision, what you would like to achieve. This is called the GOAL or “bright future,” something that you are looking forward to, that will motivate you when times are difficult.
- Draw two lines (the upper and lower) leading to the circle. Say: this is the road that will lead you from where you are now to where you want to be.
- Draw one line (center) that divides the road. Explain: this road has two lanes that go in the same direction: they both lead to the goal. They are both important if we want to achieve our goal.
- Explain further that the upper lane is for steps that need some money and/or work to achieve, such as new house, improved business, children's education.
- The lower lane is for changes in the family / relationship that we want to make and that will help us achieve our goal. Examples are: share household work, stop arguing or beating, spend more time with children, stop drinking, be faithful.

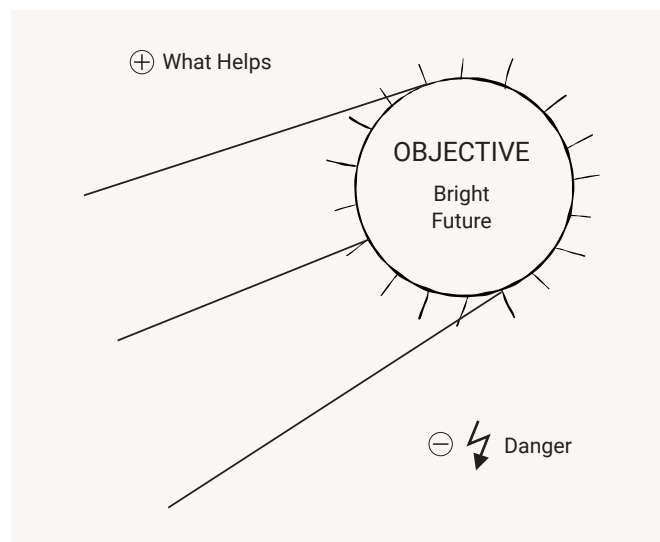
Check that participants understand the drawing and your explanations so far.

Finish your explanation:

- Above the upper lane, draw the “+” symbol. Explain that, on our journey, there will be things that will help us reach our goal. We can call them opportunities. We will list them on the upper side of our road. We want to recognize and make use of these opportunities.
- Below the lower lane, draw the “-” symbol. Explain that there will also be some risks or obstacles that will make it more difficult to reach our goal. We need to anticipate them so we can avoid them if possible, or limit their impact if we cannot avoid them. We will list them on the lower side of our plan.

Ask: Are you prepared to develop your plan? Does anyone have questions?

If you sense that they have not understood well how to use the planning tool, provide the example below, but be aware that it might influence the plans that they draw.



Step 2 OPTIONAL: Example Plan (15 minutes)

Explain that we will now use the example of Mariam and Koffi to fill in the plan so it becomes clearer to all how the planning tool works.

While you narrate the story of Koffi and Mariam present the poster/flip chart (see [Annex XI](#)) and refer to the sections as you explain.

NOTE

Cover the flip chart parts that you are not referring to so participants concentrate on what you are explaining. If you feel comfortable enough, you can also develop the flip chart with your drawings as you explain.

Koffi and Mariam were motivated by the FBMT they attended. They sat together to develop their GOAL. They decided to set their goal at two years from today.

Show the GOAL circle and point to the different elements as you explain:

- They want to renovate their house with new paint and some repairs to the walls and the floor. But the most important is a new roof, because their old roof is leaking.
- Two of their children will soon complete primary school. Koffi and Mariam want to enroll the two children in a good secondary school.
- Inspired by the relationship images in the training, they decide to work to have a loving and caring relationship.

Now reveal the ‘relationship’ (lower) lane of their road.

- To achieve their vision, Koffi and Mariam decide to talk more to each other about how to organize their household and their lives (point to the image of them sitting at the table and talking to each other).
- Mariam wishes that they could share their work more equally. Koffi is not a bad person, but he spends a lot of time with his friends chatting, smoking, and drinking. He does not attend to his children and leaves all the housework to Mariam. That is how he was brought up.
- To achieve their GOAL, Koffi agrees to share some of the housework with Mariam. He decides to sweep the floor and to spend more time with the children. (Show the images of him sweeping and caring for the children).

Show the risk (“—”) portion of the flipchart.

- Say: But they have identified a danger: neighbors might point their fingers at Koffi when he does housework and spends time with his children. (Show the image of the neighbors pointing at Koffi.)
- So, to begin, they decide that he will do work inside the house to avoid the neighbours’ judgment.

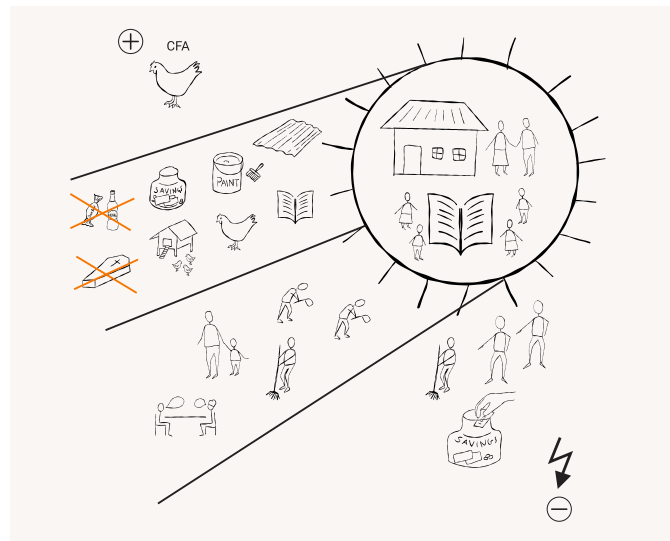
Reveal the ‘financial’ (upper) lane of the road.

- Koffi also agrees to reduce the amount of money he spends on smoking and drinking. Mariam agrees to reduce expenditures for the sweets that she loves to buy. (Show that they are reducing their expenses on WANTS of beer and candy.)

Point again to the image of Koffi and Mariam sitting at table. Say: Once again they discuss and reflect on the NEEDS and WANTS exercise of the FBMT.

- They decide that excessive funeral expenses do not contribute to the wellbeing of their family. They talk with their parents and other relatives, and decide that in future they will invest in dignified and respectful funerals, but will not compete with others for the most opulent ceremony and grave. (Show the image of cutting down on funeral expenses.)

Cutting their expenses has now left them with some extra money that they can save. Because they use the budgeting tool, they know it is important to keep aside some money for emergencies and for investments.



- But Mariam worries about saving money. She knows that sometimes there are needs (or wants) that will tempt her to take out money from the savings. (Show the hand taking money from jar in the risk (“—”) part of the flipchart.)
- To avoid these dangers, Mariam and Koffi decide to save in a savings group rather than at home. (Show the savings box in the ‘financial’ lane.)

Because Koffi is doing some work at home, Mariam has time to talk to friends. She learns there is a good market for chickens and eggs. (Show the opportunity (“+”) portion of the flipchart.)

- Once again they sit together, discuss, and conclude that it would be a good idea to use some of their savings to invest in a chicken business. They know it is good to diversify their income and not depend only on income from cocoa and vegetables. (Point to the chicks, chickens, and chicken coop.)

Because Koffi is doing some work in the house, Mariam has more time to work with him in the cocoa plantation. They work side by side when there is a lot to do. (Point to them hoeing next to each other.)

- Their cocoa production increases because they invest more time in the care of the plants.
- With the additional income from the chicken business and the improved cocoa crop, they pay school fees and buy some of the materials they need to renovate their house. (Point to the book, the roofing material, and paint bucket.)

Now the family's relationships have improved, and their financial situation is stronger. Everyone can see that they are happier.

- Koffi is now comfortable talking to friends and neighbors about the changes they have made and the improvements they have experienced. (Show Koffi explaining to a neighbor that they have made money because of working together.)

Koffi and Mariam are very happy that they created a plan. They know, however, that they will need to watch it carefully and make changes if needed.

They have joined with some good friends who also attended FBMT and who also developed a plan. From time to time, they visit each other to find out if they are still following their plan. This encourages them all to continue on their road for a brighter future.

Ask: Does anyone have questions about making a plan? About the sections of the plan (goal, financial, relationship, opportunities, risks, goal)?

Step 3 Draw The Plan (50 minutes)

Explain that now it is each couple's turn to discuss and draw their plan. Begin by providing all instructions, and then allow time for participants to complete their plans.

Tell participants: each couple should sit next to another couple who are their friends. Each couple will make their own plan, but the two couples can seek advice or input from one another.

When each couple completes their plan, their friend couple will sign it and agree to support them as they implement their plan.

Give everyone flip chart paper and markers.

Explain: The first step is to review the vision or goal that you developed in Module 1. Review it and make changes if needed. Copy this image into the large circle on your plan flipchart: this is your goal for a brighter future.

If you presented the Koffi and Mariam sample plan:

- Remove the sample from the wall. Display only the empty planning tool.
- Remind: Each couple must use their own vision. Do not copy the vision from the Koffi and Mariam example.

Continue the instructions:

- Each couple should draw the road that leads to their vision, and divide the road into a financial lane and a relationship lane.
- Finally, label the opportunity segment with a "+" symbol and the risk segment with a "-" symbol.
- As you make your plan, remember to practice good listening and speaking with each other.
- Each time you agree on a step, opportunity, or risk, draw an image for it on the plan.
- Both spouses should participate in drawing: both have a marker pen.

NOTE

If a couple forgot to bring their vision picture, they will have to try to remember it and draw the main elements in the goal circle.

Explain that what they produce here is just a start: they will have time to add to the plan at home.

Provide about 40-50 minutes for couples to draw their plans.

- Walk quietly around the room and offer help where needed.
- Make sure the couples remember to discuss and make decisions about the family/relationship lane toward their goal.
- Make sure both husband and wife speak, listen, and draw.
- Encourage them to consult with their friends if they are unsure.

Step 4 Commit to the Plan (20 minutes)

Call time, and ask the couples to put their plans on the wall or on the floor.

Reassure everyone that it is alright if they did not complete their plans: they can and should continue to work on them at home.

Invite one or two couples to volunteer to present their plan. (Do not insist: continue the instructions below if no one wants to present.)

- Make sure both spouses participate in presenting: remind them of the pigeon's two wings if needed.
- Appreciate the willingness of the couple to share their plans: clap.

State: sometimes we have a plan but in the busyness of daily life, we forget about it. To avoid forgetting, each couple should put their plan on a wall in their house.

Ask each couple to sign their own plan.

Explain that signing the plan is like making a promise or contract with each other.

Continue: it is customary, when you make a contract, to have witnesses who also sign. Your witnesses will be the friend couple you sat next to while making your plan.

- With their signature, the witnesses agree to meet with the other couple at least twice a year.
- The witnesses can remind the couple of their plan, and help them if they get off track or need some advice.

Invite the witness couples to sign the plan.

Celebrate the planning exercise and the commitment to their plans with a song, a special clap, or a version of the pigeon dance that emphasizes using both wings and moving forward.

Activity C Evaluation and Closing

Trainer's Objectives:

- Evaluate the usefulness of the training to participants
- Receive feedback that helps improve the training
- Celebrate the achievements of the couples

Duration: maximum 45 minutes without closing ceremony

Materials: flip chart papers and marker pens, flip chart papers with the two evaluation questions ([Annex XII](#)), a concealed place where evaluations can take place.

Participants' key learning points:

- Participants have made a great step towards improving their lives – they can congratulate themselves.
- The process of change has begun and should continue.
- There are further opportunities to learn and participate in additional trainings.

Step 1 Evaluation Questions (20-30 minutes)

Thank participants for attending the FBMT.

Explain that you, as a trainer, want to improve your work so other couples in other communities can benefit.

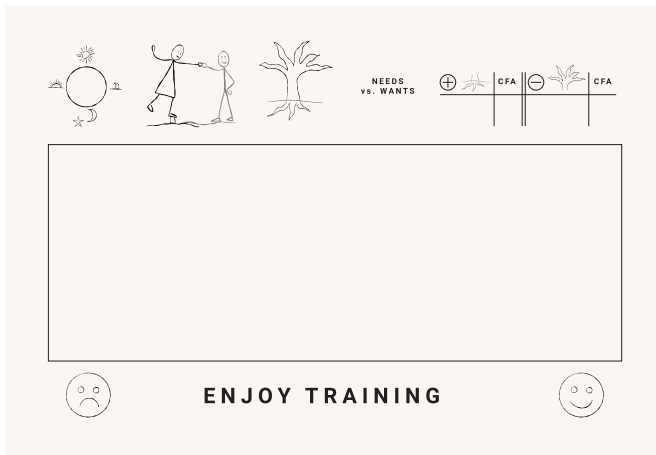
For that reason, you want to ask them to evaluate the FBMT. You want them to honestly tell you what was good and not so good in the training.

Say: for the evaluation, you will think back at the four modules of the training and answer two questions:

- Did you enjoy the training?
- Will this training help you to become a happier family?

Present the prepared flip chart for the first question, *Did You Enjoy the Training* (see [Annex XII](#)). Point to each symbol as you remind them of the main activities of the training:

- You learned that a couple is more stable when both spouses participate.
- You made an I/E Tree to review your household's income and expenditures, and who makes decisions about them.
- You learned to differentiate between needs and wants, and to rank them in order of their importance to your household.
- You learned to make an activity clock.
- You learned to make a budget, and balance the income and expenditure columns.
- You learned techniques for effectively listening and speaking to each other.
- You made a plan for a brighter future, and outlined steps to reach it.



Please take a moment to recall each activity and decide if you enjoyed and learned from it, or not.

Then, think of all the activities together – of the FBM as a whole. Did you enjoy the training?

Say: Now I will show how you can answer this question and the second evaluation question.

- Point to the happy face at the bottom of the flip chart: this means “I enjoyed.”
- Point to the sad face at the bottom of the flip chart: this means “I did not enjoy.”
- Indicate the space between the two faces: this space means “I somewhat enjoyed,” or “I enjoyed some of the training and did not enjoy some of the training.”

State: Each of you will be invited to place an ‘X’ on the flipchart to indicate that you enjoyed, somewhat enjoyed, did not enjoy.

Move the flipchart to an area that is hidden from the others.

Return to the group and say: You will each mark your ‘X’ in private. I will not watch you mark your ‘X,’ and the other participants will not watch you mark your ‘X.’

Explain that first the women will evaluate and then men will evaluate.

Ask the women to form a line, and go one by one to mark their ‘X’ on the flipchart.

Give the first woman a marker in one color (for example, red). After she evaluates, she should give the red marker to the next woman.

After the women are finished, ask the men to form a line.

Give the first man a marker in a different color from the women’s marker (for example, green). After he evaluates, he should give the green marker to the next man.

Present the second evaluation question on a second prepared flipchart.

- Say: for the second question, we would like to know if you think the FBM will help you become a happier family *in the future*.
- Remind: A family might have enough money and a good house but still be unhappy because they do not treat each other respectfully and fairly.
- Indicate that, for this question, participants should place their ‘X’ near the happy face if they think the training will help their family become happier *in the future*. They should place their ‘X’ near the unhappy face if they do NOT think the training will help them become happier *in the future*. They should place their ‘X’ in the middle if they are unsure or if they think the training will make the family only somewhat happier *in the future*.
- Ask if anyone has questions about the second evaluation question.

Move the second flipchart to the hidden area.

Repeat the process of asking women and men to place their ‘X’ on the second flipchart.



Step 2 Present and Discuss Evaluation (15 minutes)

Thank participants for their feedback. Remind them that you will use their evaluations to make FBMT better in the future.

Place the filled evaluation flipcharts on the wall.

Ask participants to help you further by answering these questions. Allow brief discussion; allow differing opinions.

- Which parts of the training did you find most useful?
- Which part of the training did you find least useful?
- What would you do differently? What can we improve to ensure all the X's are at the smiling face next time?

Take notes of the answers as this will improve your training and the training materials.

Step 3 OPTIONAL Closing Ceremony

Consider a small ceremony at the close of FBMT, if appropriate in the local culture.

If possible, present a certificate of attendance to each couple who attended all four modules.

Encourage them to work towards their future vision, and to courageously make changes in their thoughts and actions.

Remind them that they are now role models for others in their community, like Theresa and Landuwari are in their community. They should share what they have learned, and what they are doing differently, with their neighbors and friends.

Thank participants for their engagement throughout the FBMT, and for their contributions that made this a valuable learning experience for you, the trainer, too.

OPTIONAL: Arrange for your next visit with them (for additional training or follow up)

References




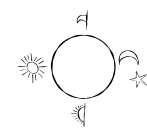


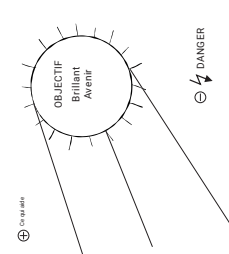
Mayoux, L. (2013). Rocky Road to diamond dreams. Oxfam Novib.

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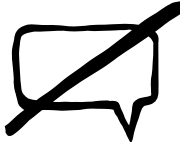

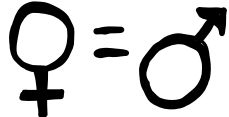

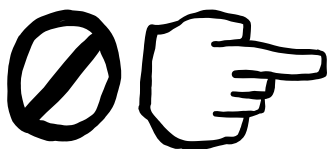

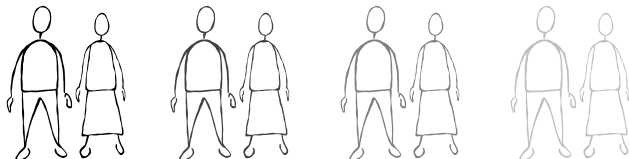



Family Business Management Training Manual Annexes

Annex I Training Timetable Example

Day 1	Day 2	Day 3	Day 4
<p>Introduction</p> <p>Preparation</p>  <p>Overview</p> <p>FBMT</p> <p>M1/A2</p> <p>M1/A3</p> 	<p>Welcome</p> <p>M2/A1</p> <p>M2/A2</p>  <p>M2/A3</p>  <p>M2/A4</p>  <p>Close</p>	<p>Welcome</p> <p>M3/A1</p> <p>M3/A2</p> <p>M3/A3</p>  <p>M3/A4</p> <p>Close</p>	<p>Welcome</p> <p>M4/A1</p> <p>M4/A2</p>  <p>M4/A4</p> <p>Evaluation</p> <div style="border: 1px solid black; width: 40px; height: 20px; margin-left: 100px;"></div>

Annex II Rules in FBM Training Example

Rule	Symbol
Do not talk outside the training about personal information training. "I can share what I learned, and I can share my personal experiences, but I will not share your personal information."	
Listen when others are speaking.	
Value women's and men's voices equally.	
Do not punish your spouse for their ideas and contributions.	
Do not accuse others.	
Participate actively in the training.	
Attend all modules.	
Arrive on time.	

Annex III Relationship Images

Image 1



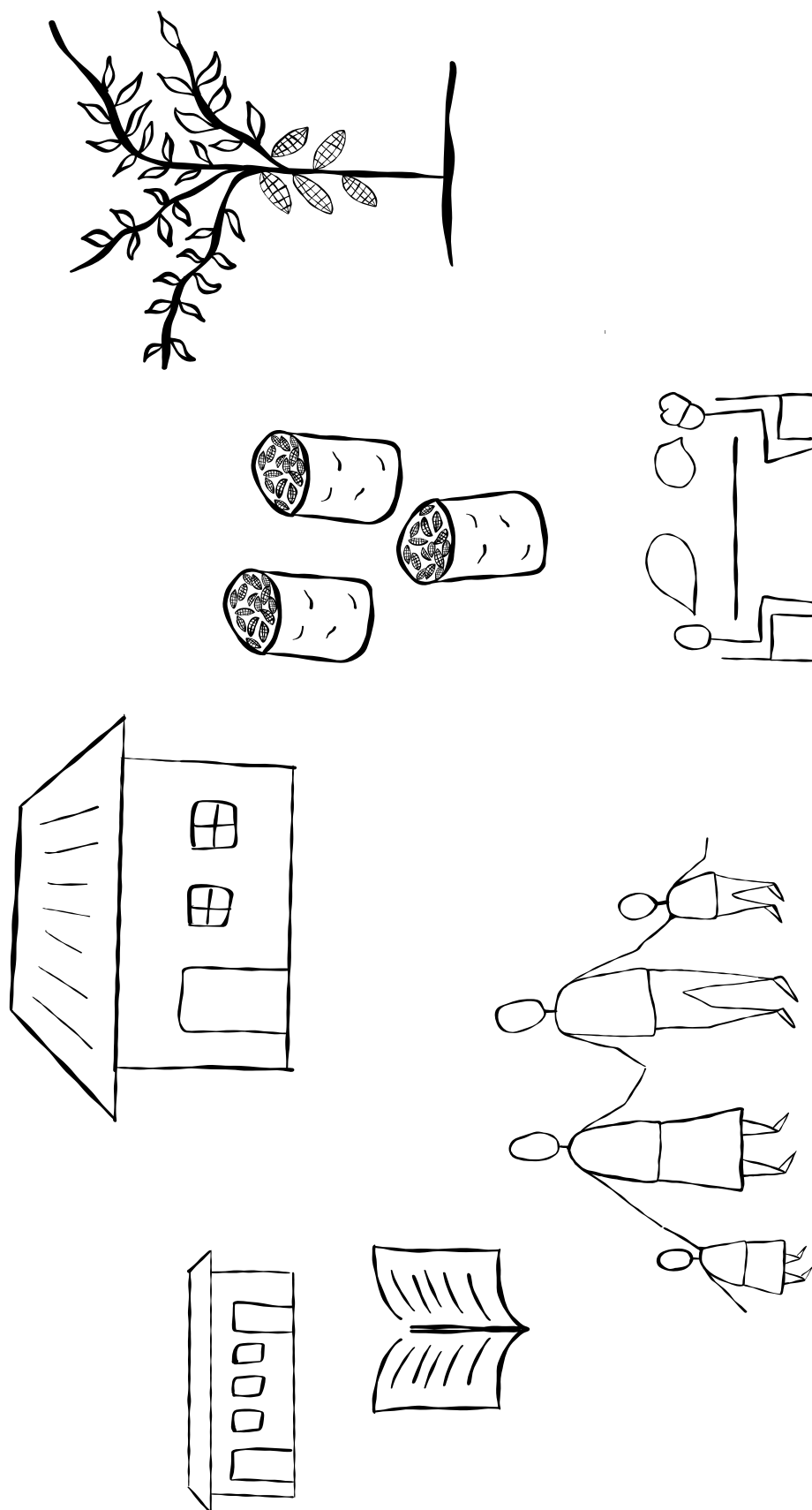
Image 2



Image 3

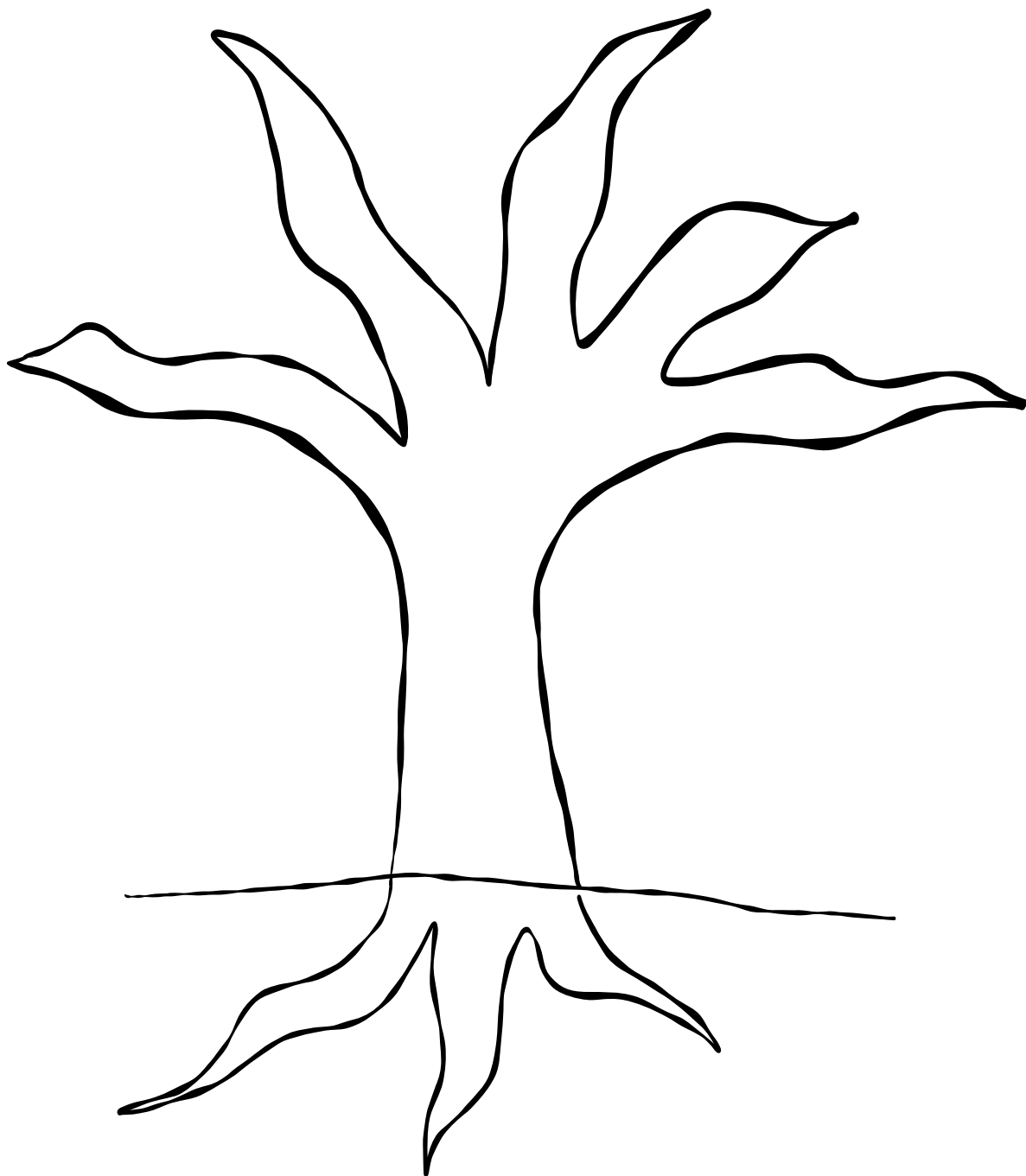


Annex IV Household Vision Example

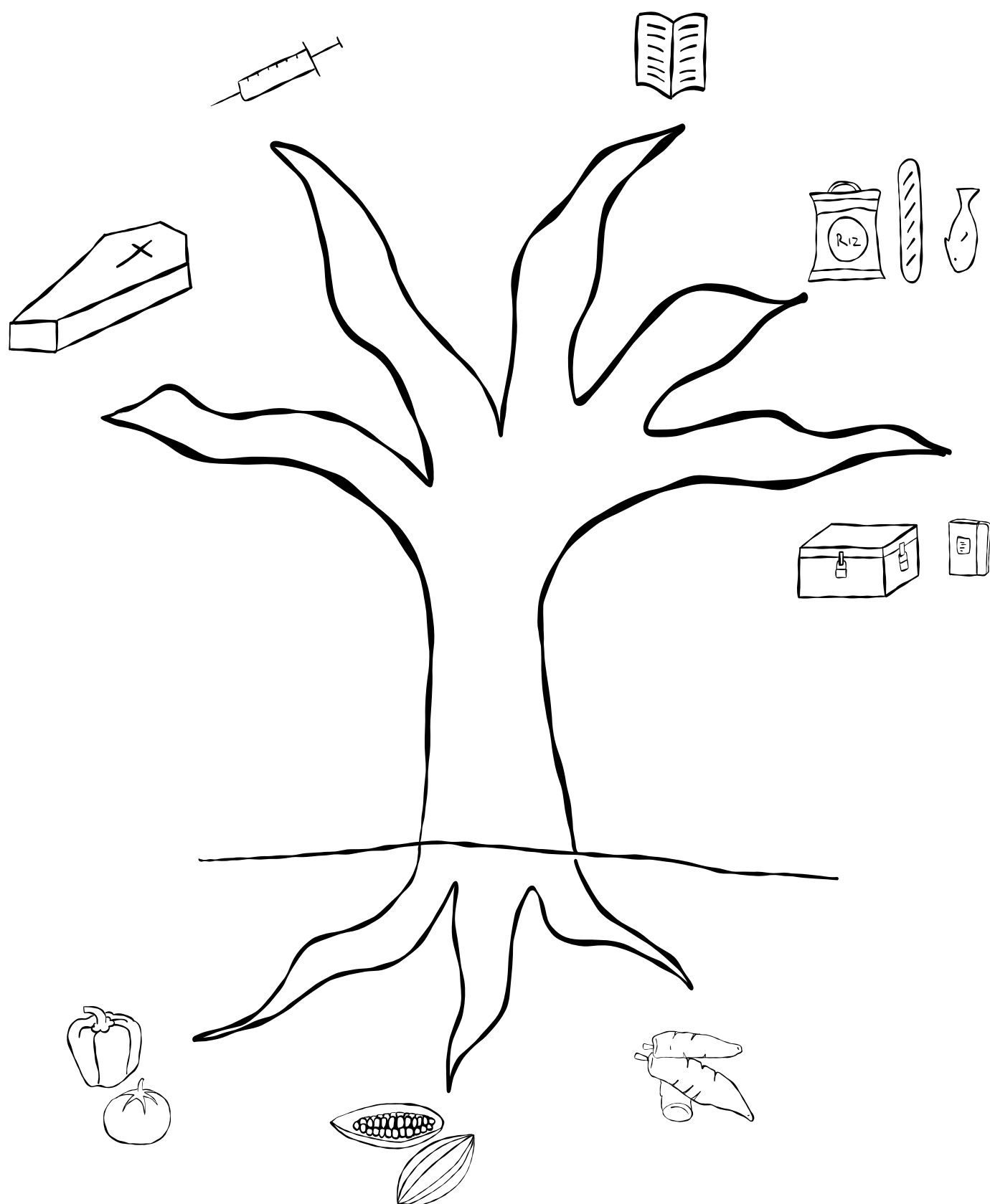


Annex V Income/Expenditure Tree Template and Examples

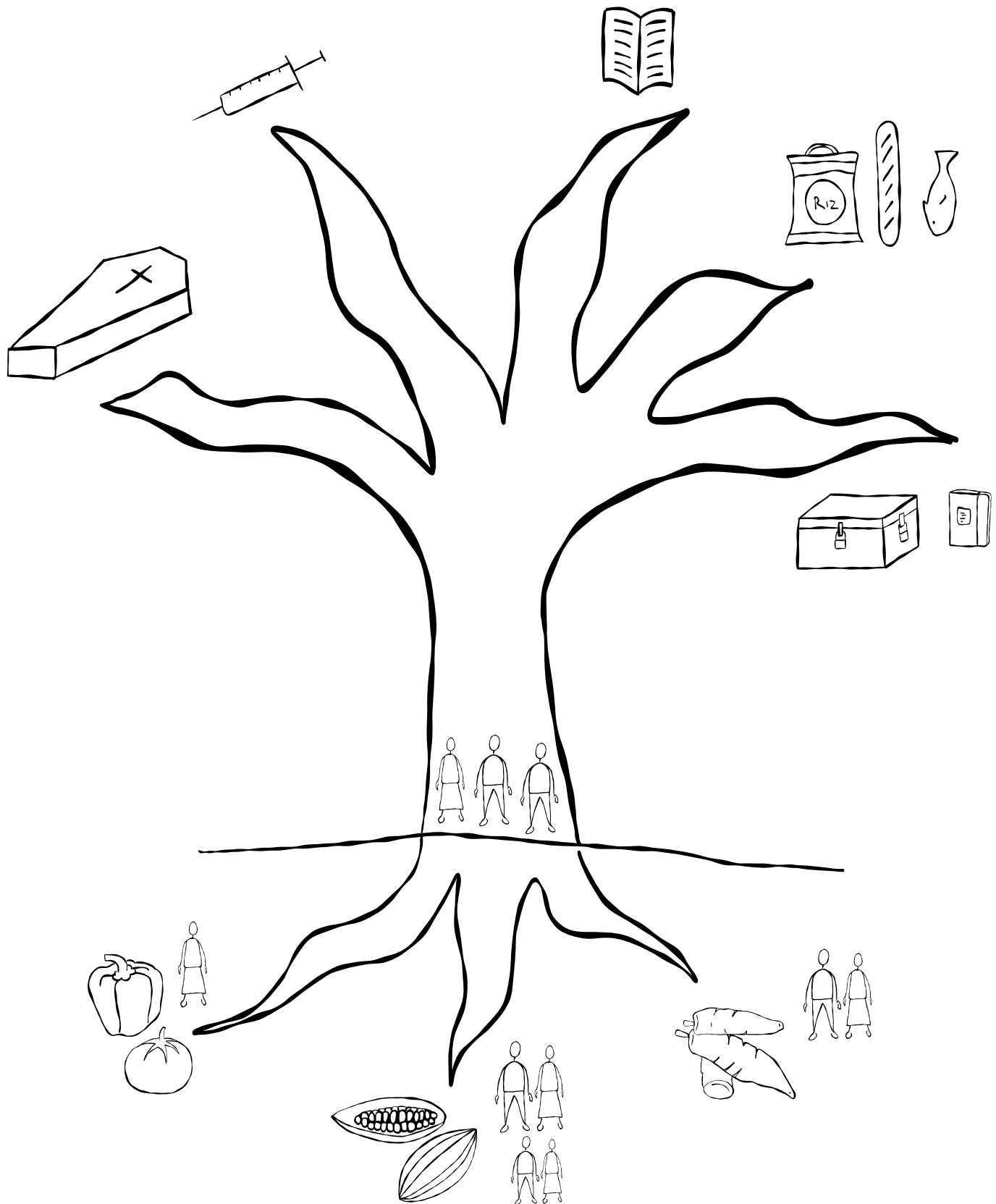
Basic tree



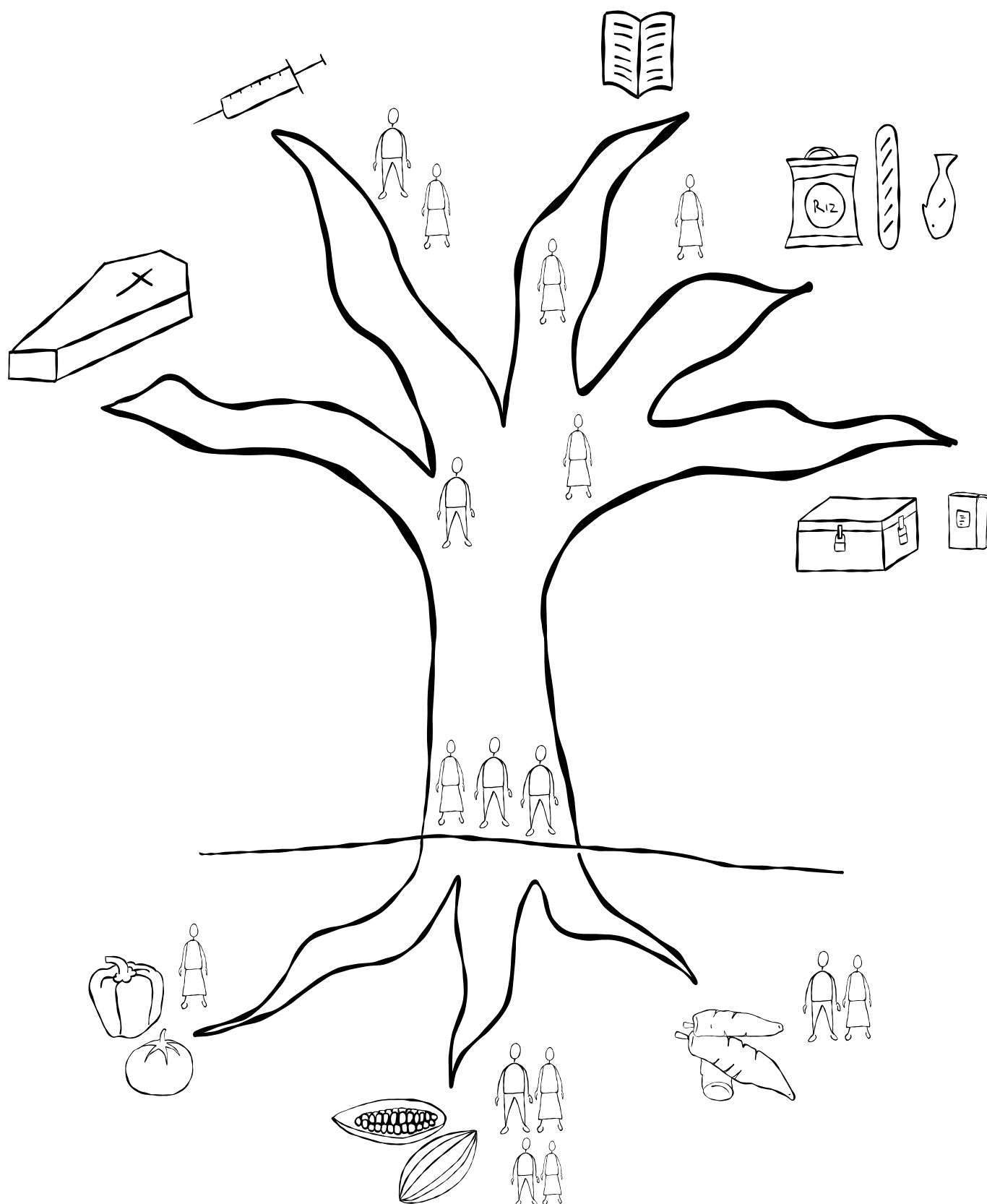
Income and expenditures



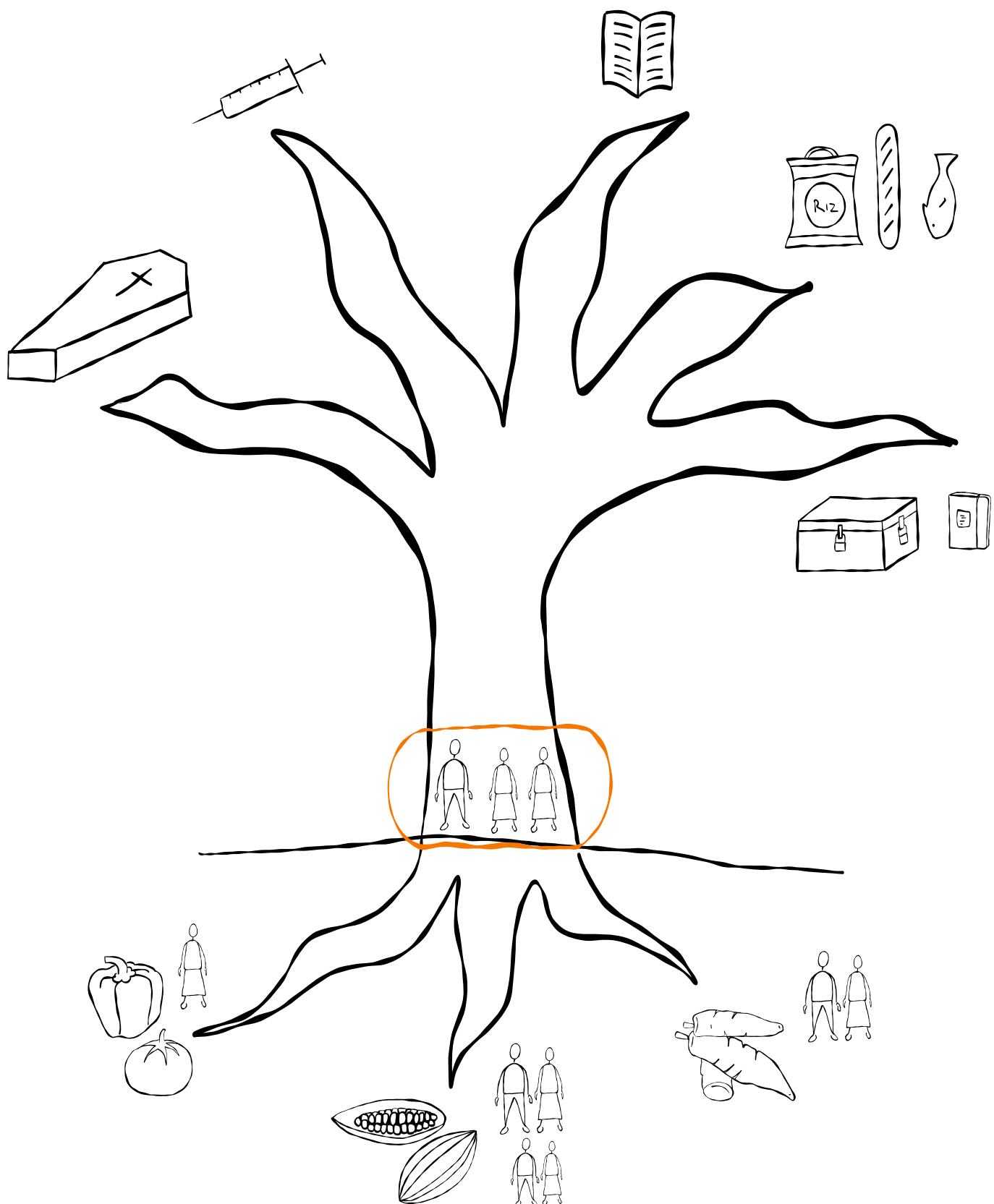
Decision making pattern



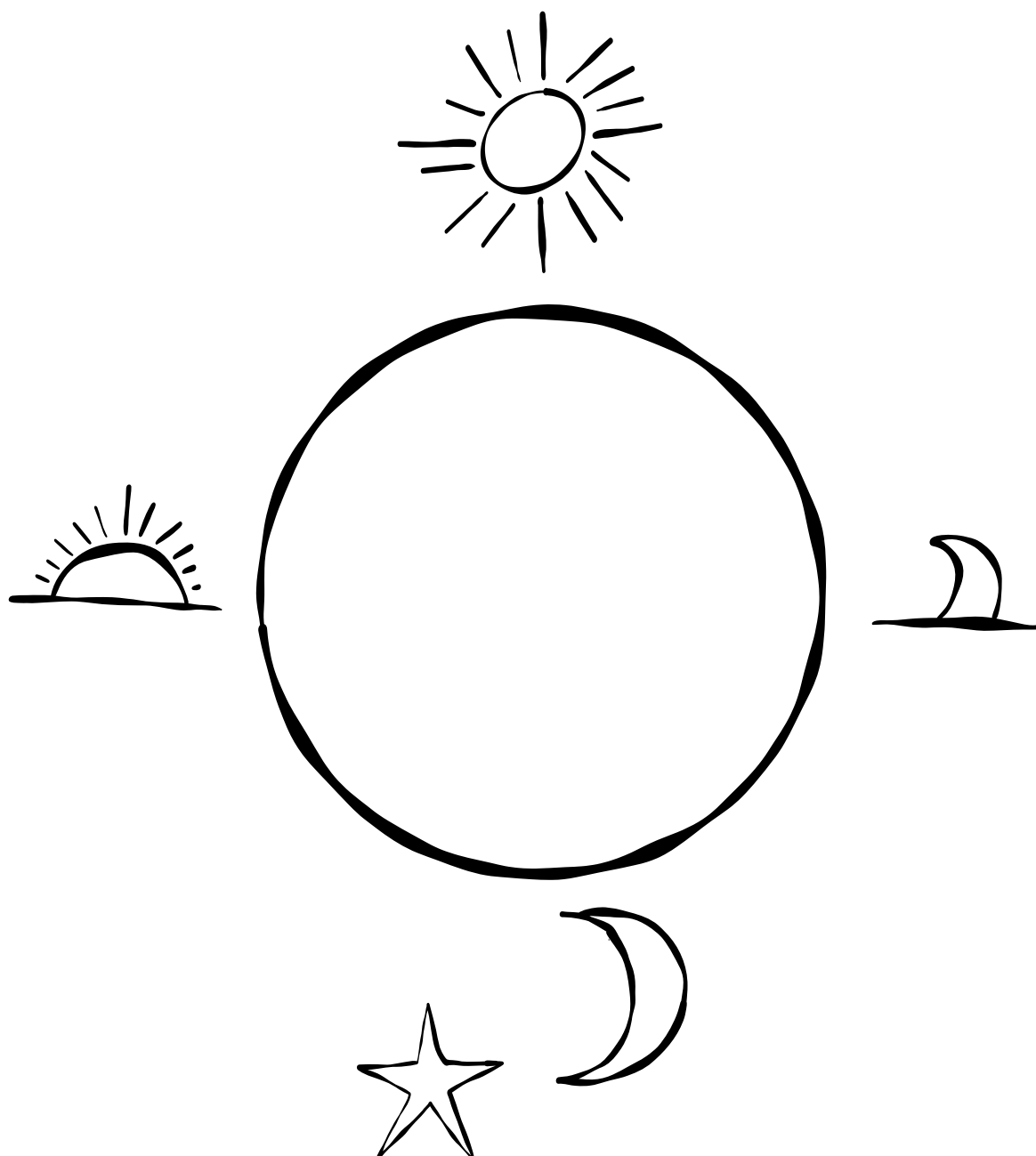
Decision making pattern with expenditure decisions (OPTIONAL)

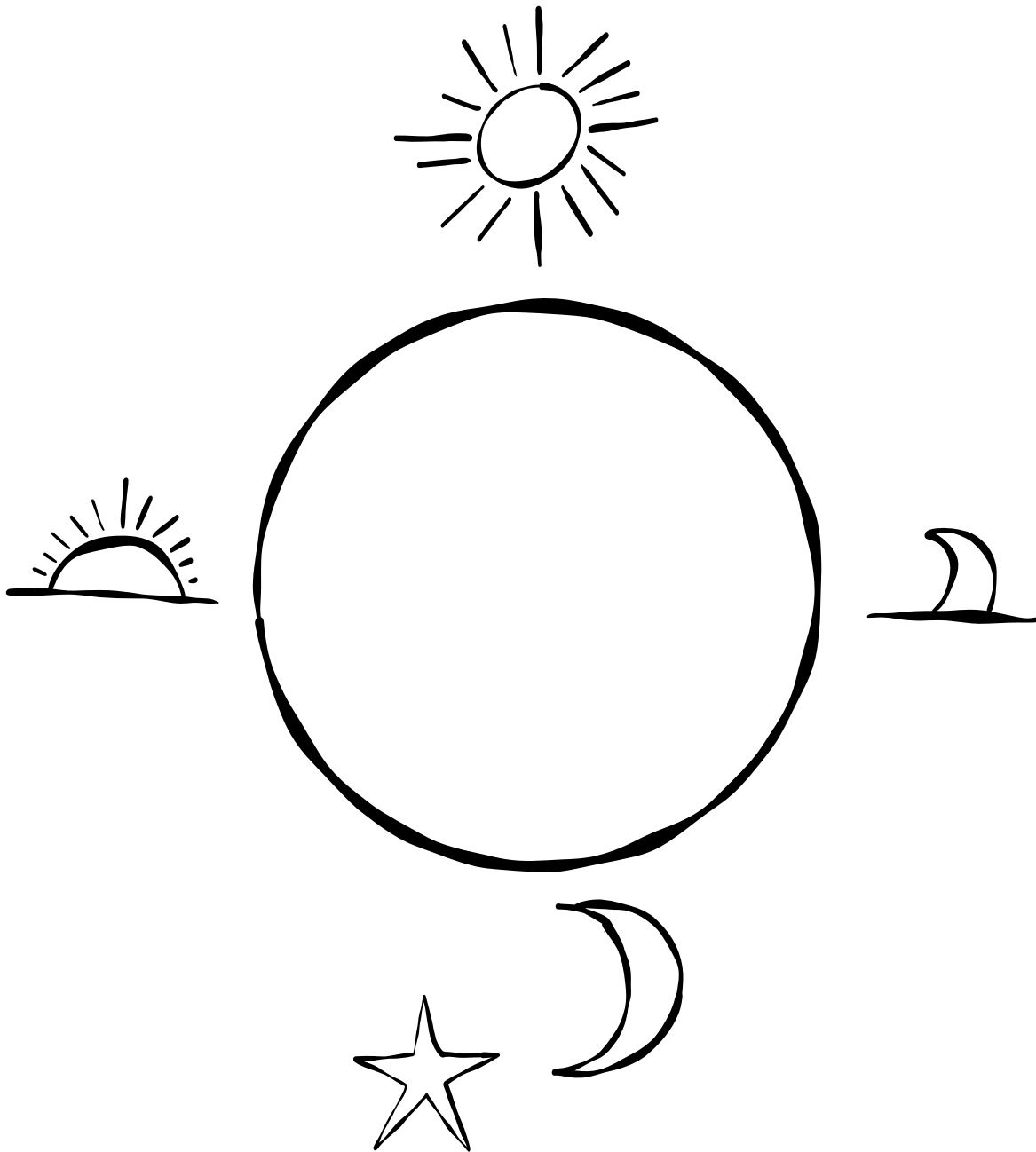


REVERSE decision making pattern

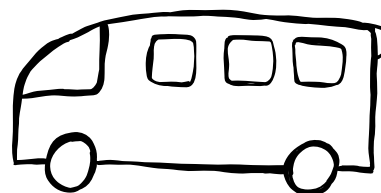
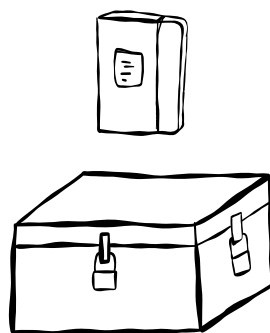
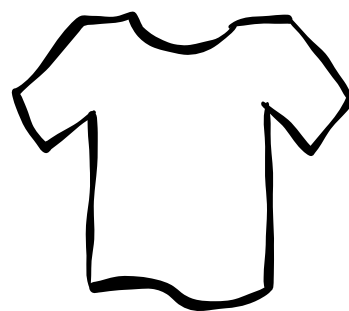
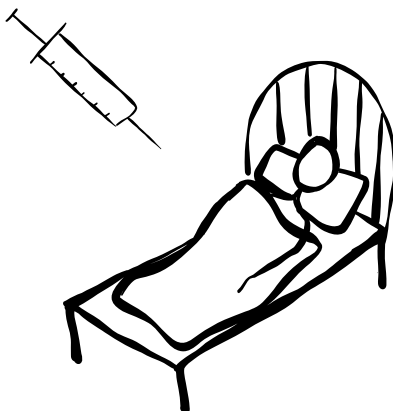
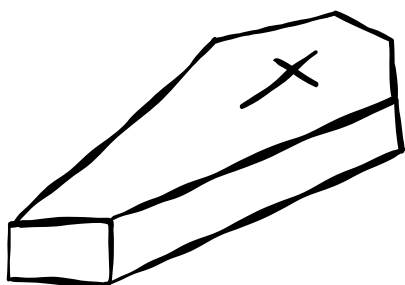
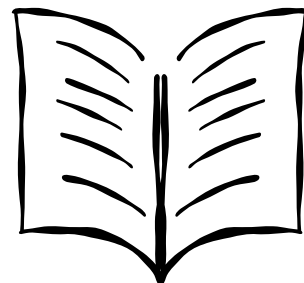
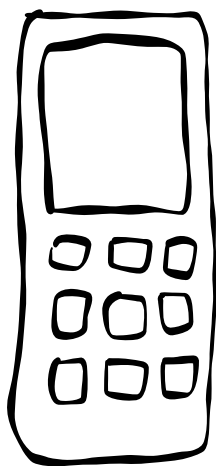


Annex VI Daily Activity Clock


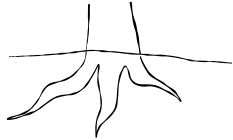






Annex VII Symbols for Needs and Wants Exercise















Annex VIII Budget Template

 	CFA	 	CFA

Annex IX Budget Examples

- Aya and Mamadou's income and expenditures

 	CFA	 	CFA
	800.000		450.000
	250.000		400.000
	200.000		100.000
			300.000
			100.000
	1.250.000		1.350.000

$$\begin{array}{ccccccc}
 \oplus & - & \ominus & = & \text{frowning face} \\
 1.250.000 & - & 1.350.000 & = & -100.000
 \end{array}$$

When Aya and Mamadou compare their income and their expenses they note that they have 100.000 more expenses than income. That means that they would have to borrow money to cover these expenses.

Income

(Total: 1.250.000 =

800.000+250.000+200.000):

Cocoa sales – 800,000 (xx bags at yy CFA each) Manioc sales – 250.000 (xx bags at yy CFA each)

Vegetable sales – 200.000

(xx baskets of tomato per week for yy weeks and zz CFA each).

Expenditure

(Total: 1.350,000 =

450.000+400.000+100.000+300.000+100.000):

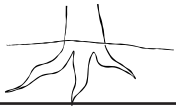







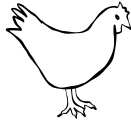


Food – 450.000 (1,000 per day and some extra for special events)

School fees and clothing for school – 400.000 Transport – 100.000 (bus x times a month at yy CFA each)

Input for Cocoa – 300.000 (chemicals, fertilizer,...)

Sweets and Beer – 100.000 (beers per week, sweets/sodas per week)

Budget with more income and fewer expenditures




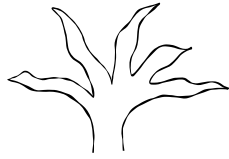









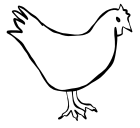



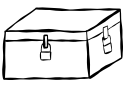

⊕ 	CFA	⊖ 	CFA
	800.000		450.000
	250.000		400.000
	200.000		100.000
	250.000		300.000
			100.000 50.000
	1.500.000		1.300.000






$$\begin{array}{ccccccc}
 \oplus & - & \ominus & = & \text{😊} \\
 1.500.000 & - & 1.300.000 & = & 200.000
 \end{array}$$

After adding an income source (chicken) and cutting expenses Aya and Mamadou compare their income and expenses again. Now there is a 200.000 surplus of income

They can now think about how to use that additional income.

Budget with additional income, fewer expenditures, and savings to balance income and expenditure

 	CFA	 	CFA
	800.000	  	450.000
	250.000	 	400.000
	200.000		100.000
	250.000		300.000
		 	100.000 50.000
		 	200.000
	1.500.000		1.300.000


$$1.500.000 - 1.300.000 = 000.000$$

Aya and Mamadou decided to invest the additional 200.000 in savings in their VSLA/AVEC. They think that it is a wise idea to have savings in case of emergencies and if there are no emergencies they have money at the end of the year to invest in further businesses or in renovating their house.

Annex X Budgeting Instructions

- 1



\oplus 	CFA	\ominus 	CFA
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- 2

List \oplus  
- 3

List \ominus      
- 4


$\oplus = \ominus ?$
- 5

Balance

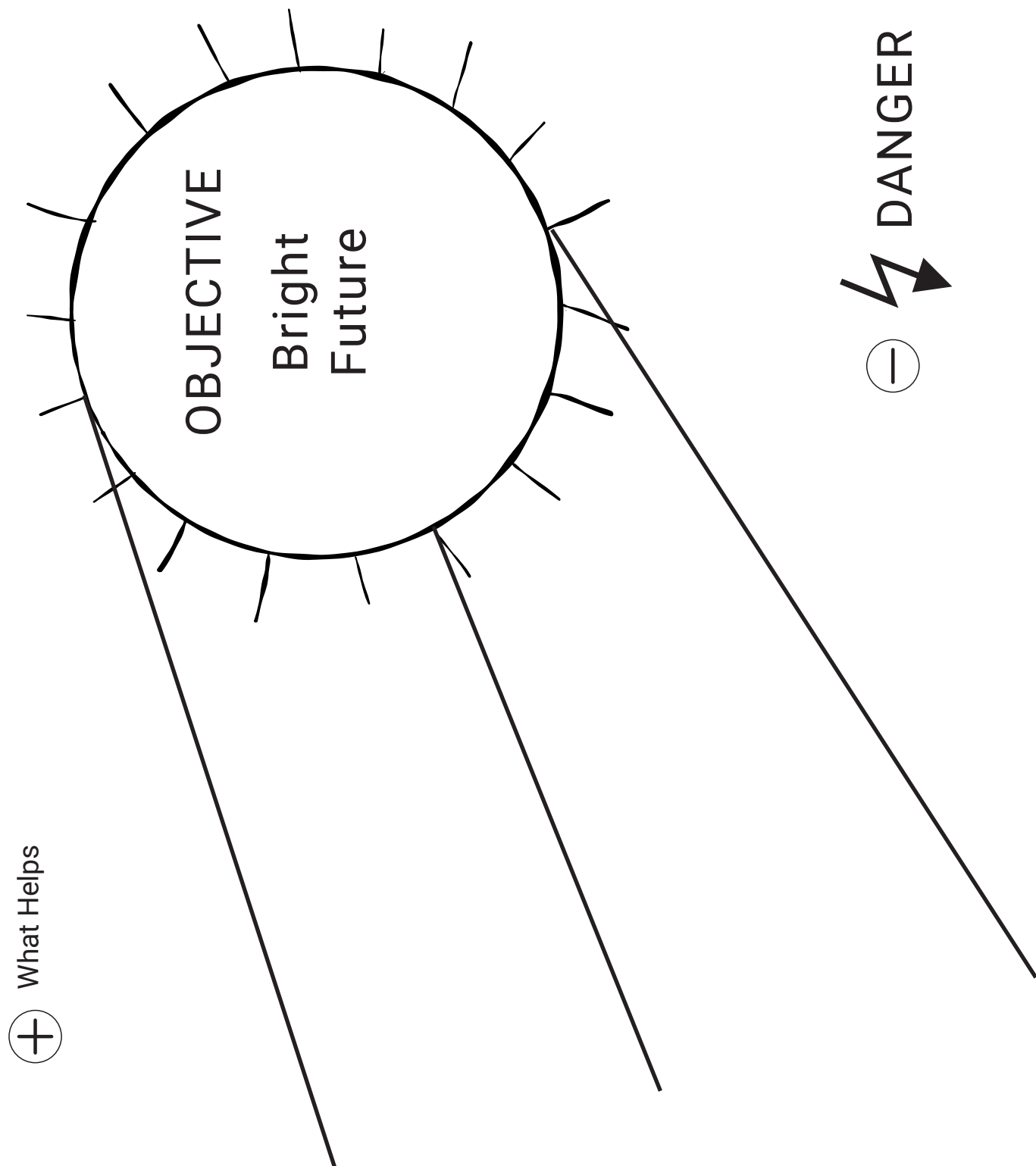
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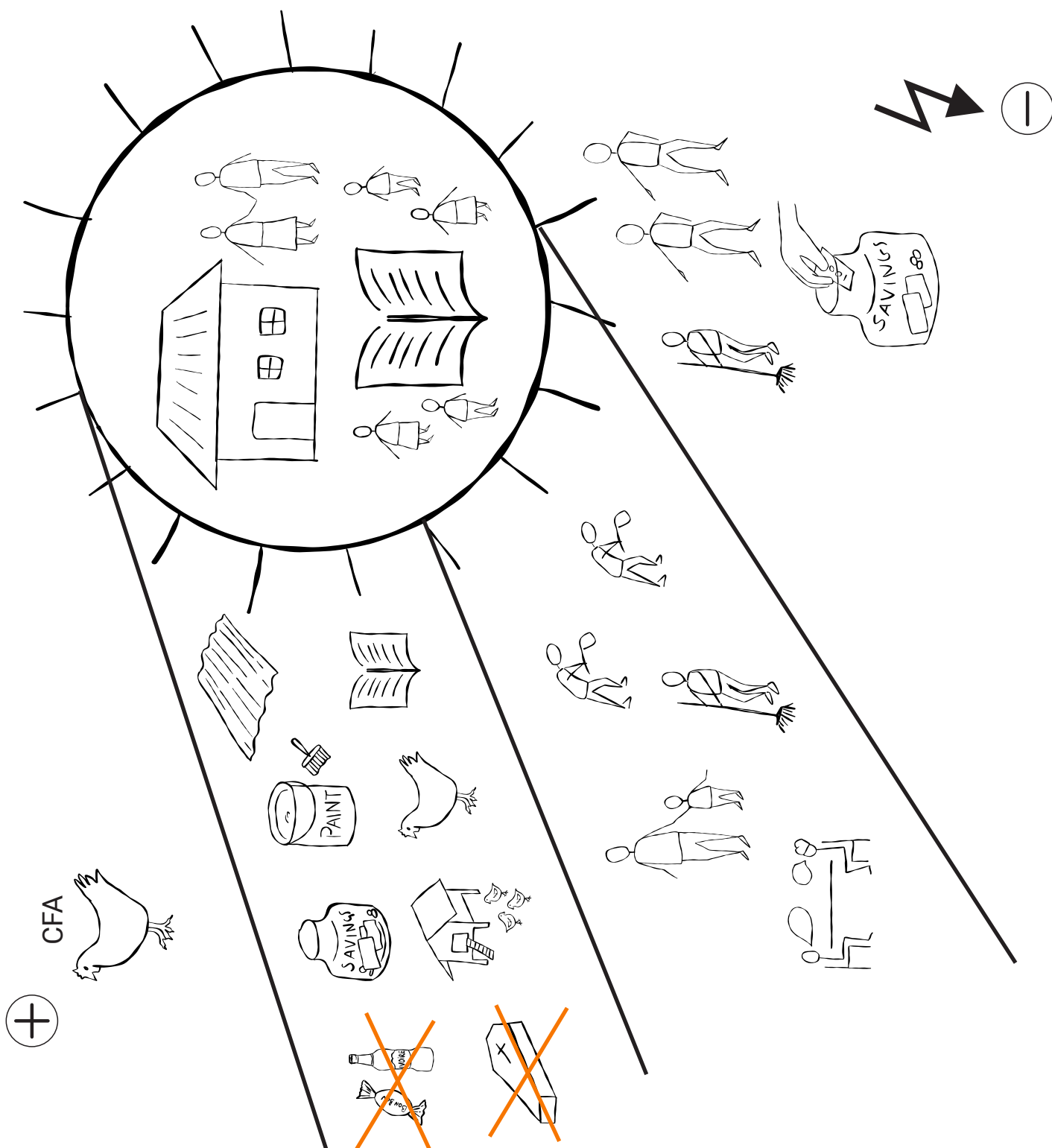
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Annex XI Planning Tool Template and Example

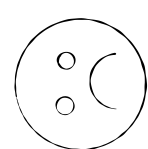
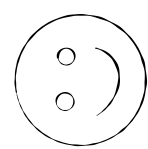




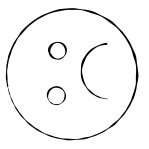
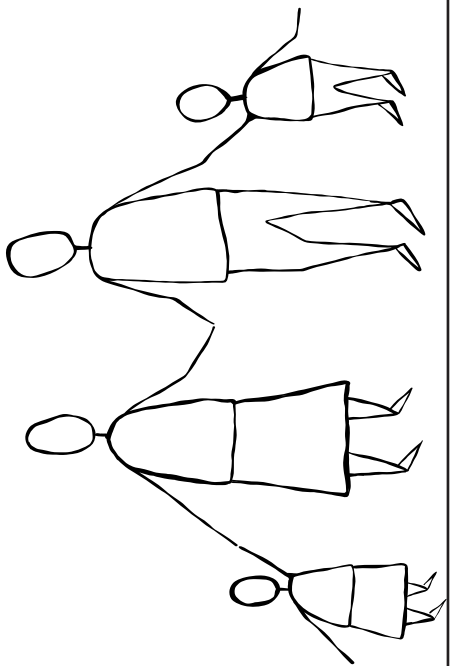


NEEDS
vs. WANTS

		CFA
		CFA



ENJOY TRAINING



**HELP TO BECOME A
HAPPIER FAMILY**

