
Women empowerment and gender mainstreaming into microfinance

**Self-Study Booklet
Implementation Manual for MFIs**

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Introduction

This manual has been written for organizations that are interested in implementing the Gender Action Learning System (GALS) tools, in the form of self-study Booklet, with their female clients. It is based on the experience of the MFC, AMFA and Vision Fund AzerCredit.

The Manual is especially recommended for those microfinance institutions (MFIs) that currently, or plan to, target women, and whose portfolio includes significant number of female clients.

The GALS Booklet was developed and piloted by the MFC in cooperation with the Azerbaijan Microfinance Association (AMFA) and VF AzerCredit from Azerbaijan, between 2009 and 2011. These three partners implemented a project focused on gender empowerment in Azerbaijan¹. The project aimed at equipping gender-focused organizations with the GALS tools, in order to strengthen women's ability to identify and overcome those barriers that prevent them from a more satisfactory life. The project focused on adapting the GALS workshops to the context of Azerbaijan, and packaging them into a cost-effective non-financial product to be delivered by MFIs. To read more about the project, visit www.mfc.org.pl/en/content/projects-3.

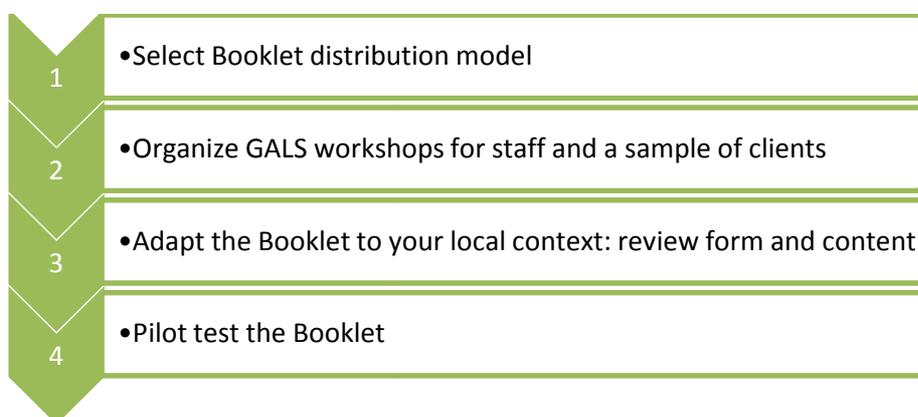
Using GALS tools

There are two ways that an MFI can integrate these gender empowerment tools into the services they offer to clients:

1. Select and provide staff training in using the GALS tools:
Trained staff can deliver trainings to groups of clients and assist them in using the GALS tools. This methodology requires resources to train staff and organize workshops with clients.
2. Self-study GALS Booklet:
The Booklet is a ready-to-use tool in form of a brochure. It is most effective with some individual input from MFI staff, however this is a much more cost-effective approach than a workshop approach.

Process for adapting GALS Booklet to the country context

The process described below represents the most in-depth and extensive approach, which ensures the highest quality results. However, an institution may skip some of the steps without compromising the final outcome.



¹ The project was financially supported by OxfamNovib

Select Booklet distribution model

There are various models for Booklet distribution, tailored to the needs of implementing organizations. Two models in particular are the most effective in terms of benefits for clients. Both assume that staff will be tasked with introducing the Booklet and giving a brief explanation of the exercises. These models are:

- (1) Booklet is distributed by Loan Officers during regular contact with clients
- (2) Booklet is distributed by support staff, playing the role of counselors

When Loan Officers distribute the Booklet to clients, the most efficient means is through the group meeting, during which the Loan Officer can provide an introduction and explanation of the Booklet to clients. When interacting with individual clients, there are a number of opportunities: from pre-sale to installment collection time.

The advantage of this model is that Loan Officers are able to collect information about gender issues among clients, as well as information that adds value to repayment capacity assessment and helps them to identify the needs and wants of clients in terms of additional products.

Conversely, support staff can distribute the Booklet while clients are visiting the office. The advantage is that this allows more time for individual consultation with clients by counselors. On the other hand, more time explaining the Booklet means more resources invested by the MFI in the form of staff time.

Start-up GALS workshop

Although most of the work on Booklet exercises is done by clients themselves, those staff tasked with distributing the Booklet play a crucial role in encouraging clients to complete the exercises. The better that staff members know the tools, the easier it is for them to 'sell' the Booklet's benefits and encourage clients. Additionally, if they have experienced the Booklet's benefits themselves, they are more successful in promoting those benefits.

Thus, we recommended that MFIs organize an initial GALS workshop for staff. By completing the exercises, they will be able to understand the tools, their mechanism, and the expected outputs. They will be able to provide clear instructions on how to complete the exercises. Also, being able to give examples from own experience will strengthen their support to clients.

By end of the 2day workshop, staff will have:

- Understood the project goals and process
- Understood the tools
- Used the tools to improve their own lives
- Gained a deeper understanding of how men and women differ, and how to be more sensitive to the various needs of men and women
- Learned how they can better address the different needs of men and women and use the strengths differentiating each to improve clients' private and business lives.

The detailed workshop guide for facilitators is presented in Annex 1.

After the workshop, the participants should be given 2-3 months to implement the action plans that they developed during the workshop. This will give them time to better see on their own cases how the Booklet's end-users should use the outputs of the GALS tools and how they can benefit from the Booklet use. Moreover, their own positive experience gained through implementation the tools will make them natural promoters of the Booklet.

Adapt Booklet to your local context

The current version of the Booklet was adapted to the context of Azerbaijan. Each organization can either use this version, or adapt it to address any key contextual differences.

This adaptation can happen at two levels:

(1) Format level

The Azerbaijani version of the Booklet is longer than is strictly needed, due to perception that 'thin' publications are not trustworthy. The graphic design can be also adjusted to the organization's visual identity. In case of the AzerCredit, the graphic design was in line with their brand colors. Additionally, the organization can add information that promotes its products and services as part of the Booklet.

(2) Content level

Staff members that completed the GALS workshop should be involved in adapting the instructions in the Booklet, to ensure that clients can understand them easily. The process of modifying the instructions can also include those clients who participated in the initial GALS workshop alongside staff.

It is also advisable to test the adapted Booklet with a small sample of clients: 5-10 people will be sufficient. This will serve as an important confirmation on how clear the instructions are, and will support the final adaptation of the Booklet's language.

Pilot testing the Booklet

As with every product and service, pilot testing allows the MFI to check and ensure that the final launch of the product will be successful. Based on first-hand experience implementing the product with clients, the MFI can implement any additional modifications on the content, process, and delivery methods as needed. A limited number of staff should participate in the pilot, ideally from a few branches where the Booklet will be used and that have a high percentage of female clients.

Staff preparation:

Staff (Loan Officers, and other field staff that have daily contact with clients) need to receive preparatory training before they start distributing the Booklet. As mentioned above, the more staff that have gone through the GALS workshop, the better.

This training should cover the:

- Rationale for introducing the Booklet
- Benefits and costs to MFI and staff
- Explanation of each tool described in the Booklet (expected outputs, examples of possible answers and benefits for the client)

- Careful explanation of the Booklet distribution process
- Methods for identifying those clients that the Booklet should be distributed to; appropriate messages to encourage use of the Booklet.

It is also important that staff completes the Booklet exercises by themselves to better understand the purpose of the Booklet and its questions. By doing so, the staff will be confident in encouraging clients to use the Booklet and be able to give them realistic examples. Staff should also receive a brief “Question/Answer” instruction, which can prepare them for possible questions from clients. A sample of this type of instruction that was used by AzerCredit can be found in Annex 2.

Staff incentives:

The Booklet, as with each product of the MFI, can be included in the staff incentive system or staff appraisals. In many cases, implementing the Booklet will represent an additional burden to Loan Officers. After some time, they might become less interested in distributing it, thus some extra motivation can add value. The form which this incentive takes will vary by organization.

[BOX] In AzerCredit, the Loan Officer that was the most effective in encouraging clients to use the Booklet was awarded with the Microfinance Centre (MFC) training of choice.

Communication:

As with all new financial and non-financial services, the self-help Booklet should be highlighted with internal and external communication campaigns. The marketing department can use tools such as promotional posters, leaflets, text messages, press releases and a press conference to deliver the message to staff and clients alike.

Even if only some of field staff are actively involved in Booklet dissemination, all staff should be informed about the new service. This will prevent situations arising when staff members are unable to respond to clients’ questions, which would jeopardize any goodwill and opportunities related to the new service.

Audience of the Booklet:

The Booklet can be used by both men and women. As AzerCredit’s experience shows, more meaningful results can be achieved when spouses complete the Booklet together. It is up to the MFI to decide who the primary audience is, and design the Booklet accordingly. For example, if the MFI decides to offer the tool to both male and female clients, then the examples and colors should not gender-specific. It’s also good to use both male and female examples, rather than using examples that relate to only one gender. Regardless of who the primary audience is, clients need to understand they have to complete the Booklet with their spouses in order to see the best results.

The following are the optimal target group for the Booklet:

- Wife and husband, or a man and a woman from the same household
- People who are keen to change something in their life (the motivation should not be based only on winning the prize)
- People who are willing to do this exercise with their spouse or partner
- People who are able to return the completed booklet to the local branch office
- People between the ages of 25-50 (preferably).

This type of non-financial service works well with both potential clients and current clients. AzerCredit's experience also demonstrates that former clients are also an appropriate target group, in that the Booklet can be an entry point to re-establishing the client-MFI relationship.

Increasing the uptake – additional incentives to clients

As with any new service, clients may initially hesitate to try the Booklet. In order to support their efforts to promote the service among clients, it may be useful for the MFI to organize a competition or contest for clients related to the Booklet, which rewards clients for using it. Such a campaign can be divided into a few stages:

Preparation:

The preparation phase should include:

- Agreeing on the title and duration of the campaign. Based on AzerCredit's experience, the campaign should not be shorter than 8 weeks, as staff need time to distribute the Booklets, and clients need at least 3-4 days to complete and return it.
- Decision on the awards for the winner(s).
- Agreeing the criteria to be used when assessing the completed booklets. To keep the evaluation process transparent, the criteria used for evaluation should be chosen before the campaign starts, and communicated to the staff that distribute the Booklets.
- Agreeing on the jury—ideally 3 or 5 people should be selected. In addition, the jury should not include people who work directly with clients, as this may lead to actual or perceived bias.
- Agreeing who will be in charge of the campaign.

Campaign kick-off:

Depending on the budget available, various methods may be used to announce the contest. These include press releases, announcements in local press, posters, SMS, leaflets, etc. It is important the following are clearly communicated to clients:

- Rationale for the contest
- Clear instructions on how to participate
- Information about the award(s)
- Information about the conditions for receiving the award

Booklet distribution:

The Booklet should be distributed with a special flyer, which contains:

- A form to provide answers based on the Booklet exercises
- A place to note client contact details and written consent to use this data for the purpose of the campaign (client data protection and transparency)
- Instructions on how to submit the flyer.

Clients can receive the Booklet in branches or from Loan Officers during meetings and field visits. On average, explaining to client how to fill in the booklet can take between 20-30 minutes. Apart from explaining how to do it, staff should not help clients complete the exercises the Booklet, and instead

encourage clients to do so with their spouses. Clients should be informed who to contact if they have additional questions and the deadline for returning their answers.

Booklet collection:

If clients decide to participate in the contest, they should be informed how and by when they should return the completed Booklet. Ideally, Booklets should be collected by Loan Officers during a subsequent visit, or left by clients in local branches at a designated collection point.

To facilitate the process of collecting the completed Booklets, Loan Officers may call or visit clients to remind them. To facilitate this, Loan Officers should keep track of who has received the Booklet.

Evaluation:

The jury should assess the answers based on agreed and communicated criteria. The system may be based on points — for example from 1 to 5. The criteria may include:

-If the whole booklet was filled in or not. Maximum points if the booklet was completed, and minimum points when just a small portion was completed. The MFI may decide to divide the Booklet into 3 parts (Diamond, Decision Tree and Road Journey) and allocate points separately for each part.

Diamond exercise

| Number of points | Instruction |
|------------------|---|
| 5 points | All of the cells are filled in. Answers are detailed and personal. |
| 4 points | Most of the cells are filled in. Answers are detailed and personal. |
| 3 points | Few of the cells are filled in. Answers are detailed and personal. |
| 2 points | Most of the cells are filled in. Answers are general and true for everyone. |
| 1 point | Less than half of the cells are filled in. Answers are general and true for everyone. |
| 0 points | Answers are vague and difficult to understand. |

Challenge Action Tree

| Number of points | Instruction |
|------------------|--|
| 5 points | All of the elements of the tree are logical and linked with each other, the example produces a realistic solution to the challenge. |
| 3 points | The elements included (some missing like fruits or leaves) are logical and linked with each other, the example is a realistic solution |
| 2 points | The examples have only roots and branches. |
| 1 point | The elements are in place, but the example does not make sense. |
| 0 points | Too many elements are missing, the example is not understandable. |

Road Journey

| Number of points | Instruction |
|------------------|---|
| 3 points | The plan provided is measurable, realistic, achievable and time-bound. |
| 2 points | The answer provided is logical, the plan is realistic and achievable. |
| 1 point | The answer provided is detailed, but not logical and difficult to understand. |

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| 0 points | No answer given, or the answer provided is limited and difficult to understand. |
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Additional points can be awarded if the person filled in the booklet alone (1 point) or with their spouse (5 points)

The person(s) with the highest score is the winner.

Award ceremony:

When the prizes are awarded to the winner(s), it is advisable to give public recognition to the winners through an award ceremony in the Branch office, inviting both clients' families and branch staff.

Planning the costs of Campaign:

Based on the campaign implemented by AzerCredit, the following types of costs should be taken into consideration when planning a two-month campaign in two branches:

Staff time was the biggest cost. The following staff were involved:

- Marketing Manager: spent 120 working hours as the person in charge of designing and running the campaign
- Marketing officer: spent 40 hours in preparing the campaign materials (Booklet, posters)
- Two Regional Managers: – 30 hours each to supervise field officers distributing the booklet, providing weekly reports to Marketing Manager and organizing the Award ceremony in their Branch
- 9 Loan Officers: On average each Loan Officer spent 33 hours promoting the Booklet, encouraging clients to complete it, and answering clients' questions related to the campaign and Booklet.
- Two Receptionists in two branches: 20 hours each to answer phone questions related to the Campaign, and providing information to persons visiting the branch.

Other costs depend on the size of the budget and may include: campaign materials (posters, leaflets), cost of prizes for winners, award ceremony costs (snacks, drinks), phone, fuel.

Monitoring implementation of the new service:

One person should be selected to supervise and monitor the development of the new service. Depending on the organizational structure, this may be the Marketing manager, Corporate Social Responsibility (CSR) manager, etc.

Once realistic targets have been agreed, (on the number of Booklets to be distributed and returned in each branch), Branch Managers should send reports on a weekly (or biweekly) basis to the supervisor. In those cases targets have been missed, the Supervisor and Branch Manager can discuss why clients may not be using the Booklet, and take steps to address this. It may require discussion with Loan Officers to get their views (for example they may consider it as an additional burden to their workload, or not understand the Booklet exercises well enough to promote and explain it to clients), or even asking clients directly why they are not interested.

Collecting feedback:

The MFI should develop a plan to collect the feedback from Loan Officers and selected clients. This will help the MFI to understand why clients might want to complete the Booklet, how to improve the Booklet, and the benefits to clients of participating. This last point is especially important if the MFI plans to introduce the service throughout the whole institution. Feedback collection should not be an additional burden on Loan Officers' time, which is why it should be done on the regular meetings in the branch, or short phone or personal interviews conducted by the campaign supervisor.

Feedback from clients should focus the impact of using the Booklet, which can later lead to developing some "success stories." This can be achieved through phone interviews by the campaign supervisor, or by Loan Officers during their regular meetings with clients.

What next?

If you would like to introduce this service in your MFI, or have further questions, please contact the Microfinance Centre (MFC) at: microfinance@mfc.org.pl.

Annex 1: GALs workshop for staff Facilitator's manual

| Day 1 | Staff Training |
|--------------|-----------------------------------|
| 9:00-10:30 | Session 1: Introduction |
| 10:30-10:45 | Break |
| 10:45-12:50 | Session 2: gender diamond |
| 12:50-13:50 | Lunch |
| 13:50-16:00 | Session 3: Challenge action trees |
| 16:00-16:15 | Break |
| 16:15-17:00 | Session 4: feedback |
| Day 2 | Staff training |
| 9:00-9:40 | Session 5: Vision drawing |
| 9:40-10:40 | Session 6: Empowerment Mapping |
| 10:40-10:55 | Break |
| 10:55-12:30 | Session 7: Road Journey |
| 12:30-13:30 | Lunch |
| 13:30-14:20 | Session 7: Road Journey (cont'd) |
| 14:20-14:35 | Break |
| 14:35-17:00 | Session 7: feedback and planning |

Two-day training guide: Training with staff in HQ

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| Participants | <ul style="list-style-type: none"> • Men and women staff • Chairpersons for the group work, chosen from the staff at the start of each session • People assigned to make sure all diagrams are labeled and collected, photographed and with simple annotation for documentation |
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| | DAY 1 |
| | Session 1: Introduction |

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| Session objectives | <p>By the end of this session, the participating staff will have:</p> <ul style="list-style-type: none"> • Learned about the project background, rationale and expected outputs • Discussed their expectations and doubts about the project • Discussed the two-day agenda |
| Time | 9:00 – 11:00 (120 minutes) |
| Materials | <ul style="list-style-type: none"> • Flipcharts • Markers • Colored cards • Flipchart with symbols of agenda (diamond, tree, road journey: vision, present, road) • GALS movie (www.youtube.com/watch?v=dGtFnUAYK0k) • Presentation about the project |
| <p>Instructions</p> <p>120</p> | <ol style="list-style-type: none"> 1. Brief introduction (5mins) 2. Presentation about the project + GALS movie + discussion (25 + 30mins) 3. Feedback exercise: <p>Ask participants to write down on the cards: (5mins)</p> <ul style="list-style-type: none"> - What are the possible benefits for the clients - What are the possible benefits for MFI resulting from the project - What are the possible risks and challenges for MFI? <p>Next, ask them to put the cards on the wall — group similar cards. Sum up and address with participants their doubts and excitements. (15mins)</p> 4. Agenda (10mins) <p>Walk participants through the agenda. Explain the goals of the workshop. Say that we are demonstrating the proposed MFI adaptation of the initial community capacity building workshop that has been conducted elsewhere with NGOs, CBOS and MFIs e.g.in Uganda, Pakistan and Latin America. We are testing now the two-day workshop that will be delivered to clients. So, their feedback will be very valuable in terms of adjusting the workshop. But it is also important that they learn themselves and gain the benefit, because the methodology and issues are relevant for everyone. In other places, many staff are using the methodology in their own families to improve their life planning and family relationships (if possible: the facilitator should give a personal example here).</p> <p>By the end of the two-day workshop, participants will have:</p> <ul style="list-style-type: none"> • Discussed the range of life goals and possibilities for being more in control of one’s life path. • Discussed household /work relations, particularly gender dimensions, which can support or hinder achievement of these goals. • Developed skills for better and more equitable relationship management in families, business and communities. • Gained skills in tools which can also help them find an additional source of income (or social recognition). |

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| | <ul style="list-style-type: none"> • Developed detailed plans for their own household and business which can help them achieve their goals based on the above • Reflected and provided feedback on the tools and workshop design to be used with clients. |
| Break | 11:00 – 11:15 |

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| | Session 2: Gender Diamond |
| Session objectives | <p>By the end of this session, the participants will have:</p> <ul style="list-style-type: none"> • Understood the similarities and differences between women and men’s <i>perceptions</i> of gender differences, and of their human rights and responsibilities • Identified individual and common <i>priority issues</i> on which women and men want to move forward in life |
| Time | 10:45 – 12:50 (125 minutes) |
| Materials | <ul style="list-style-type: none"> • Flipcharts • Markers • Colored cards with pins or masking tape to attach them to wall and flipcharts • Diamond for each group • Mother diamond |
| | <p><i>Separate participants into two groups: male and female, 10-15 people each</i></p> <ol style="list-style-type: none"> 1. Diamond exercise with male and female groups (70mins) 2. BREAK (15mins) 3. Mother diamond (60mins) |
| 85 | <p>Divide participants into gender-homogeneous groups. Men and women work separately, best in separate rooms or different parts of the same room, so that they cannot overhear each other, and feel that they can speak in confidence.</p> <p>The facilitator explains the exercise: We will start with the first element on our agenda – the Diamond exercise. We will now discuss how we feel about our position in the household and community as a woman or a man. We want to see what we like about our position, and what the advantages are of this position. We also want to learn what we <i>do not</i> like about our position, and what the disadvantages are. Explain that women/ men will do the exercise separately first, and at the end each group will share their thoughts and ideas with each other in a plenary discussion. (5mins)</p> <p>Distribute sets of 4 cards in two colors. Ask participants to work individually and draw the answers to these two questions: (10 minutes)</p> <ul style="list-style-type: none"> • What do I like most about being a woman / man (about my sex): Draw two “best cases” (one color) • What do I not like about being a woman / man (about my sex)? Draw two |

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| | <p style="text-align: center;">“worst cases” (another color)</p> <p>Next, starting from the back (to give a sense of inclusion and make sure everyone participates in turn), ask participants to present their answers to the first question. Stress that there are no “good” or “bad” answers — each answer is correct. (40mins) While people are presenting, analyze the cards with the group and sort them into groups of similar cards, i.e. “being able to love”, “violence”, “multi-tasking” etc. Do the same with their answers to the second question.</p> <p>If people use drawings, make some notes on the back of each card to remember what it means.</p> <p>Summarize by saying that although each of us came up with our own answers, they can be grouped together into similar categories. We can see with these cards a broad range of various criteria for what it means to be a woman (man), and what make us happy and unhappy about our gender. For each group, ask participants to agree on one card that best represents the whole group of cards.</p> <p>Next say: Now, we will prioritize them to select those issues, which are relevant to the majority of participants. Announce voting. (10)</p> <p>Ask people to vote for the 5 most important issues for “best case” and at 5 most important “worst case” issues. Ask people to mark their votes with single vertical line on the card. Each 5th vote for the criteria closes the group of votes with 5th diagonal line (to make the counting easier).</p> <p>Next, ask for a volunteer to come up and draw a diamond shape with three horizontal lines to create 4 levels: “best” and “OK” for “best case” criteria, “not good” and “very bad” for “worst case” criteria.</p> <p>Ask a volunteer to rank the cards in the diamond: cards with most votes at the top, cards with least votes on the bottom. (10 minutes)</p> <p>Ask participants for their feedback on the exercise(10 minutes)</p> <ul style="list-style-type: none"> - What did you like about this exercise? What did you enjoy? - What was difficult? - What did you learn? What is most important for you? - What was most surprising? |
| <p>35</p> | <p>Invite both men and women back together. Ask a representative from the men’s group to present their diamond. Next, ask the women to present their diamond. (20mins)</p> <p>Next, present the mother diamond. Explain that this diamond not only has three horizontal lines, but also two vertical lines: women’s responses go on one side, men’s on the other, and the biggest column in the middle represents common issues. Explain the next task: we will move the cards from the single women/men diamonds to the mother diamond, grouping the criteria according to: (5mins)</p> |

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| | <ul style="list-style-type: none"> • ‘human being criteria’ — if a card represents an issue that is relevant for both men and women (i.e. loving children) • ‘female criteria only’ — if a card represents an issue that is relevant only for women (i.e. giving birth) • ‘male criteria only’ — if a card represents an issue that is relevant only for men (i.e. giving the surname to the child) <p>Here you need to distinguish what people think is the ideal situation, versus what is the current situation. The cards should be placed in the relevant column according to where people think it should be in an ideal world. But if things which ideally should be common are currently more the case for either women or men, then the card should be placed on the relevant side of the ‘human’ column.</p> <p>Distribute sets of 3 colored cards to each participant. Each color is linked to one category of criteria, i.e.: / Option: vote by raising hands/</p> <ul style="list-style-type: none"> • ‘human being criteria’ — yellow • ‘female criteria only’ — blue • ‘male criteria only’ — green <p>Ask people to raise the card with the color of the category they believe the criteria belongs to. Start moving the criteria from the single diamonds to mother diamond, following both previous ranking (best, ok, not good, very bad) and the new ranking (human criteria, female only, male only criteria). (10mins)</p> <p>Challenge the participants if they perceive some human criteria as ideally female or male only. Usually most of the criteria are ideally common both for men and women. This challenge should not be done directly, but through pointing out potential contradictions between these divisions and some of the other goals – usually these exist (e.g. ideally, people want men to be strong but this can lead to violence, women to be caring but this leads to them being exploited). Pose these challenges as questions, but do not push.</p> <p>In the end, say ‘thank you’ and explain we will discuss the results back in separate groups.</p> |
| 25 | <p>In the separate groups, ask participants for their feedback: (25mins)</p> <ul style="list-style-type: none"> • What did you learn? What is most important for you? • What was most surprising? • What did you like about this exercise? What did you enjoy? • What was difficult? How can you use this knowledge back home? How can you help others to learn? <p>Explain that in the next step, we will discuss what we can do to change the situation and address the challenge. To do this, we need to identify 3-4 priority issues to discuss in the afternoon so everyone is working on something real and important for them, and goes away with some ideas on how to move forward.</p> <p>So:</p> <p>To close this exercise, participants should vote on which issues are priorities for change —everyone has 3 votes each. Votes can be either for something good at the top of the Diamond, which is ideally for both women and men, but is</p> |

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| | currently only for one — or for things which are undesirable at the bottom of the Diamond. The voting should take place over the lunch break, to avoid queues. |
| Lunch | 12:50 – 13:50 |

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| | Session 3: Challenge Action Tree |
| Session objectives | <p>By the end of this session, the participants will have:</p> <ul style="list-style-type: none"> • Clarified different aspects/reasons for their challenges • Identified possible solutions to overcome each aspect of challenges as a combined strategy • Committed to at least 3 SMART actions to overcome the challenges |
| Time | 13:50 – 16:00 (130 minutes) |
| Materials | <ul style="list-style-type: none"> • Flipcharts • Markers • Colored cards/ post-it notes |
| Instructions 70 | <p>Explain the objectives of the session. Say now we will use a new tool – the Challenge Action Tree, to find solutions to address our challenges. (5mins)</p> <p>Explain that “problems” are very complex, so complex we often do not know where to start. In this exercise, there are no “problems”, only “challenges” which can be overcome, even if it requires some thought and commitment. We analyze challenges by identifying their different dimensions and causes, which makes it possible to think through how each of these can be addressed and combined into an overall strategy. The outcome of this exercise is clear analysis of what causes the challenge and what the solutions are. We will use the symbol of the tree to help us analyze.</p> <p>Plenary explanation: The tree has four parts.</p> <ol style="list-style-type: none"> 1) Draw a trunk (two lines) in the middle of the demonstration flipchart. Next, taking the challenge with the most votes from the Diamond, draw its symbol in the middle of the trunk. The challenge should be described in the positive terms, i.e. overcoming violence, obtaining an equitable role in decision-making. 2) Roots which represent the dimensions/causes of the challenge. 3) Branches corresponding to each root to represent the possible solutions to each dimension 4) SMART fruits which represent concrete action commitments to achieve the solution — these are then monitored over time to see how you are doing. |

Ask people to choose the challenge from the Diamond they think is most important for them. Divide the participants into groups to work on each challenge. Provide each group with a flipchart paper and markers.

1. **The trunk** – what is the challenge? **5mins**

Refer participants to the main flipchart (example). Ask people in the groups to draw the trunk and challenge. Make sure the challenges are described positively, not as a negative depressing “problem”

2. **The roots** – causes of the challenge **20mins**

Refer participants to the main flipchart (example). Draw roots of the tree. Ask them to brainstorm what is one of the reasons for the challenge. Draw it at one of the root.

In each group people should first brainstorm individually, coming up with 3 dimensions/causes of the challenge and drawing or writing these on post-it notes/cards. Starting from the back (to make sure that everyone participates), people should then share these with their group, putting each on a different root of the tree. As people put up their cards on the flipchart, they should group ones that are similar. Following discussion, the number of main causes should be narrowed down to between four and six to form the main roots, with rootlets.

Some causes may be so fundamental and entrenched that they apply to most other roots (e.g. gender discrimination). These can be drawn as patches of diseased soil.

Next, ask participants to vote which main roots are most important for them and mark those.

3. **Branches** – solutions for each cause **20mins**

Say: once we have identified some dimensions/causes of the challenge, we can start to think how to address each in turn as part of our combined strategy. Refer them to the demonstration flipchart and come up with adequate example.

Next, follow the same process as with roots: ask participants to brainstorm solutions, drawing symbols for 4-6 solutions on post-it notes. As people put up their post-it notes at the flipchart, they should group ones that they think are similar.

In the end, ask participants to discuss and mark which solutions they think are most important and most attainable in the short term. If needed, ask them to vote.

4. **Fruits** – SMART action commitments **20mins**

Say: now, we identified potential solutions. However, hypothetical solutions are not enough. We will now work on fruits. The fruits represent individual actions, which each person can take to achieve the solutions. The most important part of the tree is these fruits — that is what we grow the tree for. And, we can see over

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| | <p>time if they have ripened (been achieved), withered and died (been forgotten about or failed), or if they are still unripe (remaining to be done).</p> <p>Now, please go back to your trees and their branches. Think about what can you do yourself, personally, to start working towards the solution. Think about various timeframes: next day, within one week, within one month, within one year.</p> <p>Provide participants with a sample solution, i.e.:</p> <ul style="list-style-type: none"> - Challenge: to overcome overload with household tasks. Solution: share the tasks with my husband. Personal fruit: this week I will discuss with my husband and propose he takes care of one household task; within a month I will train my oldest child to help me in one of my household tasks, etc - Challenge: to be better educated. Solution: attend distance learning courses. Personal fruit: this week I will research to find what courses are available. Every next month, I will save X to start attending the course next year. <p>Next, allow participants time for personal brainstorming and sharing in their group as before.</p> |
| 45 | <p>Challenge Action Tree Presentation</p> <p>Ask each group to present their tree.</p> <p>Explain to participants that now they committed to their fruits, their task is now to implement changes. Next time we meet, we will evaluate which fruits have ripened, or withered and died.</p> |
| 15 | <p>Feedback</p> <p>Discuss with participants the following questions:</p> <ul style="list-style-type: none"> • What did you learn? What is most important for you? • What was most surprising? • What did you like about this exercise? What did you enjoy? • What was difficult? - How can you use this knowledge back home? How can you help others to learn? How do you feel about your fruits? What do you need to make them ripen? How will you monitor them? |
| Break 16:00 – 16:15 | |

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| | Session 4: feedback |
| Session objectives | By the end of this session, the we will have: |

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| | <ul style="list-style-type: none"> • Learned how useful the exercises were for participants • Learned how to deliver these exercises to other people • Learned how to communicate about these exercises with other people • Brainstormed how to design the Booklet |
| Time | 16:15 – 17:00 |
| Materials | • |
| Instructions | <p>Sum up the day. Say that now we want to discuss how these tools can be used with other people. Discuss with participants:</p> <ul style="list-style-type: none"> - How useful was it for you to go through these exercises? - How useful can this methodology be for clients? - How can we apply these tools with clients? - How can we communicate these tools with clients? - If not through a training, how can such a methodology be distributed to others? What should it include? |

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| | DAY 2 |
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| | Session 5: Vision drawing |
| Session objectives | <p>By the end of this session, the participants will have:</p> <ul style="list-style-type: none"> • Understood the importance of planning • Clarified their vision for their lives • Become inspired about the possible changes in their lives |
| Time | 9:00 – 9:40 (40 minutes) |
| Materials | <ul style="list-style-type: none"> • Colored markers • Flipchart paper • Personal A4 notebook diaries for their personal reflections |
| 10 | <p>Introduce participants to the day. 5mins</p> <p>Explain first that we are adapting the second day of the workshop with clients. There are two reasons for this – to give them chance to benefit from the tools, but also to show them how these tools work and receive feedback. For the purpose of this workshop, we will go slightly faster than they would during the regular workshop with clients. Make people aware that with clients there will be more time for some of the exercises.</p> <p>Say: yesterday we discussed some of the challenges we face in our lives. We discovered that with some effort, it is possible to overcome obstacles and reach</p> |

our goals.

Today, we will be looking at our lives more broadly, and as individuals in our own pictorial diaries, to learn how we can be more effective in achieving our goals. Explain that by the end of the day, we will come out of this room with a concrete action plan for changing something in our lives, so that we can achieve our dreams. It doesn't have to be very sophisticated —it's more important to come up with something concrete that will lead to a positive change. Add that at the end of the day, as with the previous day, participants will be asked for their feedback.

Next, explain the Road Journey, which is the tool we will be using for this exercise.

All of us have some dreams —ideas and aspirations about how we want our life to be in the future (vision). Moving forward in life requires a clear vision, an understanding of where you are now and how, step by step, you can move forward towards your vision.

It is like a Road Journey – you need to know where you want to get to. You put this as a nice big smiley sun or star at the top right of the paper, because you hope it will be an upward journey (start to draw it). Even if you go downhill sometimes, you still have to think “up”. It is also not easy — like climbing uphill. But it is worth getting a bit out of breath, because the view from the top is great.

We then need to think about where we are now. How much we have already achieved, despite all our difficulties, as well as how far we still have to go. This we put in another circle in the middle, below the sun/star.

We also know that our current situation results from the past. To understand it, we need to analyze our past. We draw a circle in the bottom left corner. It represents our past. We link the “past” circle with “now” circle with two lines, symbolize of the road. The road goes up and down, according to the successes and pitfalls we experience along the way.

We also need to draw lines to connect our present with our future — our journey along the road. We draw the road to the future as straight as possible, because this is how we hope it will be. But when we track progress later, we might put in detours, barriers and ups and downs.

The Road Journey gives an overview of our lives, linking our past to present to future. The whole Road Journey is divided into two parts: past to present (Achievement Journey) and present to future (Vision Journey). We start with the Vision Journey because it is where we want to go in future, which guides how we analyze the past. Many things in the past have happened, but we do not want to spend a long time remembering things which are not relevant to moving forward in future.

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| | <p>Next we will examine our future opportunities — the things which have helped to pull us up in the past, and any new opportunities which may arise in future. We place these at the top of the Road, and think of ways we can make sure to get them.</p> <p>Then we will look at the future challenges — the things which have pulled us down in the past, and also other things which can pull us down in future. We will place these underneath the Road, and think of ways to address or avoid them.</p> <p>Finally, we start to think step by step along the way. The danger about considering our dreams is that they seem so far away that we don't even try to achieve them. Every journey starts with a first step, then the next and so on. We need to set specific targets along the way to break the road up into manageable steps towards our vision — taking advantage of opportunities and addressing challenges. That way, we do not become discouraged.</p> <p>When we have finished our Road Map, it will not be the end. We must continue to honestly track our progress as we move forward from step to step. Make note of what has helped us, and what has stopped us, marking these on the diagram to help us move forward to the next step — reinforcing what is successful, and without repeating the same mistakes.</p> <p>We must also discuss our own individual roads with others in our group, our family and community in order to learn and see how we can each support each other to achieve our individual visions. And, once we have achieved those, how we can achieve ne, and better visions, which at this moment we cannot even dream of.</p> <p>This is what we plan to do today.</p> |
| 30 | <p>1. Individual drawing 15mins</p> <p>Give each participant a piece of paper and markers. Refer them to the previous day's discussions, and ask them to close their eyes and think about how they want their life to look like in a few years (5-10 years). Ask:</p> <ul style="list-style-type: none"> • What will you look like/have achieved that will make you happy and feel that you have had a worthwhile life? • What would you like your family to look like as a happy family? • What would you like your business to look like as a successful business? <p>Ask them to draw a big sun on the first page of their diary. This represents their ideal situation in relation to any of these questions. Ask them to draw it in a circle in top right corner of the page (as in your example). Encourage them to imagine there are no obstacles, and that they are provided with all the resources needed to meet their visions: financial, human, social etc. Highlight that this is about</p> |

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| | <p>dreams, and encourage them to put aside all limits and worries they face now.</p> <p>2. Ask 2-3 volunteers to present their visions. 10mins</p> <p>To wrap up, emphasize that planning should be based on a very clear definition of what you expect to achieve. The more concrete the dreams, the more possible they are to achieve.</p> |
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| | Session 5: Empowerment Mapping |
| Session objectives | <p>By the end of this session, the participants will have:</p> <ul style="list-style-type: none"> • Analyzed their social and economic situation • Clarified their current situation and various resources available: human, financial, social, other |
| Time | 9:40 – 10:40 (60 minutes) |
| Materials | <ul style="list-style-type: none"> • Colored markers • Flipchart paper • Personal A4 notebook diaries for personal reflections |
| 30 | <p>1. Introduction 5mins</p> <p>Explain that we already know where we want to get to. In order to plan our way there, we need to know where we are now: we need to analyze our present: who we are, who the people around us are, what the institutions are that affect us, and whether the type of relationship we currently have with them helps or hinders us, and what resources are available.</p> <p>The first step in achieving one's vision is to appreciate one's own strengths and resources, and how to use these —because depending on others is a risky strategy. Change starts with ourselves, our own attitudes and our commitment to take action.</p> <p>However, family, friendships and communities are also very important in helping us move forward. There are also institutions that can support us if we have the right strategies to approach them: banks, government, religious institutions, etc.</p> <p>At the same time, there are also often people close to us, or in the community, that hold us back. Many institutions are also currently unapproachable or stand in our way. It is important then to develop strategies of persuasion and negotiation to change those situations, and to look for support from others close to us.</p> <p>If at least we can make some way in changing our personal situations, then we have more support to get the outside assistance we need. And institutions will</p> |

change.

Empowerment mapping looks at all the personal and institutional relationships and resources that a person can build on, or try to change, to move forward to a better future.

2. Who am I? **5mins**

Draw a circle in the center of the page on a separate flipchart paper, then inside draw a person. Explain to participants that they should draw themselves as they see themselves currently (in general, rather than in this particular meeting), in the center of the sheet of paper.

For example: are they happy/sad, confident/frightened, healthy/sick, educated/not had the opportunity to attend school, what work do they do.

Encourage them to use different colors, and have fun drawing. Encourage them to discuss with other group members any doubts or questions they might have.

IMPORTANT: It is very important that all stages of this exercise are completely confidential, and that people do not look at each other's drawings. What people wish to discuss in the group is up to them.

3. Who is important in my life? **5mins**

Around their own picture, participants should draw the different people and institutions that are important in their lives. Working outwards from the center, they should put those who are most important closest to themselves. Give minimal guidance here, and let people decide on their own who is important. But, make it clear that 'important people' does not only mean family — it could even be the President or the MFI or a community group, these all have a role to play in a person's life.

Again, encourage people to use different colors. They could put men in one color, women in another. And also draw people of different ages in different sizes — who is young, who is old, etc. Make sure they draw them so they can recognize them later.

4. Who (person/institution) do I feel closest to? Who do I love most, and who loves me? **5mins**

Ask participants to draw lines in a new color between themselves and those they love most, or who love them the most. They should use arrows to signal the direction of affection, and different line thicknesses to indicate the strength of the feeling — with dotted lines symbolizing a very weak relationship. Again, stress that these people do not need to be family members — they can also include institutions.

5. Who (person/institution) has money and resources — and do they give them to me? Or do I give resources to them? **5mins**

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| | <p>Participants should draw lines in a different color, using different arrows and line thicknesses, to indicate the direction and strength of cash and resource flows.</p> <p>Property and land ownership can also be marked. It is possible to add further black lines from the most important people/institutions (e.g. husband or partner) to other people they give money/resources to.</p> <p>6. Who has power over me? Whom do I have power over? 5mins</p> <p>Participants should draw lines in a third different color, again using arrow direction and line thickness, to indicate power and submission. For example: how much power does a mother or a father have over his/her children, a husband or wife over their spouse, the MFI over its clients? The bigger the fear, the thicker the line.</p> |
| 30 | <p>Ask participants to discuss in groups (bearing in mind the right to confidentiality): 15mins</p> <ul style="list-style-type: none"> - What people, situations, relationships can help you achieve your vision? Who or what is supporting you? How can you strengthen this? - What people, situations, relationships prevent you from achieving your vision? Who or what creates obstacles? How can you address this? <p>Ask each group to come up with four strategies of strengthening supporters and four strategies for addressing challenges.</p> <p>Ask each group to present in plenary. 15mins</p> |
| Break | 10:40 – 10:55 |

| | Session 6: Road Journey |
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| Session objectives | <p>By the end of this session, the participants will have:</p> <ul style="list-style-type: none"> • Decided the goals in their 10 year+ vision • Summarized their current situation • Defined future opportunities and challenges based on past experience • Developed short term, 1-year objectives • Developed an action plan to achieve their objectives. |
| Time | <p>10:55 – 12:30 (95 minutes)</p> <p>12:30 – 13:30 lunch</p> <p>13:30 – 14:20 (50 minutes)</p> |
| Materials | <ul style="list-style-type: none"> • Colored markers • Flipchart paper • Personal A4 notebook diaries for their personal reflections |
| 5 | <p>Explain that now we are starting proper planning. We need to sum up our current situation, what helps us and what prevents us in achieving our vision, and what are the steps we need to take in order to move towards our vision.</p> |
| 15 | <p>Refer participants back to the Road Journey flipchart. Ask them to draw the analysis of the present (circle bottom left corner), which will reflect their current situation. Ask them to draw the answers to the following questions: 15mins</p> <ul style="list-style-type: none"> - Who are the closest people, who are directly involved in achieving your vision (to be moved from empowerment map)? - What is your business activity? What are other sources of income? - What are your assets? What kind of property do you have? - What makes you successful?(E.g.: children helping in work, land, house, savings, livestock, etc.) |
| 50 | <p>Say: Now we know where we are. We have also analyzed our challenges and opportunities in the Empowerment Map.</p> <p>Ask participants to draw two straight lines to link either side of the circle. This represents their road from the present to the future. It is straight and upwards, because this is how we hope they will reach to their vision. Things may not work out that way (as will later be tracked in the follow-up Achievement Journey), but that's okay. We will draw it that way to begin with. 5mins</p> <p>Next say: in the Empowerment Map, we identified supporters and challenges. Let us now put these on the map.</p> <p>Ask participants to draw above the road their opportunities from the</p> |

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| | <p>Empowerment Map and add any new: 15mins</p> <ul style="list-style-type: none"> - Demands for their services in the close area - Availability of cheaper sources of energy etc. - Support from new friends (who?) or institutions (who/which?) <p>Next, ask them to copy their challenges identified on the Empowerment Map. Ask them also to brainstorm other obstacles, that may appear, for example: 15mins</p> <ul style="list-style-type: none"> - Sickness - Too much rain (for farming activities) - Opposition from new friends or institutions (who/which?) <p>Encourage people to discuss in groups.</p> <p>Next, ask volunteers to present their Road Journeys. Ask others to challenge those Road Journeys presented. 15mins</p> |
| 25 | <p>Next, say that even if the vision lies far in the future, we need to start achieving it step by step. That is why we will start by considering a one year horizon, in order to figure out what we need to achieve within this first year, so we can achieve the overall vision in X years.</p> <p>Ask them to draw a circle next to the vision circle, which will represent the achievement in one year's time. Next, ask them to draw in the circle what they will do within this year to achieve the vision.</p> <p>E.g.: if the vision is about sending children to school, the one year achievement can be saving \$XX.</p> <p>Ask for a volunteer and develop the objective in plenary. Ask the person to briefly describe the vision. Next, ask what this person will do within the coming year to achieve this vision. Help the person to formulate SMART objective: Specific, Measurable, Achievable, Relevant and Time-bound. 10mins</p> <p>Next, ask others to develop their own objectives and draw them. Ask them to work in groups. 15</p> <p>Ask 2-3 volunteers to share their objectives. 10mins</p> |
| Lunch | |
| 50 | <p>Say: now we are in the final stage. We need to draw our action plans: how we will achieve our one-year goal by starting where we are, and addressing the challenges and opportunities that we have identified.</p> <p>This involves first dividing the road into stages. These could be monthly, as in the calendar, or longer time periods (e.g. three-monthly). Then, the particular actions to be taken should be drawn, integrating also the arrows from the opportunities</p> |

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| | <p>and challenges. 5mins</p> <p>Ask people to draw in each stage the answers to the following questions:</p> <ul style="list-style-type: none"> - What do you plan to do at each stage? What will you start with? What will be done in the first month? - What is the next step? What will you do in the second month? - What are the next steps? - How do opportunities influence your plan? - How do challenges influence your plan? <p>Refer people to the first day, and the Challenge Action Trees. Ask them to include the results of that discussion into their answers.</p> <p>Ask again a volunteer, to develop their action plan in the plenary as an example. 15mins</p> <p>To start, ask people to work on their own. Once they are done, ask them to share in pairs and challenge each other — are these plans realistic? Are they doable? Are they logically planned? Do they address opportunities and challenges? 15mins</p> <p>Ask as many volunteers as possible to present their roads. 15mins</p> <p>To wrap up, say: now the participants have committed themselves to implement their action plans. They are well-equipped to start changing their lives. Next time we meet, we will see how much of their action plans they have implemented. Also let them know that the MFI staff will call them to monitor the progress.</p> |
| break | 14:20 – 14:35 |

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| | Session 7: Feedback and planning |
| Session objectives | <p>By the end of this session, the we will have:</p> <ul style="list-style-type: none"> • Learned how useful the exercises were for participants • Learned how to deliver this exercises to other people • Learned how to communicate these exercises with other people • Brainstormed how to design the Booklet |
| Time | 14:35 – 17:00 |
| Materials | • |
| | <p>Sum up the day. Say: now we want to discuss how these tools can be used with other people. Discuss with participants:</p> <ul style="list-style-type: none"> - How useful was it for you to go through these exercises? - How useful can this methodology be for your family or friends? - How would you encourage other people to participate in this training? - How can you apply this tool with others? How would you do this? What |

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| | <p>would help you?</p> <p>If not done through a workshop, how can such a methodology be distributed to others? What should it include?</p> <p>Next steps planning:</p> <ul style="list-style-type: none"> • Communication with all staff • Communication with field test branches • ... |
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Annex 2

Question/Answer instruction for Loan Officers to help them be prepared to answer possible questions from clients.

Before you distribute the Booklet to your clients:

- Read and complete it with your spouse or partner, or a friend, so you have your own experience using the tool.
- If you are able to share a positive personal experience of completing this Booklet, you will be more able to convince clients to use it.
- Remember that not only your clients, but any person who is interested in the campaign, may participate.

Who should complete this Booklet:

- Wife and husband, or man and woman from the same household, or
- People who are keen to change something in their life (the motivation should not be based only on winning the prize) and
- People who are willing to do this exercise with their spouse or partner
- People who are able to give you back the completed Booklet or delivered it to the local branch office
- Preferably people at between the ages of 25-50.

How to convince your client to spend time to complete this Booklet, arguments and examples:

- It is both entertaining (because of the games) and a useful exercise
- It may help improve the use of your time and resources available in your family
- It may help you reflect on your own life and plan a better future
- It may help you better understand your partner (and what makes him/her happy and unhappy)
- It may help you improve your business

- You may win a valuable prize
- Use your own experience, and lessons learned to compete the Booklet
- Refer to the success stories in the Booklet to convince people how useful the tools can be, if properly applied.

Other suggestions:

- Do not push your client to complete this Booklet — if the person is not willing to do it, it's better to wait for another client.
- The clients should complete the Booklet by themselves (do not write their answers for them).
- Remember that this is not simply a contest, but an important non-financial service provided to our clients.

Basic questions that the client may ask (use feedback from Loan Officers to add to this list):

Question: Shall I fill in this booklet in one time or may I do it within few days?

Answer: You may do it in one day or divided and doing over 2 or 3 days

Question: Is it okay if I complete the Booklet without my spouse?

Answer: In order to have meaningful results, we suggest that 2 people (of opposite genders) complete this Booklet.

Question: Why AzerCredit is involve in this activity?

Answer: AzerCredit wants to serve their clients well and that their lives are improving as a result. This non-financial activity will help AzerCredit to know and understand their clients better. AzerCredit would like to see satisfied and happy clients, and this tool can help people to achieve it.

Question: Is this activity an AzerCredit initiative?

Answer: This campaign is a part of global initiative. We hope that our experience and lessons learned will be useful in other countries and regions.