



# **WOMEN'S EMPOWERMENT**

**THROUGH**

# **SUSTAINABLE MICRO-FINANCE**

**ORGANISATIONAL GENDER  
TRAINING FOR MFIS  
AND NGOS**

# **PARTICIPANT WORKBOOK**

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 Workbook contains instructions for the main activities in the course. The course 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 participants 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.

## **Other Participant Resources**

The Workbook is supplemented by other handout material:

- ✓ 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'
- ✓ Module 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

## **Gender and Micro-finance Website**

The course 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](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](http://www.lindaswebs.org.uk/Page3_Orglearning/PALS/PALSIntro)



## 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

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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

# INTRODUCTORY SESSION

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

# MODULE 1: WHAT IS GENDER? BASIC CONCEPTS

<b>MODULE 1 OVERVIEW</b>	
<b>Time</b>	2 hours
<b>Objectives:</b>	<p>By the end of the module participants will:</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> have clarified their own personal views on gender equity and women's empowerment</li> <li><input checked="" type="checkbox"/> understand the difference between sexual difference and gender inequality</li> <li><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.</li> <li><input checked="" type="checkbox"/> be familiar with the first participatory diagram tool – the 'difference diamond'</li> </ul>
<b>Activities</b>	<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>
<b>Materials:</b>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Flip charts for diamond activity</li> <li><input checked="" type="checkbox"/> Coloured cards and pins</li> <li><input checked="" type="checkbox"/> Markers</li> </ul>
<b>In puts/ Resources/</b>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> PPT 1 Notes</li> <li><input checked="" type="checkbox"/> Handout 1: Kashf Empowerment Diamonds</li> <li><input checked="" type="checkbox"/> Handout 2: Gender and Empowerment Concepts</li> <li><input checked="" type="checkbox"/> Handout 4: Gender checklist</li> <li><input checked="" type="checkbox"/> Participant Workbook Module 1 Instructions</li> </ul>
<b>Outputs</b>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Flipchart: Gender equity diamonds</li> <li><input checked="" type="checkbox"/> List of priorities for change</li> </ul>

## GENDER EQUITY DIAMOND

Gender training, probably more 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 one's 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 about 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:**

- 1) Initial reflection individually 10 min
- 2) 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
- 3) Plenary feedback 30 min

## **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.

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

## 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 Module 6.

The empowerment vision will be completed after Module 3 bringing together field indicators and programme indicators. The products, services and group structures in Module 4 and the internal gender policy in Module 5.

As a preliminary, the small group exercise asks 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.

## 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)?*



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

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

	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
<b>Outputs</b>	<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

### **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:

3. A main facilitator
4. A person to keep time and generally keep order
5. 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.
6. 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 Diamond Tool in the PALS Tools Handout and make sure they understand them.
2. They should discuss any experiences they have had in using participatory tools and the advantages and challenges.
3. They should then list the rules they intend to follow for the participatory process.
4. These advantages and challenges and norms should be fed back for plenary discussion.

## Stage 2: Fieldwork

### 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?*

#### Other points:

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

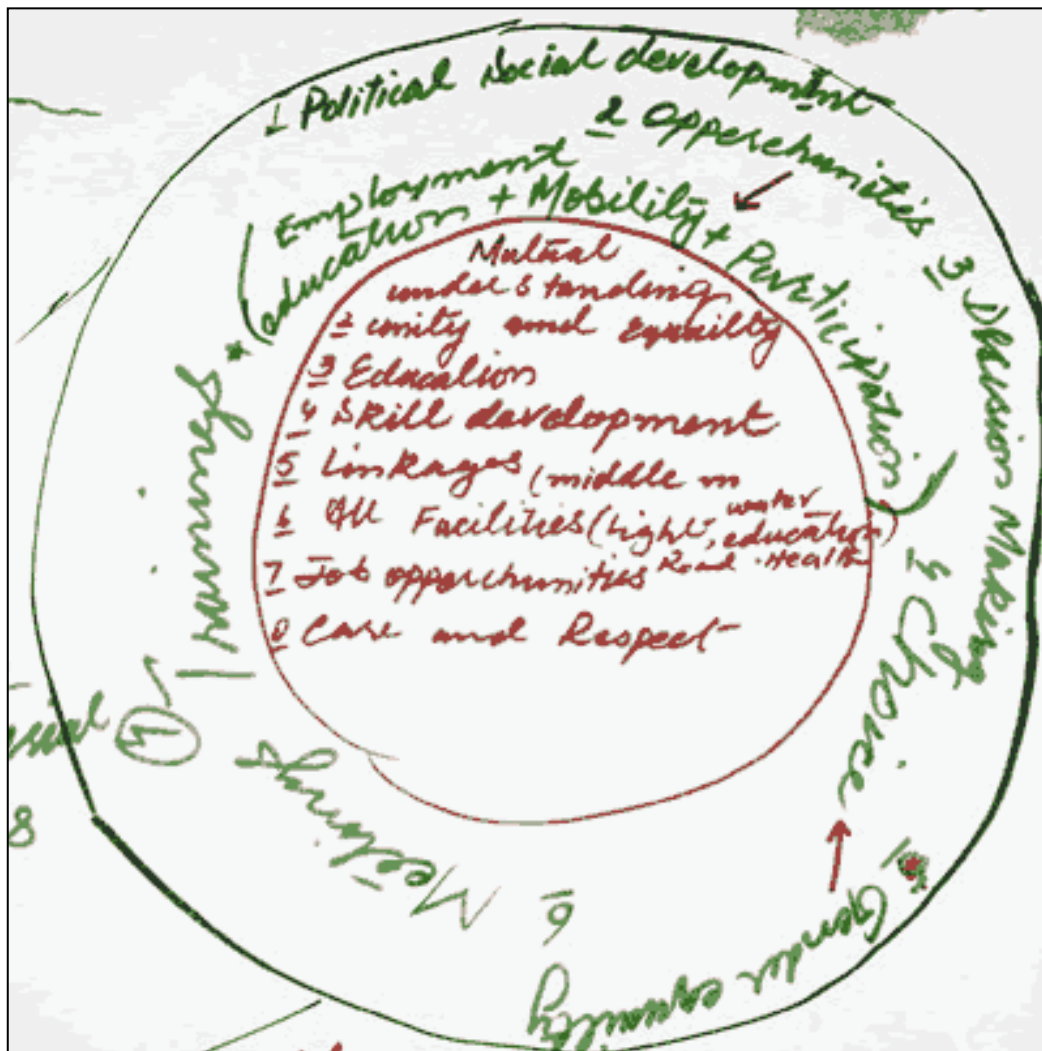
1. Ensure that all documentation is ready to explain the diamonds to the plenary, and also for any Report.
2. Then discuss the implications for gender indicators to be used for the programme, combining participatory indicators with any other indicators implied by the programme's mandate or analysis of interlinked dimensions of gender inequality.

**Stage 4: Plenary**

3. Both these should be fed back to the plenary: each group is given 20 minutes each to present. Only queries for clarification should be accepted at this point.
4. Once all the presentations have been given, there is 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**

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

	<input checked="" type="checkbox"/> Markers
<b>Handouts</b>	<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
<b>Outputs</b>	<input checked="" type="checkbox"/> Road Journey diagrams from the field <input checked="" type="checkbox"/> List of improvements/innovations in products, services and participatory structures

## 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.**

## 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 on the gender checklist, 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.

## 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 in the gender checklist, 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

## **GROUPS AND PARTICIPATION: DRAWING THE ORGANISATIONAL MAP**

**Each group should use the gender 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.

## 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 enterprise Road Journeys drawn at the Taraqee training can be found in the Taraqee report.

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

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

## 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 other things which are not yet there in the organisation do you think is needed?

😊

☹️

☹️

☹️☹️

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

**GENDER POLICY DIAMOND**

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

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

Current

# PARTICIPATION STRATEGIES

Sessions 2 and 4

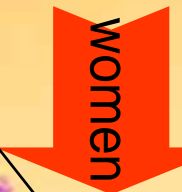
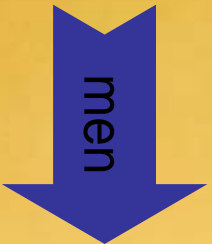
(sustainable groups for empowerment)

mainstream

women

men

Timeline



men



women

Timeline

# INTERNAL GENDER POLICY

Session 5



# EMPOWERMENT

## VISION AND INDICATORS

Session 3 (field indicators)

Session 1 (additional staff indicators)

NON-FINANCIAL SERVICES for empowerment: Sessions 2 and 4

PRODUCTS for empowerment : Sessions 2 and 4

Current

# ROAD JOURNEY ACTION PLAN

Current