



## OBJECTIVES

Participants will be able to:

- Analyze some of the financial problems facing HIV affected households
- Develop practical strategies for mobilizing and managing money effectively
- Develop strategies to combat stigma which is fuelled by money problems



## TIME

2 hours



## MATERIALS

Cards to make Problem Tree—different colors for causes and effects.

## ACTIVITIES

### *Problem Tree*

### **CAUSES AND EFFECTS ANALYSIS**

Explain the method. The problem tree is a method to analyze the **causes** (roots) and **effects** (branches) of a problem. We will start with the main problem—**no money**—at the center of the diagram. Then we will add **root causes** at the bottom of the diagram and later **effects** at the top.

### **Causes**

Hand out cards and ask participants to write causes of “no money” on cards—one point per card. After a few cards have been written, ask for **root causes**—the underlying reasons - to be added. This can be done by asking people—“But why? But why? But why?” until they have reached the bottom card—**lack of knowledge about HIV/AIDS**.

### **Effects**

Ask participants to add cards at the top of the diagram, showing **effects** in a ladder form, each effect causing the effect above it.

### **Solutions**

Then ask: “What can we do?” Focus on root causes—“Which root cause can we remove to solve problem? What can we do to address this cause?”

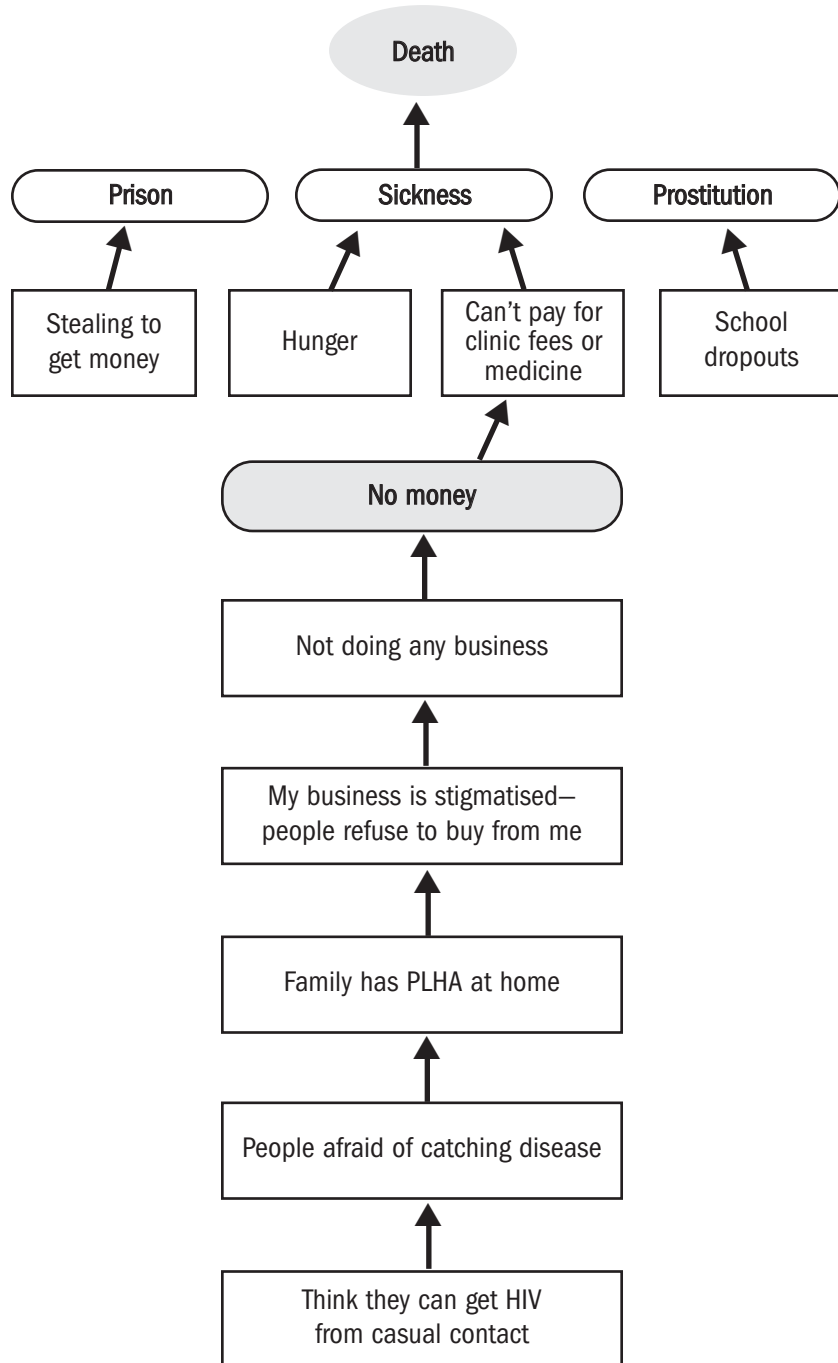
### **Action Planning**

Develop a plan to implement their proposed solution.



**ACTION IDEAS**

- Make a budget with your family
- Discuss ideas at home or in your community about how families can help each other with money problems—rotating credit unions



*This exercise was developed by Kalima Leonard Nkama (Choma, Zambia) and participants at the Zambia Toolkit Workshop (January 2003)*