



# ***SOME PARTICIPATORY DIAGRAM TOOLS FOR MICRO-FINANCE***

*as presented at gender training for  
Pakistan Micro-finance Network*

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## PART 1: INSTRUCTIONS FOR FIELD VISIT

### **Questions to be addressed**

- 1) *What are women's own aspirations in relation to empowerment?*
- 2) *How far has micro-finance enabled them to fulfil these aspirations?*
- 3) *How successful has the programme been in poverty targeting?*
- 4) *In what ways could the programme improve its contribution to women's empowerment and poverty reduction?*

### **Tools to be used:**

- 1) *Empowerment diamond (women only with group of 5-10 women)*
- 2) *Poverty diamond (men or women with group/s of 5-10 women and/or men)*
- 3) *Income expenditure tree (men or women on individual basis with 2-3 women or men)*
- 4) *Empowerment road journey (women only on individual basis with 2-3 women)*

### **Stage 1: Preparation: identification of questions and tools**

- Participants should be asked to choose one of the field trips to form groups. It is important that these groups are gender balanced.
- In these groups they should divide into pairs to use one of the following four tools:
  - 1) Empowerment diamond (women only)
  - 2) Poverty diamond (men or women)
  - 3) Income expenditure tree (men or women)
  - 4) Empowerment road journey (women only)
- Those participants from each group using the same tools should then form a group in order to test out the tools on each other before going to the field.
- They should consider the advantages and challenges in using participatory tools and the guidelines discussed earlier in the session
- They should think particularly about how they will make sure that the women they are interviewing will benefit from the exercise
- The workshop facilitator should go round all the groups giving encouragement, ideas and assistance as required but without dominating the discussion in any way.

### **Stage 2: Fieldwork**

- Participants should ensure that participatory process is followed
- Participants should ensure that there is a clear Key on each chart
- They should ensure that there is a narrative of the discussion, and what the drawings mean as well as a final diagram

- ☑ They should ensure that some conclusion has been reached and agreed with participants regarding the impact question asked and ways forward before the close of the exercise
- ☑ They should also tell the women/men that the diagram will be returned to them once it has been photographed and used at the workshop

***Stage 3: Feedback to plenary***

Feedback is 15 minutes per group and 10 minutes for questions. That there is also some time during the following break for people to go round and have a good look at the different diagrams and question the moderators. Feedback to the plenary focuses on:

- ☑ brief description of the diagrams produced
- ☑ summary of the main findings and conclusions
- ☑ brief summary of advantages and problems of tools used

This is an exercise in succinct and clear presentation as well as conveying content.

***WHAT TO DO WITH THE FLIPCHARTS  
VERY IMPORTANT!!***

Once the diagrams have been photographed and used for the workshop, they should be given to staff of the programmes involved to be given back to the groups which produce them.

# **GENERAL GUIDELINES FOR PARTICIPATORY TOOLS**

## **SOME BASIC DIAGRAM TYPES**

There are many different types of diagram and new ones are continually being invented. Innovation is a key feature of using diagrams so that they can continually be adapted to new situations and new questions.

It is possible to distinguish a number of basic types which present the same type of logical relationship or question addressed.

### ◆ ***Diamonds***

Identify a scale of criteria starting with extremes and then moving inwards to average or majority characteristics. Then the numbers of people in each level of the scale are quantified.

### ◆ ***Road journeys***

chart a journey from point a to point b, generally over time. This may be a forward-looking journey to the future, or a backward looking one to the past.

### ◆ ***Trees***

start from a trunk representing an issue or an institution like a household or community. Inputs are then shown as roots and outputs as branches.

### ◆ ***Venn diagrams***

show the relationships between different elements represented as overlapping circles.

### ◆ ***Community maps***

show the geographical locations of things like households, resources, markets and also add qualitative and quantitative information.

### ◆ ***Matrices and calendars***

show the relationship between two variables as a table.

## **USING SYMBOLS**

One of the advantages of diagrams is that symbols can be used as well as words. This means that they go beyond language groups and beyond literacy.

Nevertheless, it is important to always use a key to show what the different symbols mean. It is also advisable to use symbols which are likely to have meaning for a wider audience. This is particularly important where many diagrams from different groups are going to be brought together for advocacy and lobbying. It is also important where diagrams are used for monitoring and evaluation and the people re-examining the diagrams at a later date may not be exactly the same people as those involved in the original diagrams

## **PARTICIPATORY PROCESS**

It is important to pay attention to the participatory process in each activity. Whichever type of diagram is used, it is not the tool itself which is the most important. The aim is not to produce a 'perfect product'. It is to facilitate an empowering and participatory process. Diagrams help people to participate on a more equal footing. However this cannot be taken for granted and certain procedures are advised in order to ensure that participation takes place.

- ◆ Participatory energiser: Begin with some sort of energiser which encourages people who might not otherwise speak to come forward.
- ◆ Everyone is respected and equal: Make it clear to everyone that everyone's word is to be valued and respected, particularly the views of those who may be more disadvantaged than others in the group. This includes women, illiterate people and also men if they are in a minority and not in leadership positions.
- ◆ Passing the stick: Introduce some sort of tool like a stick, or some groups prefer a banana or other object to represent a microphone. It is only the person holding this tool who is allowed to talk. It is then possible to ensure that everyone has a turn to hold the stick and limits on the numbers of time or length of time anyone can hold it can also be introduced.
- ◆ Make sure everyone has contributed: at the end anyone who has not spoken must be given the stick and also asked to comment on the diagram.

## **RECORDING THE PROCESS**

If participatory methods are to be credible as evidence for outsiders eg in advocacy and lobbying it is important to make sure that not only the diagrams are reproduced, but that the process, meanings and analysis are also documented.

- ◆ Check that the key is clear and understandable by all.
- ◆ Who was present? (numbers, gender, poverty status, ethnicity, generation, names where appropriate, specific key individuals present)
- ◆ Who participated? How did they contribute to the discussion? Did this change during or between exercises? Were there any people who remained silent? Do we know why?
- ◆ What exactly was the content of the discussion generated while the exercise was being carried out? What were the key quotations from participants?
- ◆ Are there any points of interpretation essential to understanding the visual output? e.g. degrees of consensus, whether the diagram was jointly produced for the product of combining a number of separate diagrams, points of disagreement
- ◆ Were any of the exercises changed to respond to circumstances? What and why?

## **REFLECTION AFTER THE PLA EXERCISE**

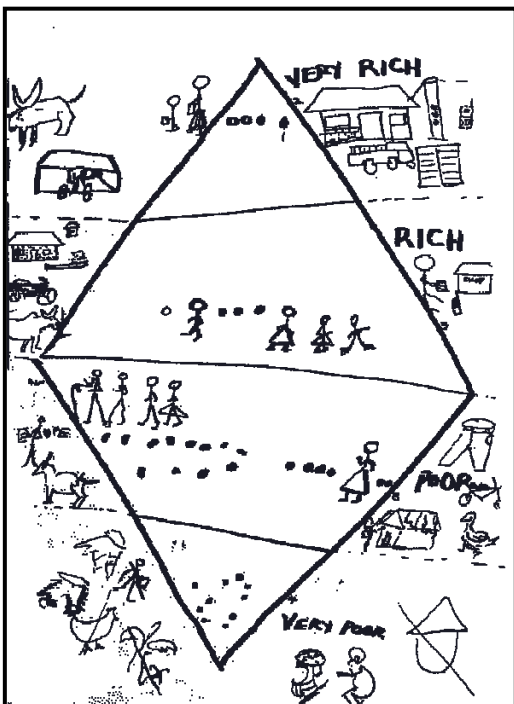
- ◆ Are there any relevant aspects of the context which are key to understanding the process of investigation? e.g. aspects of the social context known to be relevant, power relations. Do any of these require further investigation?
- ◆ Which of the findings are considered reliable and credible in themselves? How do we know?
- ◆ Which of the findings require further investigation by other methods? Which and how?
- ◆ Which of the findings clearly indicate possibilities for improving the intervention/s under investigation? How can this be followed up?

# TOOL 1: DIAMONDS

## WHAT ARE THEY? SOME EXAMPLES

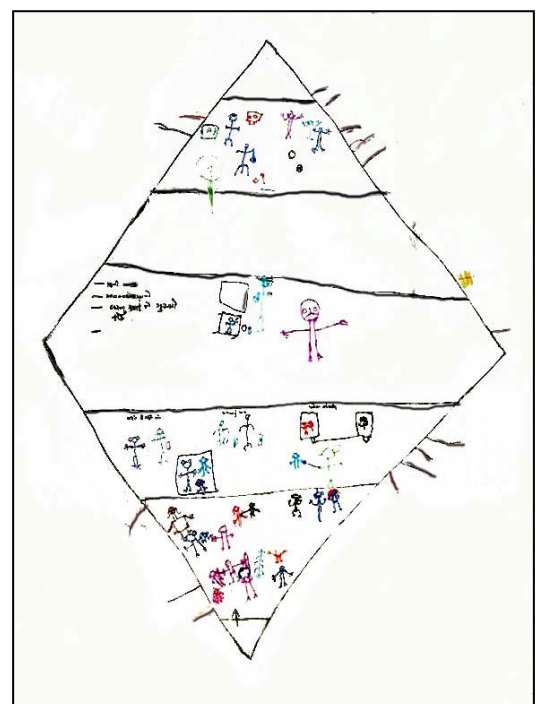
Diamonds are used to investigate criteria extent and patterns of differentiation within communities and/or groups. They start by identifying what criteria characterise extreme opposites of an issue or spectrum eg poverty, equity, violence. Then they progressively move inwards to obtain a scale towards the average situation or majority of a population as the middle of a diamond. Then the numbers of people within each band scale are plotted as before, after and/or target situations. This is then used as the basis for discussion of how the situation of those at the bottom of the diagram can be substantially improved.

**Note: Poverty diamonds were first introduced to the author (and may have been invented by) Rosette Mutasi of SATNET at a workshop held by Kabarole Research and resource Centre in Uganda. It was also piloted and further discussed by participants at the workshop. Different types of diamond have then been further developed by the author and adapted to other types of issue in the light of discussions and field experience. In ANANDI in India it was extensively used in both poverty assessment and for looking at concepts of empowerment and incidence of domestic violence during and following the participatory review by the author.**



Genfinance website [www.genfinance.info](http://www.genfinance.info)

**Figure 1: Poverty Diamond from KRC**



**Figure 2: Domestic Violence**

## TYPES OF DIAMONDS

Diamonds may be of many different types including, but by no means only:

◆ **Poverty diamond**

Looks at whether most people are above or below the poverty line as identified by a community, then how many people are very rich or very poor, what criteria are used and why. This can also focus on particular dimensions of poverty eg food security.

◆ **Empowerment diamond**

Looks at whether most people consider themselves, or could be considered, powerful, how many people are very powerful or very powerless, what criteria are used and why.

◆ **Household equality diamond**

Looks at concepts of household equality, where the most households are above or below this ideal, the criteria used and the numbers and characteristics of ideal households and very bad households.

◆ **Violence diamond**

Starts by examining the types of domestic, caste or community violence to which most people are subject. Then it looks at what an ideal state would be, and the very worst cases. Then the incidence can be quantified. For violence like domestic violence where even women suffering from it may deny its existence it may be best to start with extreme cases and then move up to awareness of generalised levels of violence or harassment.

## VARIATIONS: FLAT OR TALL DIAMONDS, TRIANGLES AND SQUARES.

Some types of difference may have different shapes of diamonds depending on the pattern of distribution, or different shapes altogether eg the overwhelming majority of some refugee populations may be destitute and so better represented by a triangle. However in general it is best to start with a diamond in order to first identify the extremes. Otherwise experience shows that where poverty-targeted benefits are available everyone will say they are poor! – precisely the situation which diamond diagrams are designed to tackle.

## HOW TO DO IT: POVERTY DIAMOND

***NB In what follows participants themselves should draw the diagram.***

**STEP 1: *Draw the diamond shape with a horizontal line across the middle to represent the poverty line.***

- ◆ For a gender disaggregated diamond draw a vertical line down the middle with symbol for women on left and men on the right (or whichever order would challenge local symbolism of gender hierarchy). If household or common information is also to be collected this can be done in a column down the middle.

**STEP 2: *What are the characteristics of the very rich?***

- ◆ At the top of the diamond participants should draw the symbols, gender disaggregated with household level criteria down the middle if relevant.

**STEP 3: *What are the characteristics of the very poorest? extremely poor?***

- ◆ Participants should draw the symbols, gender disaggregated with household level criteria down the middle if relevant.

**STEP 4: *Mark a progressive scale of poverty criteria above and below the middle line eg the rich, those just above the poverty line, those just below the poverty***

- ◆ Mark in the criteria down the side of the diamond for differentiating between e.g. the very rich, the rich, the better off poor and so on using local specifications. Is it possible to draw clear lines between different categories e.g. a band above and below the poverty line for 'the poor'?

**STEP 5: *How many people or roughly what percentage of the population in the target community can be identified in each band?***

- ◆ Plot exact or rough numbers of women and men or households in each band with particular emphasis on the lowest bands.

**STEP 6: *What is the poverty profile of programme beneficiaries? Credit? Savings? Other interventions?***

- ◆ Plot exact or rough numbers of women and men or households in each band with particular emphasis on the lowest bands using a different symbol or colour for the different interventions.

**STEP 7: *How does this analysis affect the shape of the diamond?***

- ◆ Is it more of a triangle or rectangle?

**STEP 8: *What are the key conclusions?***

- ◆ What conclusions can be drawn about the effectiveness of poverty targeting for the different interventions? These should be marked in the corner of the chart by sad or smiley face next to the intervention symbol.

**STEP 9: *Identify the main implications for the future***

- ◆ Following from the key conclusions discuss implications for the future eg what can be done to improve access for those at the very bottom? These should be noted on a separate sheet.

### **HOW TO DO IT: GENDER EQUITY DIAMOND**

***NB In what follows the participants themselves should draw the diagram.***

**STEP 1: *Draw the diamond shape with a line across the middle.***

- ◆ Draw a vertical line down the middle with symbol for women on left and men on the right (or whichever order would challenge local symbolism of gender hierarchy).

**STEP 2: *What are the characteristics of the ideal or top of the diamond ie a woman's role/rights/responsibilities in the ideal position in the household? Characteristics of male role/rights/responsibilities in this ideal household.***

- ◆ Participants should draw symbols in the appropriate position to right and left of the central line. If this does not get a ready response then some prompting may be necessary with examples of eg the types of decisions which women may control or have an equal say in.

**STEP 3: *What are the characteristics of the worst situation or bottom of the diamond? What is women's position? What are men doing in a very unequal household where women are most subordinate?***

- ◆ Participants should draw the symbols in the appropriate position. Again some prompting may be needed.

**STEP 4: *Mark a progressive scale of criteria above and below the middle line with the middle line representing the average.***

- ◆ Mark in the criteria for women and men in the appropriate position.
- ◆ Put on programme impact information
- ◆ How many of those present would identify themselves at each level before they entered the programme? Mark those in one style.
- ◆ Mark in a different style the current position of those present.

**STEP 5: *How does this analysis affect the shape of the diamond?***

- ◆ Should the average line be nearer the top or bottom of the diamond ie are most women nearer to the ideal or the worst position? Draw the new shape in a different colour.

**STEP 6: *What are the general conclusions?***

- ◆ Has the programme led to significant changes?

**STEP 7: *Identifying processes***

- ◆ For those women where there has been significant change discuss how this happened
- ◆ For those where there has been little or no change, why has this happened?

**STEP 8: *Identifying ways forward***

- ◆ How could the situation be improved for those where there has been little change?
- ◆ What further changes would all the women like to see? What could the programme do?

# TOOL 2: ROAD JOURNEY

## WHAT ARE THEY?

Road journey diagrams chart a journey from point A to point B, generally over time. They show the starting point, ultimate aims, ups and downs of the journey and opportunities and obstacles along the way.

*The author learned the Road Journey tool from ANANDI in India where it is used for group level planning.*

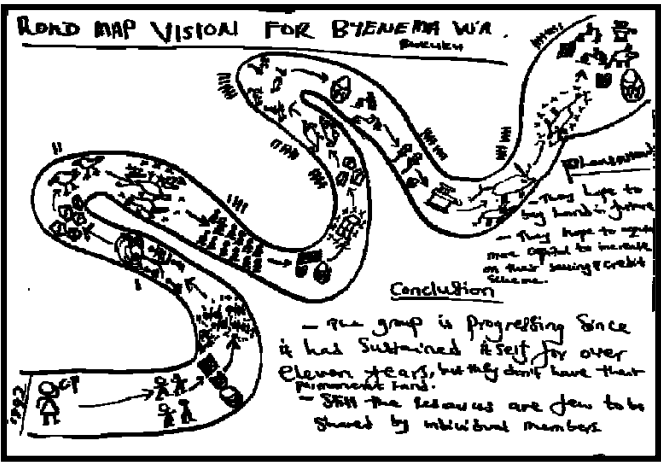


Figure 1: Byenema Wa Bubuku Road Journey showing the sequence of activities which led to the growth of their group. Conclusions and ways forward are also marked.

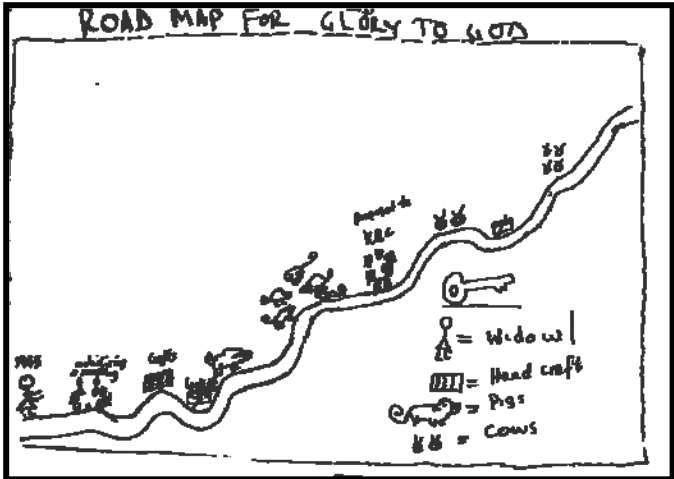


Figure 2: Glory To God Road Journey showing the foundation of the group by a widow and the gradual increase in livestock.

## TYPES OF ROAD JOURNEY

Road journeys may focus on one or both of:

◆ **Road from the past:**

Charts the history of a group from its origin, showing the different achievements and steps or interventions which have helped or hindered them.

◆ **Journey to the future:**

Charts the ultimate goal of a group, identifies the steps along the way and whether or not the journey is expected to be easy and straight upwards, or up and down.

## **HOW TO DO IT**

***NB In what follows the woman herself should draw the diagram.***

### **STEP 1: *Draw the road outline***

Choose an appropriate starting point at the beginning, middle or end of the 'journey' and start to draw the road. Is it straight diagonally upwards, does it go down? Does it have ups and downs?

### **STEP 2: *How would the woman characterise where she started from?***

- ◆ Draw appropriate symbols at the beginning of the road.

### **STEP 3: *How would she characterise where she is now?***

- ◆ Draw the relevant symbols at the mid point on the road.

### **STEP 4: *What are the key events, opportunities and constraints along the way?***

Divide the road into appropriate time intervals depending on how long the woman has been in the programme. Mark on loan amounts, savings growth, training etc. Mark on ups and downs in enterprise growth/well-being, status in the household.

### **STEP 5: *What are the reasons for the ups and downs?***

- ◆ Draw buildings, bridges or other symbols to mark key events, achievements, crises etc.

### **STEP 6: *What are the key conclusions?***

Does the woman feel she has fulfilled her expectations from the programme? Put a sad or smiley face on the diagram.

### **STEP 7: *What is the woman's vision for the future?***

- ◆ Draw symbols representing different aims and vision at the end of the road.

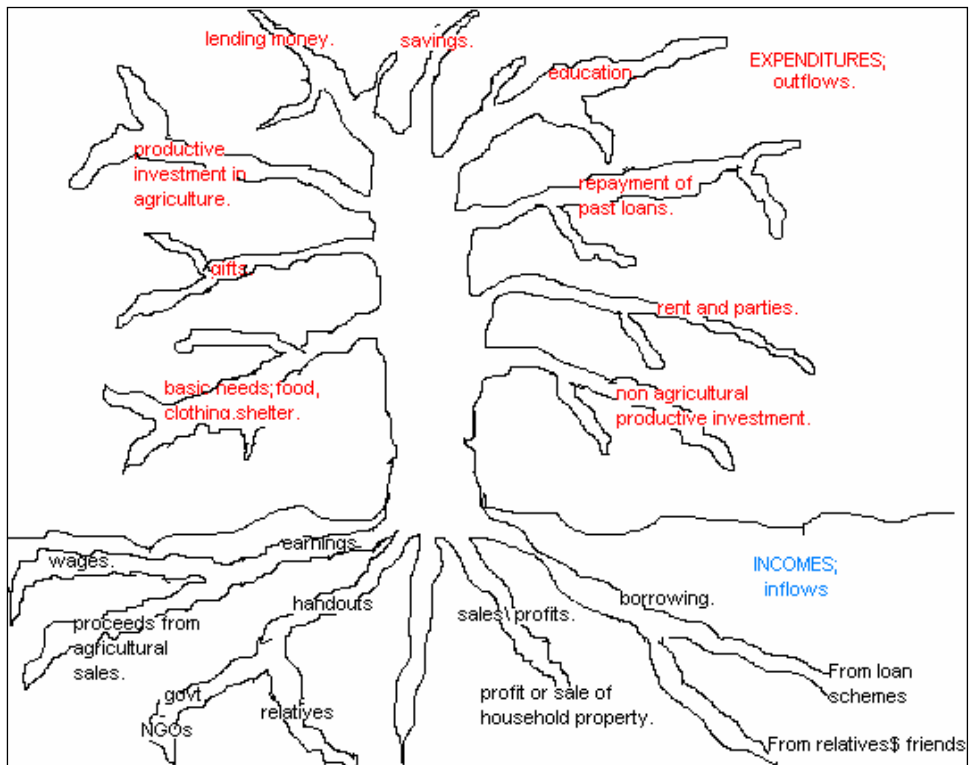
### **STEP 8: *How does the woman think she could get there? How does she think the programme can help?***

- ◆ Draw different stages or necessary inputs and make notes on what is said.

# TOOL 3: LIVELIHOOD TREE

## WHAT ARE THEY?

Trees start from a trunk representing an issue or an institution like a household or community. Inputs are then shown as roots and outputs as branches.



Livelihood tree from training by KRC, Uganda

## VARIATIONS: BANYAN OR BAOBAB TREES?

### ◆ *Banyan trees*

These link some of the roots directly to the branches eg some peoples' income goes directly into their own expenditure or some costs lead directly to some benefits.

### ◆ *Baobab trees*

These have the roots all leading to a swollen trunk representing eg a household income pool or group fund from which all the branches then come out.

## HOW TO DO IT

***NB In what follows the woman herself should draw the diagram.***

### **STEP 1: Draw the trunk**

- ◆ Put the trunk in the middle of the paper and draw the different members of the household – indicating by symbols the gender (by shape and colour) and age (by size). Put females in a horizontal line on the left and males on the right.

### **STEP 2: Put on the different productive and reproductive activities and sources of income as roots and roots of roots.**

- ◆ Start to draw roots for each source of income linking to the different family members in the trunk. Mark these with symbols to represent the activity.
- ◆ Roots which take the most time should be drawn very large, those which take little time should be small and preferably classified into taproots with rootlets.
- ◆ Outline in red those roots which are the main sources of cash income. Actual income daily, monthly etc can also be marked if known.

### **STEP 3: Put on the different expenditures and consumption as branches and branches of branches or leaves.**

- ◆ Start to draw branches for each of the types of expenditures and consumption. Mark these with symbols. Again these should be linked to particular household members where appropriate.
- ◆ Again decide their relative importance. Some may become large or main branches. Others may become smaller branches or twigs/leaves off main branches.

### **STEP 4: Identify credit use and where savings and repayment come from**

- ◆ Mark credit sources with inward arrows to appropriate activities or expenditures.
- ◆ Mark savings and repayment with outwards arrows.

### **STEP 5: What are the key conclusions?**

- ◆ What is the gender balance of women's time and income contribution and share of expenditure or consumption? Can this be said to be equitable?
- ◆ Considering loan or credit use, has the loan or savings contributed to increased income or wellbeing?

### **STEP 6: How could the situation be improved?**

- ◆ If the balance between women's contribution and expenditure/consumption is unequal, how does she think greater equity could be achieved?
- ◆ If there were further loans where could these be invested?
- ◆ Could further savings be made through reducing some areas of expenditure?