



WOMEN'S EMPOWERMENT

THROUGH

SUSTAINABLE MICRO-FINANCE

ORGANISATIONAL GENDER
TRAINING FOR MFIS
AND NGOS

TRAINER MANUAL

Sponsored by

Aga Khan Foundation Canada
CIDA

Organised by
Aga Khan Foundation Pakistan

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January 2006



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INTRODUCTION TO THE TRAINING

INTRODUCTION TO THE ORGANISATIONAL TRAINING

Microfinance programmes reach millions of women and men worldwide. Although no 'magic bullet', they are potentially a very significant contribution to gender equity and women's empowerment. Through giving women access to savings, credit and other financial services they have potential to initiate a series of 'virtuous spirals' of economic empowerment and increased well-being for women and their families. Many micro-finance programmes give non-financial services and bring women and men together regularly in organised groups. These have potential to contribute not only to economic empowerment, but also wider social and political empowerment. Micro finance services and groups involving men also have potential to question and significantly change men's attitudes and behaviours as an essential component of achieving gender equality. Gender equality of opportunity and women's empowerment are essential parts of any agenda for pro-poor development, economic growth and civil society strengthening.

However it has become increasingly clear that gender equity and women's empowerment cannot be assumed outcomes from financially sustainable micro-finance. Gender discrimination in access to many micro-finance services continues. Moreover evidence suggests that actual contribution to women's empowerment is often limited. This is the case even in financially successful microfinance programmes. This is not just a question of lack of impact, but may also be a process of disempowerment.

Gender equality of opportunity and women's empowerment must be strategically planned as an integral part of programme design.

There are no easy blueprint solutions. Different microfinance providers have very differing structures and constraints. The ways in which gender equality and women's empowerment can be most efficiently and sustainably mainstreamed will differ between organizations.

This is not just a question of tacking on a few women's products and a bit of gender training. At the programme level it requires:

- ☑ Mainstreaming gender throughout all product and service design to ensure gender equality of access.
- ☑ Designing products and services for both women and men in such a way as to maximise their contribution to women's empowerment.
- ☑ Building the micro-finance organisational base (individual lending and group-based) into a wider organization to challenge gender inequality.
- ☑ Mainstreaming gender equality and empowerment issues in micro-finance advocacy and lobbying to ensure an enabling macro-environment for women's empowerment and adequate resources for empowerment strategies.

Depending on the programmes's existing activities and structures, many of these changes will contribute to financial sustainability. Others strategies may entail short-term costs in the interests of longer-term sustainable development.

Underpinning the programme-level strategies are strategies at the organisational level:

- ✔ Clarity in the underlying gender and empowerment vision and how this can be effectively mainstreamed throughout the programme.
- ✔ Greater awareness and transparency about the negative as well as positive impacts of micro-finance.
- ✔ A culture of continual innovation and participatory responsiveness to changing needs and contexts.
- ✔ Openness to different options to increase financial, organizational and developmental sustainability and awareness of ways in which sustainability can be reinforced by gender equality of access and women's empowerment.
- ✔ Internal gender policy to ensure sustainable capacity to realize the full potential of micro-finance to empower women.

ABOUT THE ORGANISATIONAL TRAINING

This Manual gives guidelines for trainers delivering the Organisational Training supported by Aga Khan Foundation. The organisational training aims to give programme staff at all levels the skills to enable them to develop sustainable ways forward for their own organization. The training focuses on cumulative development of an innovative strategic planning tool: the Road Journey. It is divided into 6 modules:

Module 1: What is gender? Basic concepts and goals

Module 2: Micro-finance and women's empowerment: Approaches, evidence and ways forward

Module 3: Participatory Tools for Empowerment

Module 4: Empowerment versus sustainability? Products, services and participation with a gender lens

Module 5: Gender mainstreaming for empowerment: organisational gender policy

Module 6: Bringing it together: organisational action plan

By the end of the training the organization should:

- ✔ have a concrete outline plan for designing an effective and sustainable gender policy adapted to the needs and structure of their organization.
- ✔ have adapted checklists and tools which they can use for future gender planning.
- ✔ become part of an international network exchanging ideas about strategies for women's empowerment through sustainable micro-finance.

To really get the most from the training allowing sufficient time for reflection and discussion and produce a realisable Action Plan requires 6 days with two field visits. Ideally this would be part of a participatory gender audit process.

For the most effective training delivery there should be

- ✓ one trained and experienced external facilitator

assisted by two co-facilitators from within the programme:

- ✓ one to help chair and keep time and discipline
- ✓ one to keep electronic Notes of the discussion and make sure all flipcharts and outputs are kept in order for documentation

These facilitators will need to form the core of a steering committee which meets regularly to review the process and ensures that things are kept on track in relation to emerging expectations/issues and that all the necessary materials are in the right form for documentation.

Delivering the training also requires at least 3 days preparation by the facilitator with the organisation concerned so that the facilitator can fully understand the programme context and how it currently operates. Also to identify and discuss co-facilitation and presentations from the programme staff particularly for Modules 2 and 4 so that the training focuses on specific current issues and possibilities with full support of the relevant staff.

OVERVIEW OF TRAINING RESOURCES

This Manual is designed for the full six-day course.

The Resources on the CD-Rom accompanying this Manual are in three folders:

1. Participant Resources for pre-prepared presentations ready for circulation to participants.
2. Trainer Resources divided into Core resources and Optional Resources to enable the trainer to customise and deliver the pre-prepared presentations.

Participant Resources

The Participant Resources folder contains:

- ✓ Participant Workbook with pre-prepared group exercises to accompany the Powerpoint Modules
- ✓ 2 Background Resources: 'Women's Empowerment through Sustainable Micro-finance: Rethinking Best Practice' and 'The Impact of Micro Finance in Poverty and Gender Equity: Approaches and Evidence from Pakistan'
- ✓ Notes for Pre-prepared Powerpoint presentations

- ✓ 4 Handouts on: Gender Concepts, Kashf Diamonds, Participatory Tools and 'Gender lens' checklist
- ✓ International Case Studies: CODEC (Bangladesh), LEAP (Sudan), ANANDI (India) and gender policy of Aga Khan Rural Support Programme Pakistan (AKRSP) and Opportunity International

All documents in the Participant Resources folder are in compressed pdf format for easy circulation.

Trainer Resources

These Trainer Resources are intended as a pool of Powerpoint presentations and group exercises which can be customised by the trainer to meet the needs of particular organisations and according to their own experience.

In the trainer's resource folder:

- ✓ Core documents are the Trainer Manual and Powerpoint presentations.
- ✓ Optional documents are further Case Studies, Word Versions of the Participant Notebook and checklist and Draft Report of the piloting of the training for Taraqee Foundation, Queta, Pakistan.

Other uses of the material

The material can also be adapted for shorter trainings focusing on awareness raising about the issues, international experience and potential for the programme and developing skills in participatory tools.

Modules 2 and 4 can be combined and adapted for a 1 day awareness-raising seminar

Any or all of the Modules can be used as part of participatory workshops with practitioners from different organisations as a framework within which the different participant presentations can be placed.

Gender and Micro-finance Website

The CD-Rom Resources are also supplemented by further resources and links which can be accessed through the website on gender and micro-finance managed by the author:

<http://www.genfinance.info>

Further materials and discussion can be found in the folders and discussion for the genfinance Yahoo discussion group and listserve:

<http://www.genfinance@yahoogroups.com>

Further materials by the author can be found on:

http://www.lindaswebs.org.uk/Page2_Livelihoods/Microfinance/MFIntro

Participatory Action Learning System websites

This training makes extensive use of participatory tools. Further details of all the Tools used can be found on the PALS website:

<http://www.palsnetwork.info>

Further print Manuals on the Tools as customised for different micro-finance programmes can be found on:

http://www.lindaswebs.org.uk/Page3_Orglearning/PALS/PALSIntro

INTRODUCING THE COURSE

INTRODUCTION: OVERVIEW	
Time	1 and half hours
Objectives	<p><i>By the end of the module participants will:</i></p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Be familiar with the course content <input checked="" type="checkbox"/> Be clear that women's empowerment is an issue for both women and men and men are welcome <input checked="" type="checkbox"/> Know who the main facilitators are <input checked="" type="checkbox"/> Know who is present from which organizations or departments and what their experiences/ main questions are with gender and micro- <input checked="" type="checkbox"/> Know what participants' different expectations of the course are and how far they can all be addressed <input checked="" type="checkbox"/> Understand daily monitoring process and sources of practical help <input checked="" type="checkbox"/> Know about the fun competitions <input checked="" type="checkbox"/> Have agreed norms of behaviour
Activities	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Introduction by hosts stressing importance of gender issues and introducing the facilitators (15 min) <input checked="" type="checkbox"/> Pairwise introductions, key gender concerns, key expectations and language ability (50 min:10 min in pairs/40 min feedback) <input checked="" type="checkbox"/> Main facilitator explains envisaged purpose of training and programme content and process and how these relate to expectations, talks about the daily monitoring sheet and suggestion post-its and describes the fun competitions (15 min) <input checked="" type="checkbox"/> Co-facilitator covers admin issues and practical points and (5 min)
Inputs/ Materials	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Ppt Introduction <input checked="" type="checkbox"/> Flip charts and cards to mark up gender concerns and expectations <input checked="" type="checkbox"/> Markers <input checked="" type="checkbox"/> Monitoring flip chart sheet and suggestion post-its <input checked="" type="checkbox"/> Permanent flipcharts for logo, song suggestions
Outputs	<ol style="list-style-type: none"> 1. List of expectations ordered by category 2. Agreed workshop norms

0.1.1 INTRODUCTION BY HOST ORGANIZATION

Time: 5-10 minutes

Purpose:

- ☑ To introduce host and facilitators
- ☑ Welcoming note to training participants
- ☑ Explain that if there are any language concerns, then most modules will be done in a mix of Urdu and English

ACTIVITY 0.1.1 HOST INTRODUCTION: FACILITATION GUIDELINES

1. *Host representative begins the module by outlining its commitment to gender and welcoming the participants to the training course.*
2. *Host also stresses that commitment to women's empowerment and women's human rights is an issue for both women and men. Men suffer in many ways from women's disempowerment as well as enjoying certain privileges from some dimensions of gender inequality. They are therefore vital and welcome allies in the common struggle for human justice and equity which must address the needs of over half of humanity.*
3. *Facilitators briefly introduce themselves.*

0.1.2: PAIRWISE INTRODUCTIONS, REVIEW OF GENDER CONCERNS AND WORKSHOP EXPECTATIONS

Time: 1 hour

Purpose

This pairwise introduction is an extremely important part of the training and **MUST NOT BE OMITTED**. Sufficient time must also be allocated. Where this exercise has been too short or omitted, problems have arisen later on in the training. The goals are:

- ☑ To get participants interacting with one another and talking to people they have not met before or do not normally work with
- ☑ Introduction of participants in a meaningful way
- ☑ To provide facilitators with an overview of level of understanding/gender concerns
- ☑ To provide facilitators with an overview of expectations and identify from the start any expectations which will not be met

- ☑ To provide through pairing a joke way of identifying gender and age balance in the group and get conversations between women and men.
- ☑ To give a constructive but non-exclusive way of starting the workshop with at least some of the participants in the (not infrequent) event that other participants are for some reason delayed in arriving. It is important that those coming early should not be sitting with nothing to do.

Materials:

- ☑ Coloured cards and 3 sets of flipcharts: one for gender concerns, one for micro-finance concerns and one for training expectations

ACTIVITY 0.1.2: PAIRWISE DISCUSSION FACILITATION GUIDELINES

Participants are asked to find someone in the group who they do not yet know, or do not work with every day. People have to move quickly or they are left 'partnerless' but then are teamed up with other 'leftovers'. (5 minutes)

The Facilitator distributes three cards to each pair and asks them to spend 15 minutes introducing each other (name and designation) and then discussing their experience of gender and micro-finance and what they expect from the training. After 10 minutes they should start and write on the cards: Card 1 2-3 key gender concerns/confusions, Card 2-3 key micro-finance concerns/confusions and 2-3 key expectations from the training.

In the plenary feedback, each person should introduce their partner and the issues their partner raised.

The facilitator should mark on the flipcharts the relevant points, categorizing and grouping where necessary with a rough tally of how frequently particular issues come up.

Then there should be a brief summing up, and identification of any expectations which will not be met.

0.1.3 INTRODUCTION TO MODULES AND RESOURCES

Time: 15 minutes

Purpose:

- ☑ To get participants familiar with the modules to be covered in the training and familiarise them with the resources.

Materials:

- ☑ Powerpoint presentation (See Powerpoint File and give Handouts) or printed OHPs/flipcharts.

ACTIVITY 1.1.3: PPT INTRODUCTION FACILITATION GUIDELINES

1. *The Facilitator welcomes everyone. Welcome women and men and stress key role of men in the struggle for gender justice.*
2. *Briefs participants about the prepared modules on flip chart.*
3. *Stress participatory nature: facilitators are also learners.*
4. *Difficult problems personal and practical, particularly in view of financial and other pressures on programmes. No one answer and need for innovation.*
5. *At the same time attention to gender necessary as both human right and for programme efficiency, outreach and mandate. Hoping that the workshop will come up with innovations.*
6. *Examples of innovation from other workshops.*
7. *Daily monitoring process and suggestion post-its.*
8. *Fun competitions:*
 - best logo (permanent flipchart from start to stimulate ideas)*
 - best local definition of empowerment (from Module 2 brainstorming)*
 - best first verse song (permanent flipchart to lead into cultural event)*

0.1.4 ADMIN/ HOUSE KEEPING

Time: 5 minutes including questions

Purpose:

- To inform participants about the contact person, if they have any query for any administrative and accommodation arrangements.
- To inform about meal, prayer and other practical arrangements
- To inform about monitoring sheet and suggestion post-its.

Materials:

- Checklist of points
- Monitoring sheet and suggestion post its

ACTIVITY 1.1.4: ADMIN/HOUSEKEEPING FACILITATION GUIDELINES

1. *The Facilitators have to make a checklist of points to be cleared and asks participants if they have any admin or accommodation problem etc.*
2. *The Monitoring sheet uses smiley, sad and OK faces in a matrix with one column for each day and a series of topics: facilitation, presentation, group discussion, meals and accommodation, other. At the end of each day participants are asked to mark a face by each, particularly if they are unhappy. If that is the case they are asked to make a suggestion on a post-it as to how their problem could be resolved. At the end of each day the results will be fed into the evening Steering Group meeting.*
3. *Explain there will also be a short module at the beginning of each day when issues will be fed back and participants will also be asked to identify and discuss key learnings from the day before.*

**MODULE 1:
WHAT IS GENDER?
BASIC CONCEPTS**

MODULE 1 TRAINER'S OVERVIEW	
Time	2 hours
Objectives:	<p>By the end of the module participants will:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> have clarified their own personal views on gender equity and women's empowerment <input checked="" type="checkbox"/> understand the difference between sexual difference and gender inequality <input checked="" type="checkbox"/> have established basic rules of negotiation about gender – which issues are negotiable and which are not in order to avoid unnecessary tension and conflict in the rest of the workshop. <input checked="" type="checkbox"/> be familiar with the first participatory diagram tool – the 'difference diamond'
Activities	<p>1.1 Gender equity diamond: individual reflection, group activity and plenary feedback (1 hr)</p> <p>1.2 Facilitator wrap-up and summary and Plenary Powerpoint 1 presentation 'Basic gender concepts' (1 hour)</p>
Materials:	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Flip charts for diamond activity <input checked="" type="checkbox"/> Coloured cards and pins <input checked="" type="checkbox"/> Markers
In puts/ Resources/	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> PPT 1 Notes <input checked="" type="checkbox"/> Handout 1: Kashf Empowerment Diamonds <input checked="" type="checkbox"/> Handout 2: Gender and Empowerment Concepts <input checked="" type="checkbox"/> Handout 4: Gender checklist <input checked="" type="checkbox"/> Participant Workbook Module 1 Instructions
Outputs	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Flipchart: Gender equity diamonds <input checked="" type="checkbox"/> List of priorities for change

ACTIVITY 1.1: GENDER EQUITY DIAMOND

Gender training, more probably than any other type of training except anti-racism training, raises many personal sensitivities. Peoples' reactions (including that of the facilitator) are often based as much on gut reaction and personal experience as rational response. The only way forward for anyone trying to take gender seriously – women and men - is constant reflection on ones own prejudices and preconceptions.

Importantly, gender does not mean making everyone the same but freeing both men and women from the constraints of gender stereotyping and inequality to realise their full potential. Not all men want the same thing, and not all women want the same thing. But choices and potentials should not be based on gender discrimination and inequality, any more than on racial or religious discrimination.

This first exercise provides a necessary space for women and men participants to think through some of their basic assumptions and what, for ourselves a 'gender equitable society' might look like. It is only then that we can have open minds in examining the views of programme clients. This is also necessary to starting the process of increasing mutual understanding between staff about gender issues within the organisation. And then in the rest of the training to identify ways forward.

The exercise also starts to develop skills in using some new participatory methods which will then be applied in the field.

Time:

1 hour

Process:

3. Initial reflection individually 10 min
4. Main activity in three or four groups 50 min divided by gender and seniority in the organisation:
 - Group 1: junior men
 - Group 2:senior men
 - Group 3: junior women
 - Group 4: senior women

It is probably best at this stage to put men first to make them feel welcome and ensure their views are aired. In some (but by no means all) workshops men do not take this first exercise seriously. Putting them first means that the facilitator can then quickly move on to the women in that case.

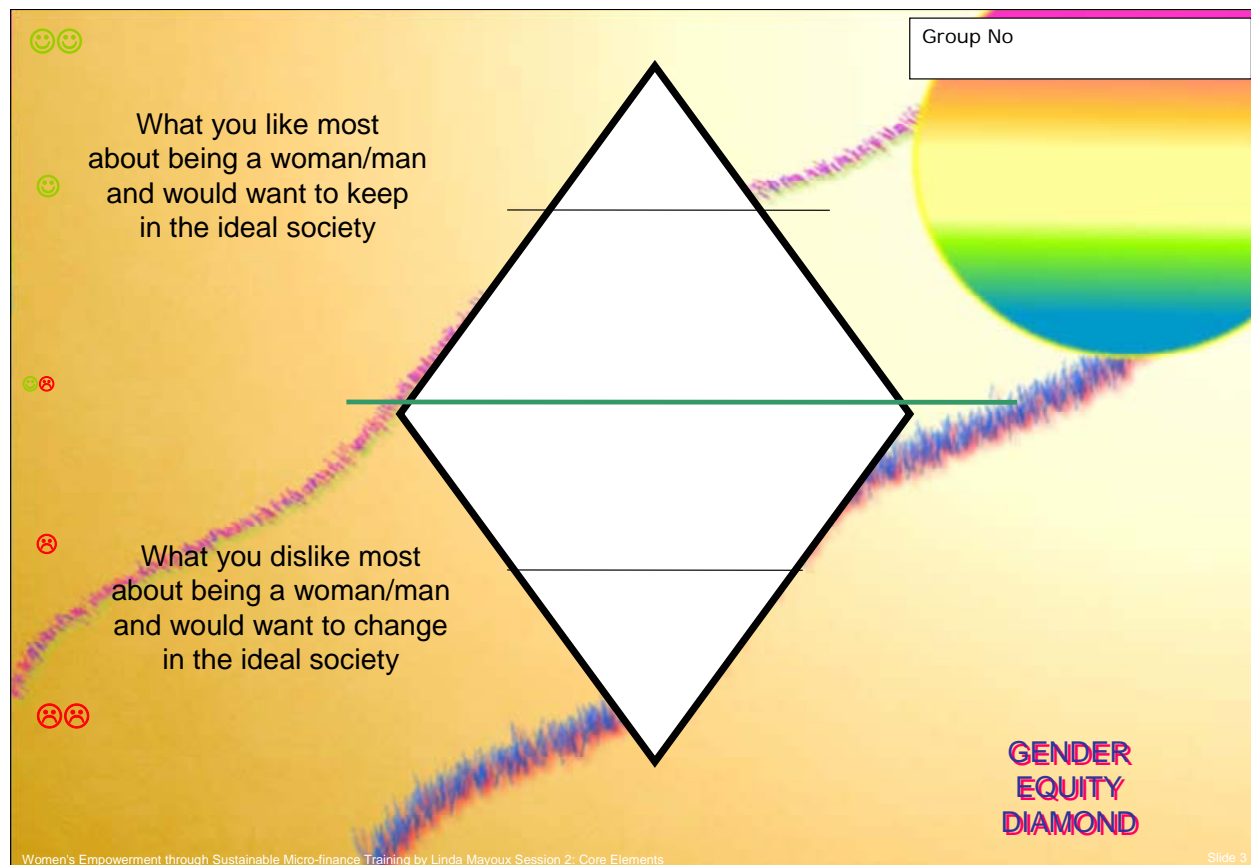
5. Plenary feedback 30 min

Purpose:

- ✓ To clarify personal views of participants at this particular workshop on gender equity and women's empowerment, areas of agreement and potential sources of tension.
- ✓ To identify the similarities and differences in aims and aspirations between the sexes, and within each single sex group.
- ✓ To highlight those rights and areas which are nonnegotiable for gender equity and those where there is a need for tolerance and understanding of difference.
- ✓ To introduce the first participatory diagram tool – the 'difference diamond'

Materials:

- ✓ 4 Flip Charts, one per group, marked with diamonds as indicated in Fig 1 with spares for rough draft
- ✓ 1 Flip Chart for plenary summary as in Fig 2.
- ✓ Red and Green Markers



ACTIVITY 1.1: GENDER EQUITY DIAMOND: PARTICIPANT GUIDELINES

STAGE 1: INDIVIDUAL REFLECTION QUESTIONS 10 MINUTES

- 1) *On three cards and draw symbols in Green to represent the three things you like most about being a woman/man. Mark each with number 1-3 with 1 representing your absolute favourite.*
- 2) *On a second series of three cards and draw symbols in red to represent the three things you like least about being a woman/man. Mark each with number 1-3 with 1 representing your most disliked aspect.*

STAGE 2: EQUITY DIAMOND GROUP ACTIVITY 40 MINUTES

- 1) *On the Flip Chart each group member should put number 1 likes at the top of the diamond and number 1 dislikes at the bottom of the diamond. Number 2 and 3 likes and dislikes should then be progressively ranked in the two other segments of the diamond.*
- 2) *The different symbols should then be aggregated so that symbols representing similar aspects or concepts are combined into one, with a new card represented by one commonly agreed symbol and a vote number to represent the number of cards. The should then be pinned in the relevant level on the diamond.*
- 3) *Consider each symbol and on the card ring in red those which you consider to be biologically determined and hence not possible to change.*
- 4) *Of those remaining ring in green those you think should be priority for change.*
- 4) *Choose a group representative to feedback to the plenary.*

STAGE 3: EQUITY DIAMOND PLENARY FEEDBACK 40 MINUTES

- 1) *A representative from each group in turn comes to the front and re-pins the cards at the appropriate level on the group diamond, with women on the lefthand side and men on the right. They should also explain the reasons for their ranking and the discussion behind it.*

ACTIVITY 1.1: GENDER EQUITY DIAMOND: FACILITATION GUIDELINES

PREPARATION

Draw four Flip charts (one per group) with a diamond shape and horizontal lines as in Fig 1 and one Flipchart for the Plenary as in Fig 2.

INTRODUCTION TO ACTIVITY

- 1) *Using Slide 1 of the PPT, first stress again why we need to look at gender.*
- 2) *Explain that the best way of understanding 'what gender is all about' is to examine one's own experience of gender differences.*
- 3) *Using Slides 2-3 explain the purpose of the exercise and the outline of what is involved.*

STAGES 1-3 : EQUITY DIAMOND GROUP ACTIVITY

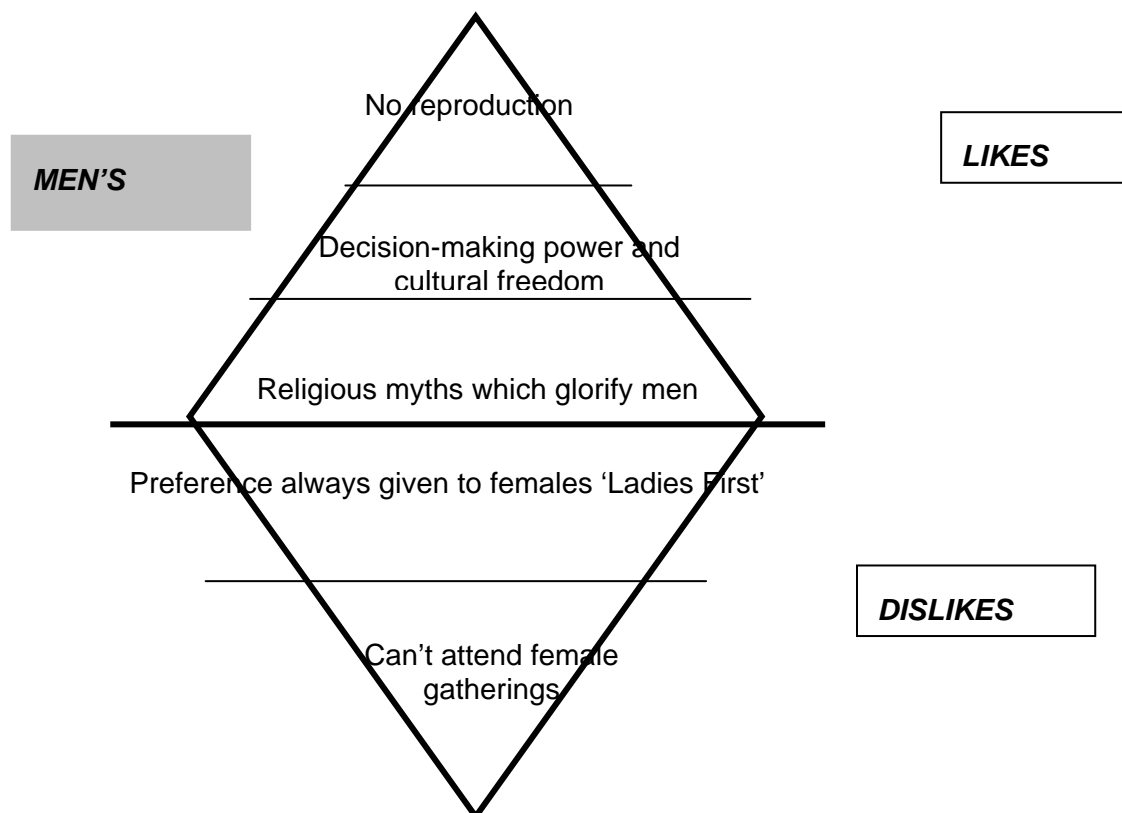
As in participants notes

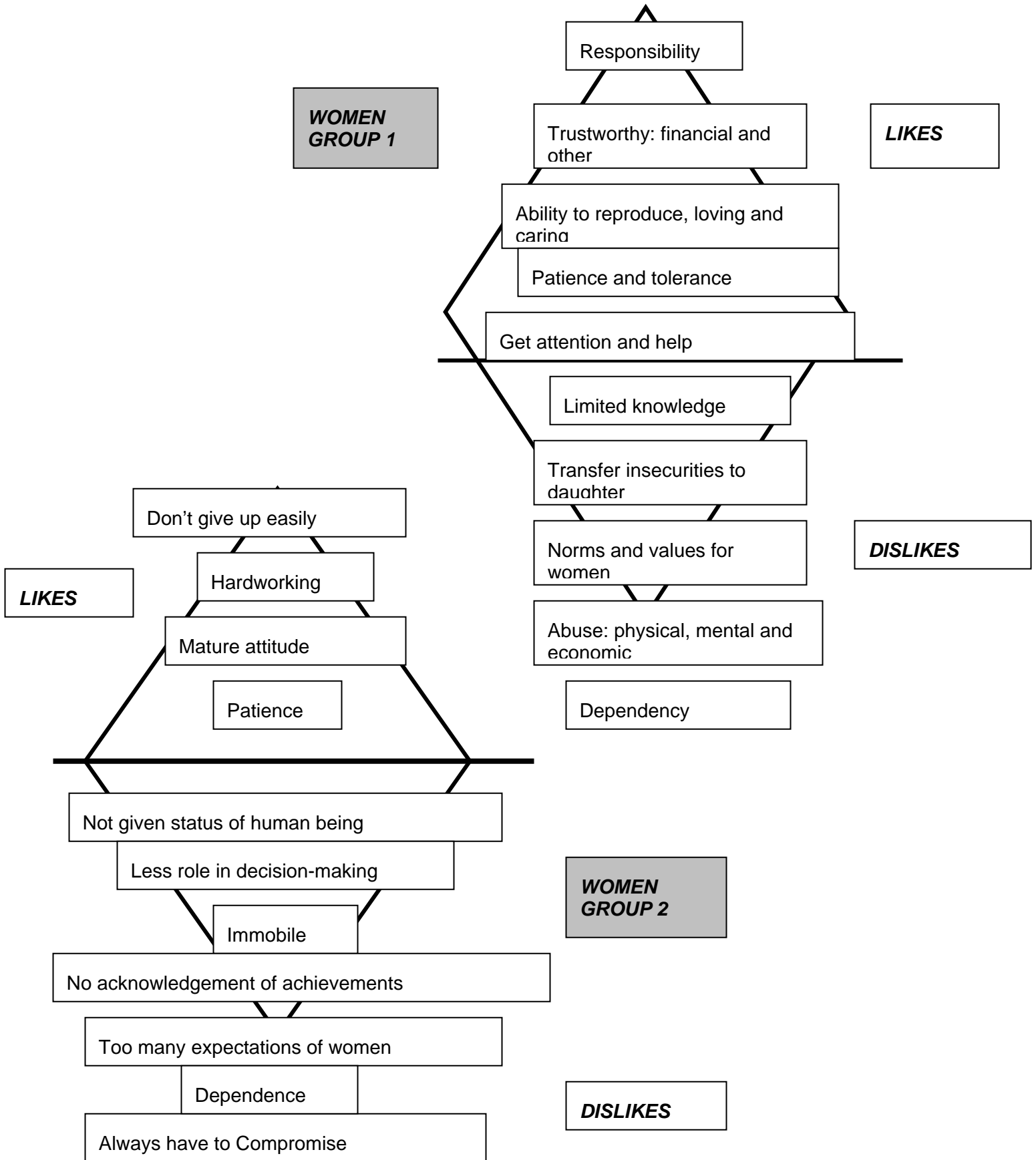
STAGE 4: FACILITATOR POWERPOINT WRAP UP 30 MINUTES

See below

Exactly how this Session should be facilitated depends obviously on what comes up, levels of understanding, resistance and conflict between participants. This is widely variable. A full discussion of what happened in the Taragee piloting is given in the Draft Report. Other examples are given below:

OUTCOMES FROM PAKISTAN MICRO-FINANCE NETWORK TRAINING 2004





OUTCOMES IN CARE-INDIA TRAINING 2002

In a similar exercise from CARE-India in West Bengal which focused on a Matrix rather than a diamond (but where the men took the exercise more seriously) there were many broad similarities in aspirations between women and men:

- ☑ the valuing of personal independence and freedom
- ☑ wanting power to make decisions within the family,
- ☑ wanting women to be able to have a greater share of earning an income
- ☑ wanting legal equality
- ☑ wanting to stop violence against women

WHAT IS GENDER? DISCUSSIONS FROM WEST BENGAL WORKSHOP		
	Women	Men
Likes	<p>Women loved being women.</p> <p>motherhood, feeling loved and breast feeding,</p> <p>'feminine' qualities of compassion, ability to adjust and adapt to situations</p> <p>special facilities in public transport</p> <p>access to good things in life such as clothes and cosmetics</p> <p>the choice of being either a housewife or a working woman.</p>	<p>Men too loved being men especially independence and unlimited freedom</p> <p>moustache as a sign of manhood</p> <p>ability to roam around bare chested in summer</p> <p>freedom from the responsibilities of pregnancy, child care and changing nappies</p> <p>power to make decisions in the family</p> <p>ability to appreciate beautiful women.</p> <p>- male physical strength</p>
Dislikes	<p>There was a long list of dislikes:</p> <p>the different kind of violence most faced</p> <p>restrictions imposed on them by families</p>	<p>Men too felt that they did not like many things</p> <p>the pressures to perform and excel and inability to satisfy wife's expectations</p> <p>shaving everyday was a chore for</p>

	<p>unending chores and thankless housework</p> <p>social pressures to conform</p> <p>lack of value of their work and earnings</p> <p>insecurity and dependence on others</p> <p>the fact that their opinion was not given importance</p> <p>the inadequacies of law such as property rights.</p>	<p>many</p> <p>the fact that some men torture women and misbehave</p> <p>the law was unjustly against them. Husbands are victimised if the wife had an 'unnatural' death within 7 years of marriage or accuses him of marital rape.</p>
<p>Priorities for change</p>	<p>physical insecurity</p> <p>economic insecurity and dependence</p> <p>men to share household chores</p> <p>change unequal laws.</p>	<p>the macho image</p> <p>women to share the burden of earning for the family</p> <p>change laws that are pro women and anti male.</p>

ACTIVITY 1.2: POWERPOINT 1: FACILITATOR WRAP UP NOTES

Using the slide 4 in PPT Module 1, as far as possible the wrap-up should follow directly from the discussion. Based on previous such Activities it is likely that the discussion will raise many interesting points. Those points which do not arise from the current discussion should be mentioned referring to the discussion in West Bengal in Facilitator Background Notes:

1) There are ***many broad similarities in aspirations between women and men:***

- ✓ the valuing of personal independence and freedom
- ✓ wanting power to make decisions within the family,
- ✓ wanting women to be able to have a greater share of earning an income
- ✓ wanting legal equality
- ✓ wanting to stop violence against women

2) ***Biological sex differences are very few and not all are undesirable but the gender inequalities resulting from them are socially rather than biologically determined:***

- ✓ Women may greatly enjoy motherhood and breastfeeding. However now that there is technology to help women control their fertility, in the interests of the planet as well as themselves, these functions only take up a small part of the time in women's lives. They need not constitute a disadvantage. There is no biological reason why men should not play a much more equal role in childcare. Studies have shown that this is actually necessary for the healthy development of children, particularly boys. There is also no biological reason why the whole of women's identity, work prospects and other aspects of their lives should be dominated by ideals of motherhood.
- ✓ Men's claims of their biologically superior physical strength may be contested. Women's endurance, ability to withstand cold and superiority at long-distance swimming, ability to withstand the pain of childbirth and greater resistance to disease of girl children (if treated equally) are areas where women are stronger than men. Many Indian women carry very heavy weights and burdens which many of the men would find difficult. Physical strength is very much dependent on cultural norms regarding the types of work and exercise which are socially acceptable and also degree of equal access to different types of food and healthcare.
- ✓ Men's moustaches and beards, although making shaving a daily irritant for some men, are not a significant advantage or disadvantage in terms of gender inequality.

3) ***A gender focus is not 'anti-men' but anti the gender-stereotyped masculinity and femininity which perpetuate stark inequalities in both livelihood outcomes and human rights:***

- ✓ Men have much to gain from women's empowerment as equal partners within households and communities. Men may not want to be the only breadwinners in their

households. Many men want to be freed from heavy work burdens and/or to be able to be close to their children and play their rightful role in their upbringing

- ☑ It cannot be assumed that men universally support or promote gender inequality. Men may be very self-sacrificing in ensuring that women within their households get more than their share or equal shares of household resources. Some men may register land in their wife's names as an insurance against widowhood and destitution. Some fathers are very supportive of their daughter's education. Within households women's role as household managers may be very highly valued by both men and women and enjoy equal status. Some men have been very active in opposing sexual violence against women in their communities.
- ☑ It also requires change in women's attitudes to be prepared to take on responsibilities and develop themselves in ways which they may not previously have thought of. It also involves women being aware of the ways in which they themselves oppress other women. Conflicts between mothers in law and daughters-in-law are proverbial. Better off women exploit poorer women. Women may be the most active ones in censuring women who oppose cultural tradition and break established norms of female modesty and respectability.

4) Nevertheless it is also likely to be clear from the discussion that ***although gender affects both women and men it is women who are most constrained in realizing their aspirations.***

- ☑ Most of the common aspirations are recorded by men as things they liked about being men. For women most of these are aspirations which they are unable to attain because they were women.
- ☑ There are areas where men in particular might have to give up existing privileges in order to meet women's aspirations. Sharing of household work is a particularly contentious issue. Men may question why women should not do the lion's share of household chores especially if they are not working outside the home; others may acknowledge that in many situations it was the burden and responsibilities of housework that confined women to the home; in other cases it may be women who prevent men from working in the kitchen because they feel it is their domain that is being invaded.
- ☑ There may be other areas of disagreement over what is meant by equity, particularly in relation to the law and religion. Some male participants may complain that women make false accusations against men to get them into trouble.

5) There are also significant differences of opinion and priorities for change between women and between men:

- ☑ Not all women or all men will make the same choices in prioritising change.
- ☑ Some changes may encounter opposition not only from men, but also from women.
- ☑ For some women other dimensions of inequality may be more important in the short-term than gender inequality.

Then go through the definitions and issues in the rest of the Powerpoint slides. Stressing:

- ✓ Gender means women and men, but women's empowerment needs to be prioritised because of the current levels of inequality (See eg Taraqee Report). But in the long run women's empowerment will benefit both women and men
- ✓ Gender quality of opportunity is women's human right as stated in CEDAW. This is non-negotiable. Again, women are not a minority, but the marginalised majority with a key role in economic growth and poverty reduction.
- ✓ 3-fold framework of Equality of Opportunity + Empowerment = Equity of outcomes
- ✓ Gender mainstreaming definition
- ✓ Tricky Issues

**MODULE 2:
GENDER AND MICRO-FINANCE:
APPROACHES, EVIDENCE AND WAYS
FORWARD**

ACTIVITY 2.1: POWERPOINT 2 FACILITATOR NOTES

Module 2: Gender and micro-finance: Approaches, evidence and ways forward gives an overview of:

- Contrasting but mutually reinforcing views about the relationship between women's empowerment and micro-finance and the assumptions on which they are based
- Evidence of gender impact and the degree to which this would support these assumptions
- The key questions currently facing microfinance in relation to women's empowerment.
- Key elements of a gender strategy for women's empowerment

These Presentation Notes complemented by the following material from the training resource pack:

- 1) *Training Background paper: Women's empowerment through Sustainable Micro finance: Ways Forward for 'Best Practice' by Linda Mayoux*
- 2) *The Impact of Micro Finance on Poverty and Gender Equity: Approaches and Evidence from Pakistan by Maliha Hussein and Shazreh Hussain*

The Powerpoint presentation will need to be cut and tailored according to local need from the PPT Notes in the Resources and using also the facilitator's own experience.

ACTIVITY 2.2: STARTING THE ROAD JOURNEY ACTION PLAN

Underlying the whole training course is the idea of an organisational 'Road Journey' to clarify the organizational vision in relation to gender and empowerment, plot the steps and ways forward and clearly identify the opportunities/strengths and the risks/weaknesses which need to be borne in mind.

An example of the final Road Journey is given in PowerPoint 2 final slide.

The empowerment vision will be completed after Module 3 bringing together field indicators and programme indicators.

As a preliminary, the small group exercise will ask participants to discuss the general approach of their programme and share experience of cases where they think women have been empowered or disempowered and consider the criteria they are using to judge between the two.

Process

This group exercise should be in four randomly selected groups. Allow five to 10 minutes individual reflection. Then each person should be given the chance to present, starting with the female field staff, then male field staff, then female senior management then male senior management. Observe the participatory process to see whether women and men participate equally and degree of dominance of senior management. Intervene to ensure participation where appropriate.

ACTIVITY 2.2 PARTICIPANT GROUP QUESTIONS

- 1) Which of the three approaches would you say most characterizes your programme? Which other approaches exist? Are there any tensions between them?*
- 2) Does your programme have a gender policy? Do you know what this says?*
- 3) What cases do you know of where women have been most empowered by your programme? What criteria are you using (refer to the gender checklist also)?*
- 4) What cases do you know of where women have been disempowered by your programme? What criteria are you using (refer to the gender checklist also)?*

The outcomes of this discussion will obviously vary depending on the organisation. But in your summing up you should stress the following:

GENDER EQUALITY OF OPPORTUNITY

- ✓ women's equal access to micro-finance and employment to be seen as a human rights issue and an integral part of any 'mainstream' programme strategies.
- ✓ need for separation of gender from poverty concerns with explicit strategies for addressing gendered resource and power inequalities within households and communities and explicit strategies for the most disadvantaged women
- ✓ need for mainstreaming women's concerns including attention to reproductive work, vulnerability and wellbeing not as 'women's projects' but as integral parts of any 'economic' intervention for women and men

WOMEN'S EMPOWERMENT

- ✓ need for explicit and adequately resourced strategies for women's empowerment
- ✓ implications of from 'women' to 'gender': women's empowerment requires not only strategies targeting women but also strategies to support men in challenging gender inequality

You should pick up on and question ways in which provisions for women are seen as special cases but provision for men is seen as mainstream. For example in some programmes there are 'village organisations' or 'community organisations' comprised only of men. But organisations comprised only of women are called 'women's organisations' rather than also 'village organisations' or 'community organisations'. This would seem to imply that men are the community and women are somehow separate. Another example are 'agricultural loans' which are only accessed by men and 'women's loans' for tailoring. Although it is important to be aware of whether and how women and men are using and accessing the programme differently, there needs to be equal and consistent treatment between women and men.

**MODULE 3: DESIGNING MORE
EMPOWERING PROGRAMMES:
PARTICIPATORY TOOLS**

MODULE 3: TRAINER OVERVIEW	
Time	1 whole day for preparation and fieldwork 2 hours reportback preparation and plenary following day
Purpose	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> To show that empowerment is not a foreign concept, but has many similar terms in local languages. <input checked="" type="checkbox"/> To familiarize participants with a range of participatory tools and how they can be sequenced for ongoing learning around women's empowerment <input checked="" type="checkbox"/> To give practice in using the Diamond tool in the field in relation to gender equity and women's empowerment <input checked="" type="checkbox"/> To give practice in succinct and informative feedback of finding of participatory exercises
Objectives:	<p>By the end of the module participants will:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Be able to use the Diamond tool to examine concepts of gender equity and empowerment with women and men as the start of a participatory process to address gender inequality.
Activities	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Icebreaker: local terms for empowerment 30 min <input checked="" type="checkbox"/> Ppt presentation 3: Participatory Tools for planning, impact assessment and market research: Journeys, Diamonds, Trees and Circles 1 hour <input checked="" type="checkbox"/> Participatory Tools in Action – Role Plays 30 minutes <input checked="" type="checkbox"/> Discussion of participatory norms and final preparation: 1 hour <input checked="" type="checkbox"/> Field visit 3 hours with each group plus travel <input checked="" type="checkbox"/> Writing feedback: evening and 1 hour in morning of following day <input checked="" type="checkbox"/> Presentation of feedback: 1 hour following day with viewing during coffee break
Materials:	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Flip charts <input checked="" type="checkbox"/> Coloured cards and pins <input checked="" type="checkbox"/> Markers
Handouts	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Handout 1: Kashf Empowerment Diamonds <input checked="" type="checkbox"/> Handout 2: Gender concepts: Section on empowerment

	frameworks <input checked="" type="checkbox"/> Handout 3: Participatory Diagram Tools <input checked="" type="checkbox"/> Module 3 PPT Notes <input checked="" type="checkbox"/> Module 3 section in Participant Workbook
Outputs	<input checked="" type="checkbox"/> Diamond diagrams from the field <input checked="" type="checkbox"/> Local empowerment indicators from the field <input checked="" type="checkbox"/> Framework combining participatory and programme indicators

ACTIVITY 3 FIELDWORK QUESTIONS TO BE ADDRESSED

1) *What are women's own aspirations in relation to gender equity and empowerment?*

2) *What are men's views? Do these differ? If so, how? What should be done about any differences?*

3) *How far and in what ways are these different from the demands of the international women's movement as expressed in the 1979 CEDAW Convention (See Handout on gender concepts)? From the gender equity criteria identified by participants in Module 1? From the checklist questions?*

4) *What are the implications for participatory and programme indicators to be used in gender assessment of the programme?*

Team formation

Participants should form 4 teams:

- 1) women's team to do women's empowerment Diamond focusing on 'powerful woman'
- 2) women's team to do gender equity Diamond focusing on 'happy families'
- 3) men's team to do women's empowerment Diamond focusing on 'powerful woman'
- 4) men's team to do gender equity Diamond focusing on 'happy families'

Each team should appoint:

6. A main facilitator
7. A person to keep time and generally keep order
8. One person to keep notes for the report back to the training plenary. But all the drawings and diagrams will be done by programme clients. The facilitators will not be allowed to hold the pen.
9. Other team members will support the process in the field through asking probing questions, though without dominating the discussion.

NOTE These instructions have been written on the basis of field experience in Baluchistan in Pakistan. The gender dynamics in other contexts may be very different and it may be interesting to have one mixed sex team and/or one men's team talking to women or one women's team talking to men.

Stage 1: Preparation: experience of using participatory tools and norms for participatory process

Participants should be asked to form their teams.

10. They should then read through the instructions for the Diamond Tool in the PALS Tools Handout and make sure they understand them.
11. They should discuss any experiences they have had in using participatory tools and the advantages and challenges.
12. They should then list the rules they intend to follow for the participatory process.
13. These advantages and challenges and norms should be fed back for plenary discussion.

Stage 2: Fieldwork

14. Participants should ensure that participatory process is followed.
15. Participants should ensure that there is a clear Key on each chart.
16. They should ensure that there is a narrative of the discussion, and what the drawings mean as well as a final diagram.
17. 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.
18. 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: Writing Up

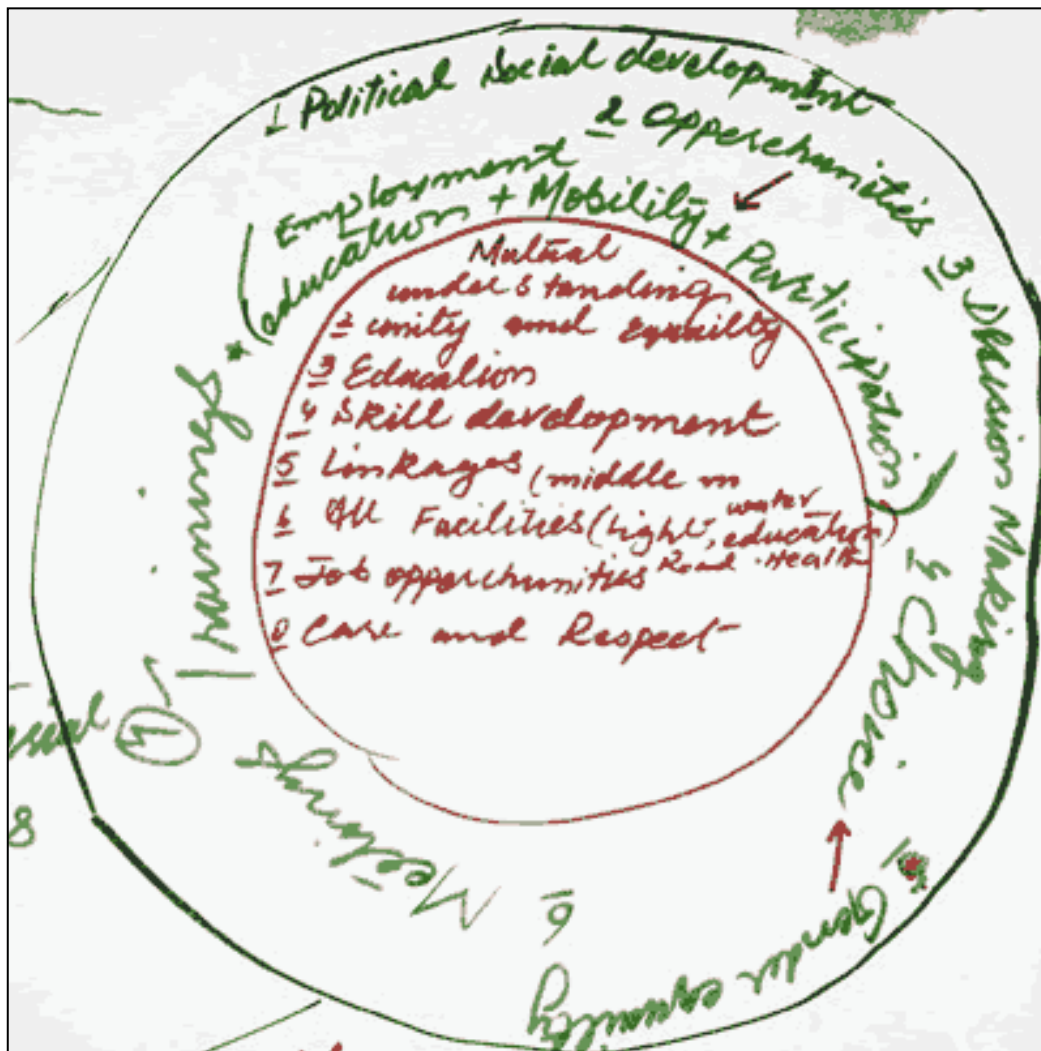
19. Ensure that all documentation is ready to explain the diamonds to the plenary, and also for any Report.

20. Then discuss the implications for gender indicators to be used for the programme, combining participatory indicators with any other indicators implied by the programme's mandate or analysis of interlinked dimensions of gender inequality.

Stage 4: Plenary

21. Both these should be fed back to the plenary: each group should be given 20 minutes each to present. Only queries for clarification should be accepted at this point.

22. Once all the presentations have been given, this should leave one hour for discussion of the implications for gender indicators for the programme, combining and attaining consensus on the conclusions of each of the groups. These should be drawn on a large flip chart with concentric circles which will form the sun at the end of the Road journey, as shown overleaf. You can consult the types of indicators identified by Taraqee Foundation in the Draft Report (See diagram below).



What to Do with the Flipcharts VERY IMPORTANT!!

Once the field 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.

**MODULE 4:
EMPOWERMENT VERSUS
SUSTAINABILITY?
WAYS FORWARD**

MODULE 4: TRAINER OVERVIEW	
Time	1 whole day for preparation and fieldwork 2 hours reportback preparation and plenary following day
Purpose	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> To identify ways in which products, non-financial services and organisational structures can be made more empowering for women <input checked="" type="checkbox"/> To discuss ways in which empowerment strategies can be made more cost-effective and sustainable <input checked="" type="checkbox"/> To show how the Road Journey Tool can be used in the field for participatory market research and programme improvement <input checked="" type="checkbox"/> To identify areas for potential innovation needing further discussion/documentation.
Objectives:	<p>By the end of the module participants will:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Have developed a critical understanding of their products, services and participatory processes in the field <input checked="" type="checkbox"/> Be able to use the Road Journey as a Tool for market research <input checked="" type="checkbox"/> Have identified areas for further improvement and innovation.
Activities	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Icebreaker: recapitulation of learning and remaining questions (1 hour) <input checked="" type="checkbox"/> PPT presentation 4: Empowerment versus Sustainability? Revisiting the debates 1 hour <input checked="" type="checkbox"/> Small group discussion of products, services and group structures (1 and half hours). Plenary feedback and discussion (1 and half hours) <input checked="" type="checkbox"/> Field visit: preparation (1 and half hours), field visit (3 hours with each group plus travel, preparing feedback presentation: 1 and half hours) <input checked="" type="checkbox"/> Concluding plenary presentations and discussion: 2 hours
Materials:	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Flip charts <input checked="" type="checkbox"/> Coloured cards and pins

	<input checked="" type="checkbox"/> Markers
Handouts	<input checked="" type="checkbox"/> Handout 3: Participatory Diagram Tools <input checked="" type="checkbox"/> Handout 4: Checklist <input checked="" type="checkbox"/> Module 4 PPT Notes <input checked="" type="checkbox"/> Module 4 section in Participant Workbook
Outputs	<input checked="" type="checkbox"/> Road Journey diagrams from the field <input checked="" type="checkbox"/> List of improvements/innovations in products, services and participatory structures

ACTIVITY 4.1: RECAPITULATION OF LEARNING

At this stage in the training it is important to have a recapitulation of what people have learned and any remaining outstanding issues. People should form pairs with somebody they have still not spoken to very much and do not normally work with. Each pair should identify three to five key learnings and at least three remaining questions. Any pair who are not able to identify remaining questions should receive a penalty e.g. having to sing a song or conduct an energiser during the day.

ACTIVITY 4.2: POWERPOINT 4

Module 4: Empowerment versus Sustainability? Practical Strategies

- Presents some alternative views on sustainability, and particularly the relationship between developmental, organizational and financial sustainability.
- Argues that empowerment and even financial sustainability are not opposing strategies. Women's empowerment can reinforce financial sustainability. There are also many cost-effective ways in which gender equality can be mainstreamed and women's empowerment can be increased.
- Discusses a range of options and recent innovations in training strategies.

These Powerpoint Presentation Notes are supplemented by:

- *Training Background paper: Women's empowerment through Sustainable Micro finance: Ways Forward for 'Best Practice' by Linda Mayoux*
- *Handout 4: Gender equality and empowerment checklist for examining programme products, services and participation*
- Case Study 1 CODEC, Bangladesh – a mixed sex micro-finance programme with a training component which also has a gender policy
- Case Study 2: Learning for Empowerment Against Poverty (LEAP), Sudan – a financially sustainable micro-finance programmes based on Islamic principles with a subsidised poverty targeted programme and a strong women's empowerment programme with women's centres and participatory action learning processes.
- Case Study 3: ANANDI, India – a women's empowerment programme based on self-help groups, many of which have savings and credit activities. ANANDI has successfully developed some skills training programmes in non-traditional activities and has a particularly innovative programme for lateral learning between women.

Other case studies referred to can be found on the course website <http://www.genfinance.info> and the genfinance listserv and discussion group: <http://groups.yahoo.com/group/genfinance>

All the instructions for this PowerPoint are contained in the PowerPoint notes. But include any material also from the programme experience itself. Some of the PowerPoint material could be substituted by presentations from programme staff.

ACTIVITY 4.3: SMALL GROUP DISCUSSION

Participants should form 3 groups according to their main responsibilities to discuss one of the following:

- Product design
- Non-financial services
- Participatory structures

If documentation exists each group should be given a copy of programme documentation for reference. Each group should then follow the relevant instructions below.

Each group should use the gender checklist as a basis for discussion and amend or at any questions as they think relevant.

They should also use their discussions to decide on the main questions they will ask using the Road Journey in the fieldwork.

4.3.1 PRODUCT DESIGN

Each group should use the gender checklist as a basis for discussion and amend or at any questions as they think relevant.

1. 15 minutes: Participants should first brainstorm about the different types of savings, loan and other micro-finance products. Each product should be written on a separate small card, differentiating between female specific (red), male-specific (blue), mainstream (green).
2. Do you think access to different products is equal? On what basis are female-specific or male-specific products justified? Which products could be amended slightly to make access more gender equal?
3. Assess each of the products in relation to how far you think they are empowering for women. In each case justify your decision in relation to the questions below, and any other questions which you feel are relevant.
4. Can you think of any product modifications or new products which would be more empowering?
5. For the most empowering products consider levels of financial sustainability: those you do not think are sustainable mark with a cross, those you think could be made sustainable with a tick.

4.3.2 NON-FINANCIAL SERVICES

Each group should use the gender checklist as a basis for discussion and amend or at any questions as they think relevant.

1. 15 minutes: Participants should first brainstorm about the different types of non-financial services in the programme:
 - technical/business: microfinance, entrepreneurship training, skills training, other business support
 - organizational: organizational training in group formation, networking and broader organizational skills, support in registration and formulation of regulations/constitutions
 - gender awareness: integrated into other training, for women, for men
 - welfare and infrastructure services: childcare support, literacy, health, measures to save time in domestic work, e.g., improved stoves, water supply, fuel
 - other

Each service should be written on a separate small card, differentiating between female specific (red), male-specific (blue), mainstream (green).

2. Do you think access to different services is equal? On what basis are female-specific or male-specific services justified? Which services could be amended slightly to make access more gender equal?
3. Assess each of the services in relation to how far you think they are empowering for women. In each case justify your decision in relation to the questions below, and any other questions which you feel are relevant.
4. Can you think of any service modifications or new services which would be more empowering?
5. For the most empowering services consider levels of financial sustainability: those you do not think are sustainable mark with a cross, those you think could be made sustainable with a tick. Can financial and/or organisational sustainability be increased through eg:
 - Mutual learning and networking between women?
 - Cross-subsidy from other parts of the programme?
 - Actively promoting and networking members/clients with other organisations challenging gender inequality, including women's movements and men's movements for change
 - Organisation-level collaboration with other organisations? eg for legal aid, training, gender research

4.3.3 GROUPS AND PARTICIPATION: DRAWING THE ORGANISATIONAL MAP

Each group should use the gender lens checklist as a basis for discussion and amend or at any questions as they think relevant.

Participants should draw circles to represent the different levels of the organisation.

- ☑ Draw the organisational map: Circles of different sizes are drawn to represent the numerical size of key interest groups in the decision-making process: managers, staff, groups etc. Circles can also be drawn for those affected by the programme but not involved in decision-making. Put a bold green circle around those levels where participation is greatest.
- ☑ Who is participating? Within each circle a gender pie chart should be drawn representing the proportion of men and women and staff/participants.
- ☑ Participation in decision-making? The circles or key decision-makers should be outlined in thick red, with then gradations in different types of line or colour for other levels of influence in decision-making, marking on the main types of decisions involved.

ACTIVITY 4.4: FIELDWORK: ROAD JOURNEYS IN PRACTICE

This field exercise conducts individual and group Road Journeys to assess impact of specific products, non-financial services and group processes and how they can be improved. The exact format and sampling for this will need to have been decided during the pre-workshop period. The precise questions to be asked will have been drafted in Activity 4.3.

Team formation

Participants should stay in the 3 teams from Activity 4.3.

As for the earlier fieldwork each team should appoint:

1. A main facilitator
2. A person to keep time and generally keep order
3. One person to keep notes for the report back to the training plenary. But all the drawings and diagrams will be done by programme clients. The facilitators will not be allowed to hold the pen.
4. Other team members will support the process in the field through asking probing questions, though without dominating the discussion.

Stage 1: Preparation: experience of using participatory tools and norms for participatory process

Participants should be asked to form their teams.

1. They should then read through the instructions for the Road Journey in the PALS Tools Handout and make sure they understand them.
2. They should finalise their field questions based on the discussion in Activity 4.3.
3. They should discuss any experiences they had earlier in using participatory tools and the advantages and challenges and how to address them.

Stage 2: Fieldwork

1. Participants should ensure that participatory process is followed.
2. Participants should ensure that there is a clear Key on each chart.
3. They should ensure that there is a narrative of the discussion, and what the drawings mean as well as a final diagram.
4. 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.

5. 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: Writing Up

1. Ensure that all documentation is ready to explain the diamonds to the plenary, and also for any Report.
2. Then discuss the implications for improvements in products, services and group structures.

Stage 4: Plenary

1. Both these should be fed back to the plenary: each group should be given 20 minutes each to present. Only queries for clarification should be accepted at this point.
2. Once all the presentations have been given, this should leave one hour for discussion of the implications for possible changes in the programme, combining and attaining consensus on the conclusions of each of the groups. These should be drawn on the large flip chart Road Journey.

Examples of the Road Journeys drawn at the Taraqee training can be found in the Taraqee report.

**MODULE 5: MODULE 5: 'WALKING THE
TALK' INTERNAL GENDER POLICY**

TRAINER OVERVIEW	
Time	3 hours
Purpose	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> To highlight the organizational dimensions of empowerment policy <input checked="" type="checkbox"/> To exchange experiences between organizations about implementing organizational gender policy <input checked="" type="checkbox"/> To give guidelines to those organizations which have no gender policy <input checked="" type="checkbox"/> To discuss ways of addressing challenges faced by those organizations which already have an organizational gender policy
Objectives:	<p>By the end of the module participants will:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Have a good understanding of the different elements of an organizational gender policy <input checked="" type="checkbox"/> Have revised or started to draft a gender policy for their organization <input checked="" type="checkbox"/> Be aware of the potential challenges and some ways of overcoming them
Activities	<ol style="list-style-type: none"> 1) Icebreaker: We Are All Equal Here 30 min 2) PPT 5: Towards and Empowering Organization 30 min 3) Activity 5: Organizational Gender Policy 2 hours 4) Note time 15 – 30 min
Materials:	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Flip charts <input checked="" type="checkbox"/> Coloured cards and pins <input checked="" type="checkbox"/> Markers
Resources/ Notebook Sections	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Handout for CODEC gender policy <input checked="" type="checkbox"/> Handout for Opportunity International gender policy <input checked="" type="checkbox"/> Any local gender policies from Pakistan which can be obtained <input checked="" type="checkbox"/> Notes to Module !! in Participant Workbook
Outputs	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Elements of an organizational gender policy with easy areas and challenges <input checked="" type="checkbox"/> Ways of overcoming the challenges

ACTIVITY 5.1: ICEBREAKER: 'WE ARE ALL EQUAL HERE'

Time

30 minutes

Purpose

- To provide a bit of light relief towards the end of a full workshop
- To highlight gender inequalities within organizations

Process

- 1) All participants should form a line along the wall in order of age and the numbers of women at the lower ages, middle ages and senior ages should be noted.
- 2) Participants should then reform a line this time in order of length of time in the development field. Again numbers of women at each section of the line and any changes from 1) should be noted.
- 3) Finally participants should reform a third line in order of seniority within their organizations. Again numbers of women at each section of the line and any changes from 1) and 2) should be noted.

Facilitator Guidance

How this exercise works out will depend very much on exactly how the participants for the workshop have been selected. In general however what one finds is that:

1. In the first exercise women are most absent in the middle section because it is difficult for women in child-bearing years to stay in development work. Women are generally concentrated in the lower section with a few older women, generally from the women-only programmes.
2. In exercise 2 a few women may move into the middle section as women may go straight into development work rather than getting higher education before doing so. This means that many men of similar age may have less work experience but higher levels of education.
3. Then in the third exercise women move back down the scale because of lower promotion prospects. The main exceptions to this rule are again women-only organizations.

Exceptions to this pattern indicate that organizations may have made successful efforts at gender equity within the organization and if time permits there should be some discussion of this to lead into the discussion in the rest of the Module.

ACTIVITY 5.2: POWERPOINT 5 PRESENTATION

It is extremely difficult for an organization which aims to promote gender equity if it practices gender discrimination within the organization. It must 'walk the talk'.

Module 5: 'Walking the Talk' Internal Gender Policy gives an overview of the necessary elements of internal gender policy.

These Powerpoint Presentation Notes are supplemented by:

Handout 3: Gender equality and empowerment strategic checklist

- ✓ AKRSP , Pakistan Gender Strategy 2004
- ✓ Case Study: CODEC, Bangladesh – a mixed sex micro-finance programme with a training component which also has a gender policy
- ✓ Opportunity International Gender policy

ACTIVITY 5.3: GENDER POLICY DIAMOND

1 hour

Purpose:

- ✓ To analyse what is good and what is bad within the organisation in relation to staff gender relations and staff gender policy
- ✓ To identify ways forward in designing or improving a gender policy
- ✓ To discuss interrelationships between staff gender policy and empowerment of women clients, including role of men.

Hand outs:

- ✓ Gender policy in CODEC Case Study, AKRSP
- ✓ Gender policy of the organisation
- ✓ Checklists in the Module Powerpoint Notes
- ✓ Any local gender policies from Pakistan which can be obtained

Outputs:

- ✓ Elements of an organizational gender policy with easy areas and challenges
- ✓ Suggested ways of overcoming the challenges

PROCESS

The same 4 groups as in the gender equity diamond:

- 1) one women-only group with senior staff
- 2) one women-only group with junior staff
- 3) one men-only group with senior staff
- 4) one men-only group with junior staff

GENDER POLICY DIAMOND: PARTICIPANT QUESTIONS

STAFF EMPOWERMENT

- 1) What do you think are the best things about being a woman/man in this organisation and want to keep
- 2) What you dislike most about being a woman/man in this organisation and want to change
- 3) What gender-specific contextual constraints do you think need to be addressed
- 4) What other things which are not yet there in the organisation do you think are needed?

In your answers consider both the questions in the gender lens checklist and ideas and the examples of gender policy in the Handouts.

CLIENT EMPOWERMENT

Which of the above are most likely to also enhance empowerment of women clients (including quality of work with men)? Mark these with a big tick.

Group No

What do you think are the best things about being a woman/man in this organisation and want to keep

What you dislike most about being a woman/man in this organisation and want to change

What gender-specific contextual constraints do you think need to be addressed?

GENDER
POLICY
DIAMOND

Facilitator wrap up Notes

Summarise the discussion. Stress that:

1) The introduction of organisational gender policies cannot be expected to be an easy, cheap or conflict-free process, as can be seen in the case of CODEC. Here gender policy does not include all the elements identified, in particular family-friendly work policies. CODEC has also had problems recruiting retaining female senior management staff because of high demand for trained women in Bangladesh and the relatively low salaries which can be offered compared with those in some development agencies, particularly donor agencies.

2) It will also require commitment from donors. Equal opportunities policies need to be treated as an integral part of organizational development. This is a fundamental human rights issue. Gender awareness and training in gender analysis is also critical skill which is necessary to varying levels for all staff in all areas of policy, as much as technical skills. Funding the implementation of organisational gender policy in particular training and family-friendly work policies need to be seen as a donor contribution to the development of gender-equitable institutions. Even where programmes are not able to retain skilled staff within their own particular organisation, their role in further development of the careers of skilled female staff is an important contribution to the wider development process. It could therefore be argued that the costs should not necessarily be borne by the programmes themselves. In the case of CODEC for example it was the donor themselves who finally benefited through recruiting staff trained at CODEC.

**MODULE 6:
BRINGING IT TOGETHER:
ROAD JOURNEY ACTION PLAN**

MODULE 6: TRAINER OVERVIEW	
Time	2 and half hours
Purpose	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Review of learning <input checked="" type="checkbox"/> Designing gender policy applicable to each organization <input checked="" type="checkbox"/> Further areas for investigation, innovation and consideration
Objectives:	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> By the end of the module participants will: <input checked="" type="checkbox"/> Have reviewed their key learnings from the course <input checked="" type="checkbox"/> Have reviewed their action plans and identified 3 key actions to be taken following the training <input checked="" type="checkbox"/> Have agreed a platform of gender advocacy
Activities	<ol style="list-style-type: none"> 1. Participatory recapitulation (1 hour) 2. Staff finalisation of Road Journey Action Plans (1 hour 30 minutes) 3. Plenary presentation 4. 'One Road to Rule Them All' Organisational Action Plan
Flipchart Outputs	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Organisational Road Journey

The final day brings together the main conclusions from the previous 3 days in one Road Journey – this was introduced in the Introductory Powerpoint and the diagram is reproduced overleaf.

Over the days of the training, it is likely that differences of opinion, approach and interest will have emerged. If the organisation is to move forward, rather than just receiving some nice paper certificates to put on the wall, then it is crucial that these differences are clarified and as far as possible reconciled or prioritised.

This final day therefore starts by charting the different possible roads in small self-selected work groups of 4-5 people maximum. Participants form small groups with people they feel they have most in common and want to work through specific issues and ideas with. They should take one Flipchart per group and discuss and fill in their version of the Road journey as indicated in the diagram.

These different roads should be put up on the wall over break for people to vote on. Each person has:

- one green tick vote each to put on the strategies they agree with most apart from their own
- three red rejection cross votes for the strategies they think are least important.

Then after break people should go and work on the diagram they feel is most unlike their own approach to try and make it acceptable to them.

Current

PARTICIPATION STRATEGIES

Sessions 2 and 4

(sustainable groups for empowerment)

mainstream

women

men

Timeline

NON-FINANCIAL SERVICES for empowerment: Sessions 2 and 4

men

mainstream

PRODUCTS for empowerment : Sessions 2 and 4

women

Timeline

INTERNAL GENDER POLICY

Session 5

mainstream

men

EMPOWERMENT

VISION AND INDICATORS

Session 3 (field indicators)

Session 1 (additional staff indicators)

ROAD JOURNEY ACTION PLAN

Current

Current

The plenary after lunch then sees how much consensus can be reached and what issues will have to be resolved following the training.

The final half an hour of the training then discusses how the organisation thinks it would like to network and link with other organisations to make the environment more conducive to empowerment approaches to microfinance. This uses the lobbying and advocacy questions at the end of the gender checklist.

Facilitator wrap up

(30 minutes)

This should build on the discussion but cover the following points:

- ✓ Micro-finance can do much more than just give savings and credit, even banks can collaborate, promote positive images of women, have internal gender policy and influence macro-level policies. NGOs and MFIs can do much more than this if they are group-based.
- ✓ Participation needs to build women's own capacities and collective strength rather than just using groups to reduce costs.
- ✓ Clients can have a role in product design through participatory market research. But this needs to be gender sensitive, not just seek profitable products.
- ✓ There are many types of non-financial services, but gender needs to be fully mainstreamed.
- ✓ Internal gender policy is important and needs to go beyond just employing more female staff at junior levels.
- ✓ Crucially there is also a need for changes in donor priorities in relation to microfinance. There needs to be much more consideration of developmental sustainability rather than just financial sustainability. There is also a need to lobby for change in macro-level economic and social policies using the organized strength of MFIs.

SEWA in India has been particularly active in gender advocacy and has succeeded in influencing legislation and debates regarding informal sector workers at national level and also the international level. CODEC and ANANDI have also been active in advocacy at the local level. The International Coalition of Women and Credit has been networking internationally to advocate for change in the situation of informal sector workers.

TRAINING TIMETABLE

Day 1: Gender mainstreaming for women's empowerment: basic concepts and issues

INTRODUCTORY SESSION

9.00 – 9.15 Welcome by host organisation and facilitators

9.15 – 10.15 What do I think the problem is? Pairwise participant introductions and expectations

10.15 – 10.30 **Overview of organizational goals of training, course content and materials: Powerpoint** main facilitator

10.30 – 11.00 Break

MODULE 1: BASIC GENDER CONCEPTS

11.00 – 12.00 Gender Equity Diamond

- ☑ 12.00 – 1.00 'The Rocky Road to Gender City': Basic Concepts and Issues Powerpoint presentation and discussion main facilitator

MODULE 2: MICRO-FINANCE FOR WOMEN'S EMPOWERMENT: APPROACHES, ASSUMPTIONS AND REALITIES

2.00 – 2.30 Remaining gender questions: pairwise recapitulation of learning

- ☑ 2.30 – 3.30 Micro-finance for Women's Empowerment: Approaches, Assumptions and Realities Powerpoint presentation main facilitator
- ☑ 3.30 -4.00 Break
- ☑ 4.00 – 5.30 Beginning the Empowerment Road Journey: Clarifying goals, assumptions and issues Small Group Discussion and plenary
- ☑
- ☑ Evening videos of different micro-finance programmes worldwide.

Day 2: participatory tools for empowerment

MODULE 3: PARTICIPATORY TOOLS FOR EMPOWERMENT

- ☑ 9.00 – 9.30 Brainstorming local terms for empowerment

- 9.30 – 10.30 Participatory Action Learning System for Women's Empowerment: Powerpoint

10.30 – 11.30 Participatory Tools in Action – Role Plays

11.30 – 12.30 Discussion and final preparation for field visit

1.00 – 6.00 Field visit

DAY 3: EMPOWERMENT VERSUS SUSTAINABILITY? REVIEWING THE OPTIONS

9.00 – 10.30 Finalising Report-backs from field

10.30 – 11.00 Break

11.00 – 1.00 Participatory empowerment indicators and strategies: Feedback from fieldwork

MODULE 4: EMPOWERMENT VERSUS SUSTAINABILITY? PROGRAMME-LEVEL STRATEGIES

2.00 – 3.00 Recapitulation of learnings and remaining questions

3.00 – 4.00 Empowerment versus sustainability? Revisiting the debates Powerpoint main facilitator

4.00 – 5.30 Ways forward for empowerment: Small group exercise

DAY 4: WAYS FORWARD FOR WOMEN'S EMPOWERMENT: PROGRAMME-LEVEL STRATEGIES

9.00 – 10.30 Feed back and discussion from small group exercise

11.00- 12.30 Preparation for further fieldwork

1.00 – 6.00 Second fieldwork

DAY 5: GENDER MAINSTREAMING FOR EMPOWERMENT

9.00 – 10.30 Finalising Report-backs from field

10.30 – 11.00 Break

11.00 – 1.00 Empowerment strategies: Feedback from fieldwork

MODULE 5: WALKING THE TALK? ORGANISATIONAL GENDER POLICY

2.00 – 2.30 Energiser: We are all equal here!

- 2.30 – 3.00 'Walking the Talk': internal gender policy Powerpoint presentation

3.00 - 5.00 Walking the Talk: small group discussion and plenary

DAY 6: BRINGING IT ALL TOGETHER

9.00 – 10.00 Pairwise recapitulation of learnings and remaining issues

10.00 – 11.00 Looking at the macro-level: advocacy and lobbying: small group discussion

11.00 – 1.00 Finishing the Road journey small group discussion

1.00 – 2.00 Lunch and evaluations

2.00 – 3.00 The Road journey: Final version

3.00 – 3.30 Closing remarks and farewells