



**MICROFINANCE CENTRE**

**ARE YOU THINKING  
HOW TO TURN YOUR LIFE  
INTO A SUCCESS STORY?**

**Look inside for efficient life planning tools!**



Azərbaycan Mikromaliyyə Assosiasiyası



Azerbaijan Micro-finance Association

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**Contact information:**

**MICROFINANCE CENTRE  
ul. Koszykowa 60/62 lok 52  
00-673 Warsaw, Poland  
[www.mfc.org.pl](http://www.mfc.org.pl)**

# Instructions

## Introduction

Have you ever thought that you are the main designer of your life journey?

If “no”, don’t you think it is the right time to spend some time planning it?

If “yes”, we suggest you have a look at your life from a slightly different perspective.

This booklet offers you easy and entertaining exercises. Follow the instructions and they will bring you to some interesting and perhaps unexpected life decisions.

You can use this booklet by your own, however it is highly recommended to discuss your thoughts with other women and men from your family. You will understand better what makes you and men from your family feel happy and unhappy. This discussion will bring you to conclusions what you have to change in your life style. You can also share this with your friends.

The best results are achieved when following all the four exercises step by step. You may do all the exercise at once, or divide them or even their parts into various days.

On even pages, you will find introductions and templates for exercises.

On odd pages you will find examples – use them as inspiration for your own thoughts and reflections.

Good luck!

# Success Stories of AZERCREDIT Clients

## Using the GALS life planning tools

### 1. Change your life...

Most people before solving any of their problems first make a solution plan, and then start to put their plan into action.

But how many people write down their plan? If the plan isn't written down then some very tiny details which are actually quite important can be missed out. If so, the plan won't be achieved or we won't be able to achieve the expected results.



After using GALS tools for the first time I would say that my life was revolutionised. GALS tools helped me to achieve my imaginable dreams.

As well as participating in lots of training courses, I also led lots of training courses within my job. Although I had gained lots of new knowledge and skills in every training course, I was not promoted in my job in Faberlic – a cosmetic firm; I remained at the same consultant level.

In 2010 I learned about the GALS tools for the first time. This training course was totally different from any other training courses. After this training course, I quickly applied the GALS tools in my job and in a very short time I opened my personal Office. Within 6 months I was promoted from just a consultant to a Director, and then after 2 months to the general manager position.

Then, I found myself at a previously unimaginable career level. Thanks to GALS tools I was introduced as a business woman to a wide range of people. I received invitations to high-level events at home and abroad. I made new friends, met more business people; this was all really great for me. While delivering training courses in any regions and in any field, I use GALS tools with great pleasure, to hold the attention of the audience. Thanks to this everybody is on my side and afterwards when I hear that the people I trained have also achieved successes using GALS tools, I can't tell you how happy I am.

God gives different chances to people; someone takes an opportunity, use this chance and achieves success, but someone else can just close their eyes and constantly complain about life. My advice:

**Do not close your eyes, plan your life using GALS tools and achieve the most that you can.**

## 2. See your goal on the Road Map ...and just reach it!

Nasibova Malahat Manaf, one of the families with special care needs at the Centre of Child and Family Support, has also benefited from these tools.

After this training course, using the GALS tools Ms. Malahat appealed to local Executive bodies, then she went all the way and her child was able to have all medical tests free of charge with the governmental support in Baku, as well as getting a free hearing aid device.



## 3. Challenging Gender Diamond

Hafiz Bakhshaliyev, 41 years old: "I live in Mingechevir. On the first day of the training course on GALS tools everything seemed funny to me and not at all serious. But while working on one of the exercises – Gender Diamond, I came to a conclusion that the main challenge and negative point in my life was alcohol. After the training course I wanted to change certain things in my life. Then, during the GALS workshop, I saw a video from Africa, and I saw how alcohol ruins family life there as well. After that my objective was to stop drinking. The first step in making a change started with the statement: I will no longer drink.



Several months have passed and I haven't drunk any alcohol. Now I can allocate more time to my family and feel better in terms of my own health. I lost some weight which gives me lightness and energy. I gained respect from the people near where I live. Now everyone recognizes me as a strong willed person.

I was able to develop my business. According to the plan which I developed in the training course, I bought new refrigerators for my small shop and increased the range of goods in the shop. My family supported me. When my family members saw positive changes in me, they started to help me and my business turned into a family business. Now we no longer hire a seller. I do this job myself and when I'm out my wife helps me. Even my 13 year old daughter helps us during her summer holidays and weekends. We run our business altogether.

I started to take more interest in the classes of my daughter. When I saw that she was falling behind in computer classes, I bought her a new computer and enrolled her in extra computer courses. As she has a deep interest in piano, we enrolled her in the local music school. Now after school, she goes to piano classes. This year she successfully completed the 9<sup>th</sup> class with all excellent marks.

For a month I left my business, as I needed a break. During my break my family ran our business. And now it's their turn to have a rest. Having everything planned always leads to success.

I advice everyone to use GALS tools and make changes in their life and state that **IT IS POSSIBLE!**"

# Exercises

In this part you are provided with exercises and examples of how other people answered the exercise. Remember – there are no bad answers!

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## Exercise # 1 GENDER DIAMOND

Let us introduce you to a “Gender Justice Diamond”. As you know, the diamond has many facets, the more facets this stone has the more beautiful it is. Imagine gender justice as a multifaceted diamond: although men and women are different, when they come and work together in line with their abilities, they can become a beautiful treasure. Use the Diamond shape to understand yourself better, as well as other men and women from your environment.

IF YOU ARE WOMAN, fill in the right part of the exercise template (step 1 and 2). Next ask a man to do the same in the left part.

IF YOU ARE MAN, fill in the left part of the exercise template (step 1 and 2). Next ask a woman to do the same in the right part.

**Step 1:** What do you like about being a woman/man? Write 5 factors on each facet of the upper side of the diamond

**Step 2:** What do you dislike about being a woman/man? Write 5 factors on each facet of the down side of the diamond.

**Step 3:** Ask your husband or other man from your family to write also 5 factors that make him happy and unhappy about being man.

Woman

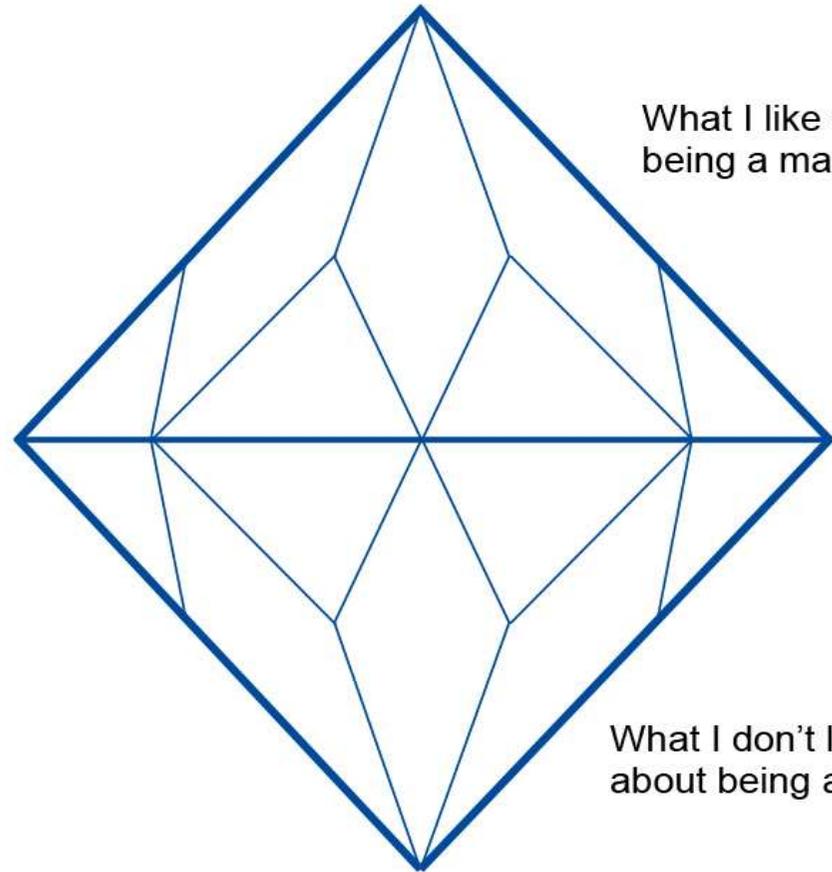
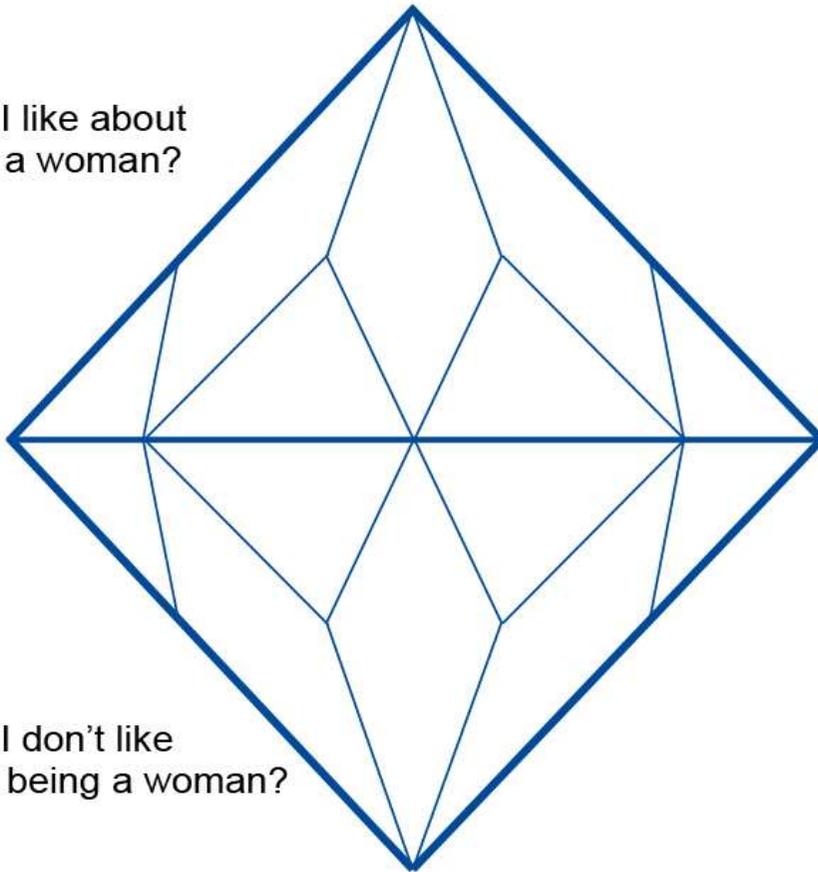
Man

What I like about being a woman?

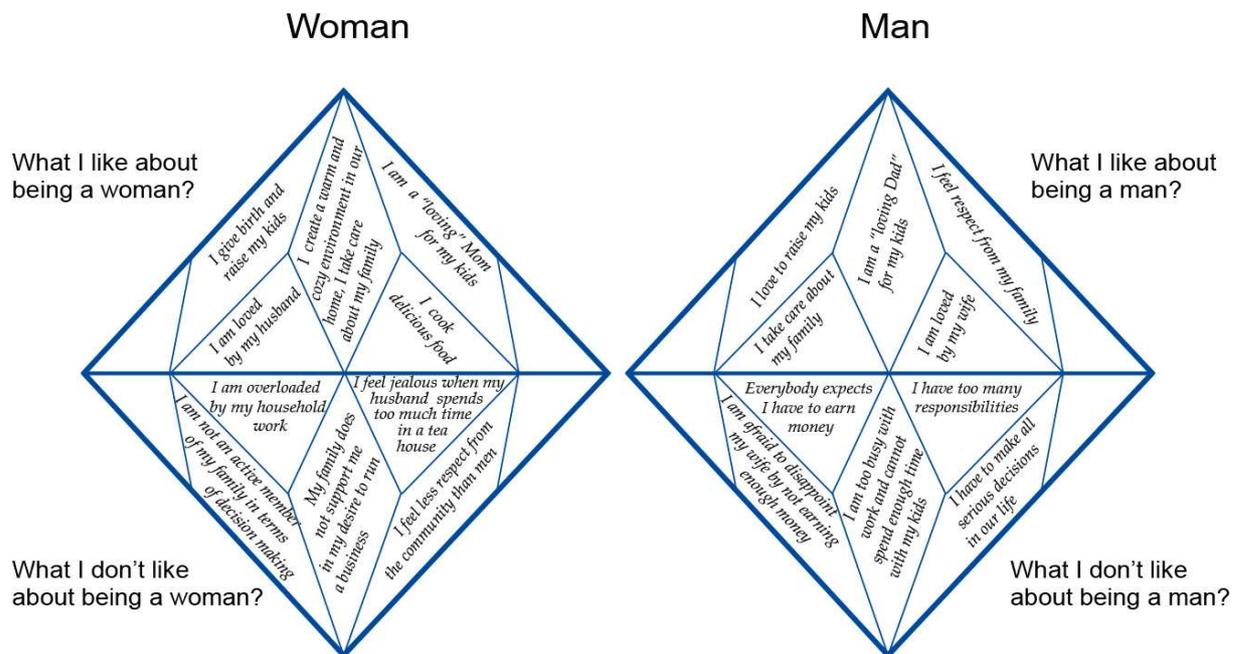
What I like about being a man?

What I don't like about being a woman?

What I don't like about being a man?



EXAMPLE of a diamond filled-in:



*I like to be a woman because:*

- *I give birth and raise my kids*
- *I create a warm and cozy environment in our home, I take care about my family*
- *I am loved by my husband*
- *I am a "loving" Mom for my kids*
- *I cook delicious food*

*I dislike being a woman because:*

- *I am not an active member of my family in terms of decision making*
- *I am overloaded by my household work*
- *My family does not support me in my desire to run a business*
- *I feel less respect from the community than men*
- *I feel jealous when my husband spends too much time in a tea house*

*I like to be a man because:*

- *I take care about my family*
- *I am loved by my wife*
- *I love to raise my kids*
- *I feel respect from my family*
- *I am a "loving Dad" for my kids*

*Disliked to be a man because:*

- *Everybody expects I have to earn money*
- *I am too busy with work and cannot spend enough time with my kids*
- *I am afraid to disappoint my wife by not earning enough money*
- *I have to make all serious decisions in our life*
- *I have too many responsibilities*

**Step 4:** Look at all these factors and decide which of them are unique to men or women and which of them are common to both? Mark the common ones with a color pen.

Factors unique to woman or man	Factors Common for all human beings
WOMAN:	
MAN:	

**Step 5:** Look at the common factors. Discuss with your counterpart, which of them make the life of marriage or family happier. List the 3 most influential factors.

**Step 6:** Look at the common factors. Discuss with your counterpart, which of them make the life of marriage or family most unhappy. List the 3 most influential factors.

*Factors, which make the life of marriage and family **happier***

*Factors, which make the life of marriage and family most **unhappy***

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_

**Congratulations!**

If you listed the three things that help men and women to be happier, you know already **one** out of two **keys to successful life**.

The second key to successful life are the skills to transform obstacles into positives. The next exercise will lead you through the process of planning how to address the challenges on your way. Pick up the two negative factors and let's move to the next exercise.

EXAMPLE of the diagrams filled-in:

Step 4

Factors unique to woman or man	Factors Common for all human beings
WOMAN: <i>I like the fact I gave birth to my children</i>	<i>I like to create a warm and cozy environment in our home, I like to take care about my family</i>
MAN: <i>I don't like everyday shaving</i>	<i>I like to be loved by my spouse</i>
	<i>I like to be a "loving" Mom (Dad) for my kids</i>
	<i>I don't like that I have too many responsibilities</i>
	<i>I don't like to be the only decision taker in our family</i>

I will concentrate on the following two factors:

- *I am overloaded by my household work*
- *My family does not support me in my desire to run a business*

*Factors, which make the life of marriage and family happier*

*1) (MAN and WOMAN) I like to spend free time with my spouse and kids*

*2) (WOMAN) I would like to be more active outside home, i.e. engage in business*

*3) (MAN) I like to have proper time for rest from work*

*Factors, which make the life of marriage and family unhappy most*

*1) (Woman) I am overloaded by my household work*

*2) (Woman) My family does not support me in my desire to run a business*

*3) (Man) I spend too much time in my work and tea house*

## Exercise # 2 CHALLENGE ACTION TREE

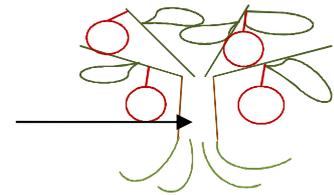
When you overcome the obstacles you face, your life improves. However, no challenge disappears if you want only. Action is needed to address the challenge: planning and implementation of action plan.

Pick up one issue from the list of negative factors in the previous exercise. The factor you dislike is the subject to change.

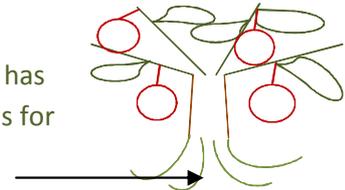
The outcome of this exercise is a clear analysis of what causes the challenge and what are the solutions. Use the symbol of the tree to help you analyze.

The tree has five elements.

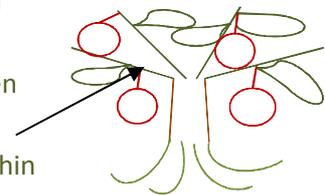
**Step 1.** The first element is a trunk. Write there your challenge.



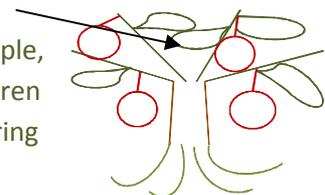
**Step 2:** The roots represent the reasons for the challenge. Think about reasons for your challenge. Next, write them on the tree roots. No tree has only one root – come up with as many roots, as you can identify reasons for your challenge.



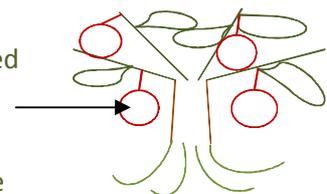
**Step 3:** Branches represent possible solutions to each of the reasons. Each branch corresponds to each root (several branches can correspond to one root). Think about each root. Think realistically what would need to happen in order to neutralize the reason for challenge. Think realistically – avoid solutions like moving to desert island. Think about solutions which are within your influence. Write the solution on a branch.

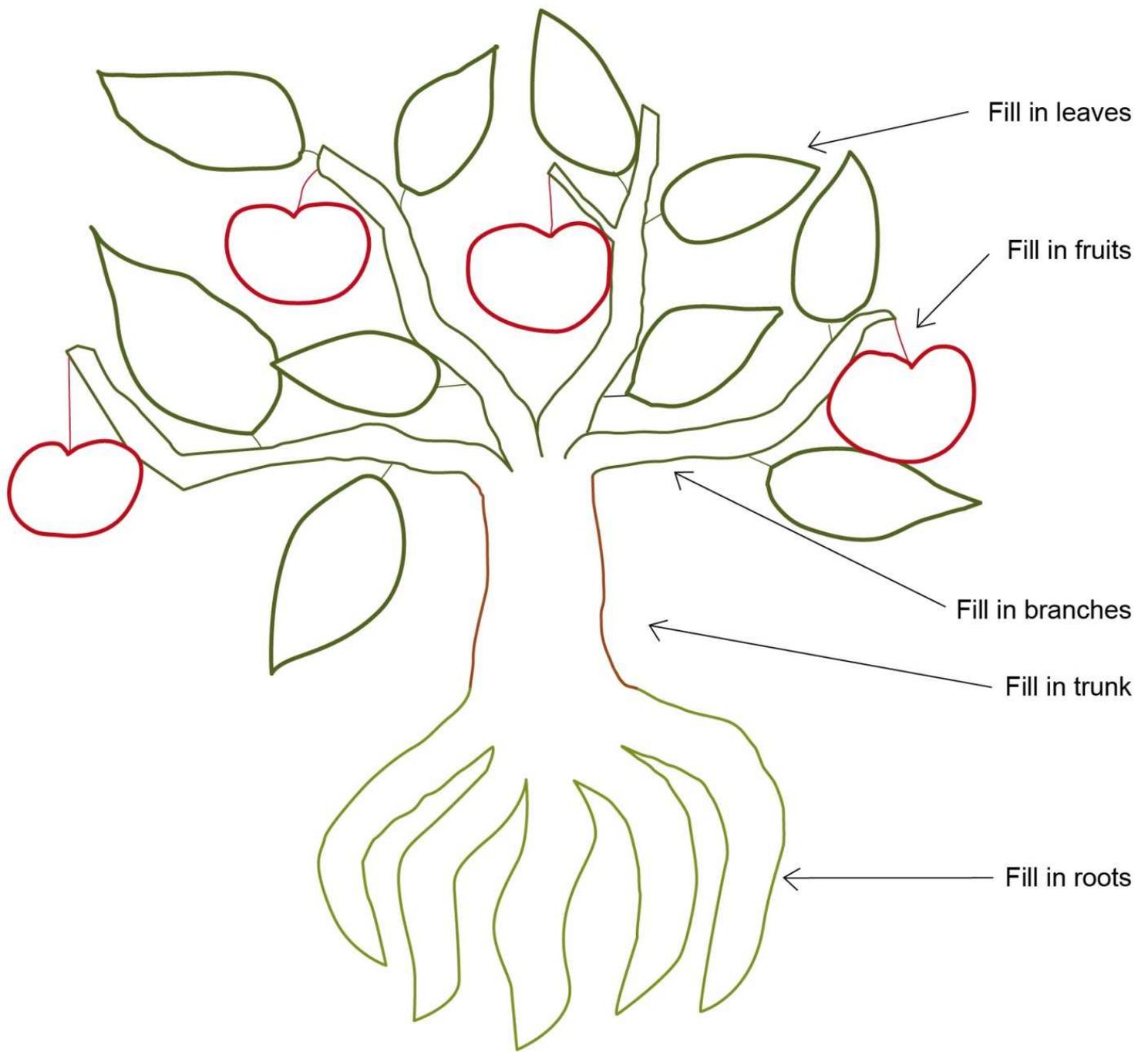


**Step 4:** You identified potential solutions as branches. However, hypothetical solutions are not enough; there must be leaves on your tree. The leaves represent what you can do in order to get closer to the solution. For example, if your solution to the root of too much time spent on taking care for children is ‘to have someone to help out with kinds’, your leave of action is to “during the coming 5 days, seek among aunts and grandmas in the family one person, who could come to take care about kinds once a week”. There might be many leaves at one branch. Write down your commitment at leaves.



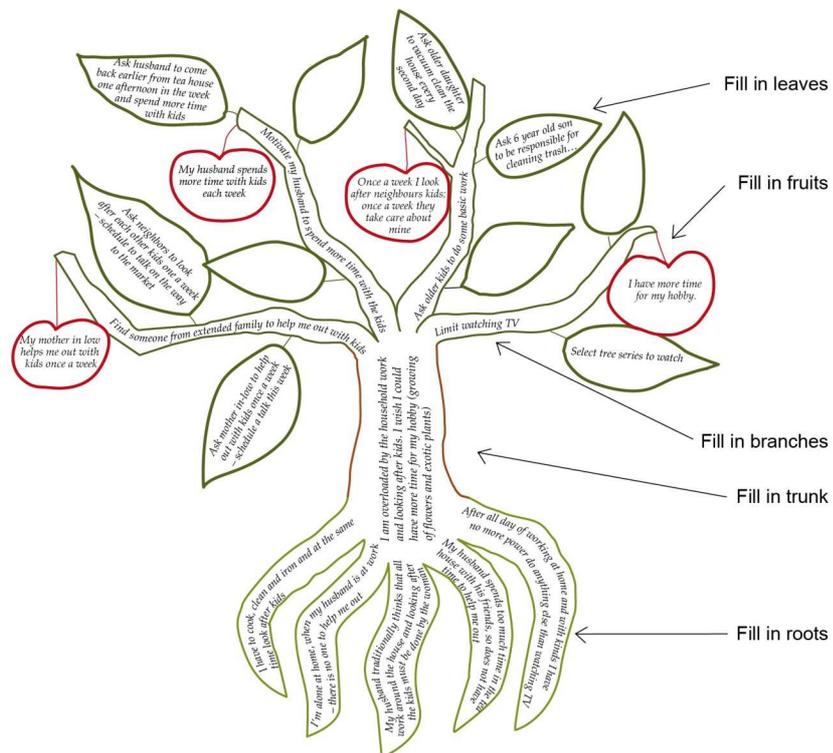
**Step 5:** Any tree gives fruit – they are a reason for growing the tree. The results of the actions implemented by you are the fruits. If they have ripened over time – you have successfully implemented the planned actions. If the fruits withered – they have been forgotten about or failed. If they are still unripe – remaining actions are still to be done. Think what you want to see in the future as a result of your actions. Write it down in the fruit. Observe over time, if your fruit ripens or withers.





TREE TEMPLATE

## TREE TEMPLATE FILLED IN WITH EXAMPLE:



**Trunk:** *I am overloaded by the household work and looking after kids. I wish I could have more time for my hobby (growing of flowers and exotic plants).*

### The reasons that I am overloaded by the routine household work are as follows:

- *I have to cook, clean and iron and at the same time look after kids*
- *I'm alone at home, when my husband is at work - there is no one to help me out*
- *My husband traditionally thinks that all work around the house and looking after the kids must be done by the woman*
- *My husband spends too much time in the tea house with his friends, so does not have time to help me out*
- *After all day of working at home and with kids, I have no more power to do anything else than watching TV*

### The possible solution can be:

- *Find someone from extended family to help me out with kids*
- *Motivate my husband to spend more time with the kids*
- *Ask older kids to do some basic work*
- *Limit watching TV*

### Leaves:

- *Ask mother-in-law to help out with kids once a week - schedule a talk this week*
- *Ask neighbors to look after each other kids one a week - schedule to talk on the way to the market*
- *Ask husband to come back earlier from tea house one afternoon in the week and spend more time with kids*
- *Ask older daughter to vacuum clean the house every second day*
- *Ask 6 year old son to be responsible for cleaning trash...*
- *Select tree series to watch*

### My fruits are:

- *My husband spends more time with kids each week*
- *My mother-in-law helps me out with kids once a week*
- *Once a week I look after neighbours kids; once a week they take care about mine*
- *I have more time for my hobby*

### Exercise # 3 ROAD JORNEY

An “Action Tree” is an instrument that helps you to overcome the challenges of your current life. That is important skill to for building your future. Now it’s time for a key task – planning your future. How do you want your life to look like in 1 or 2, or 3, or ... 10 years? All of us have some dreams – some thoughts on how we would like our life to look like in the future. Let’s call it “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 to your vision. Decide what you want to achieve and how you will achieve this. Build a road to your future life

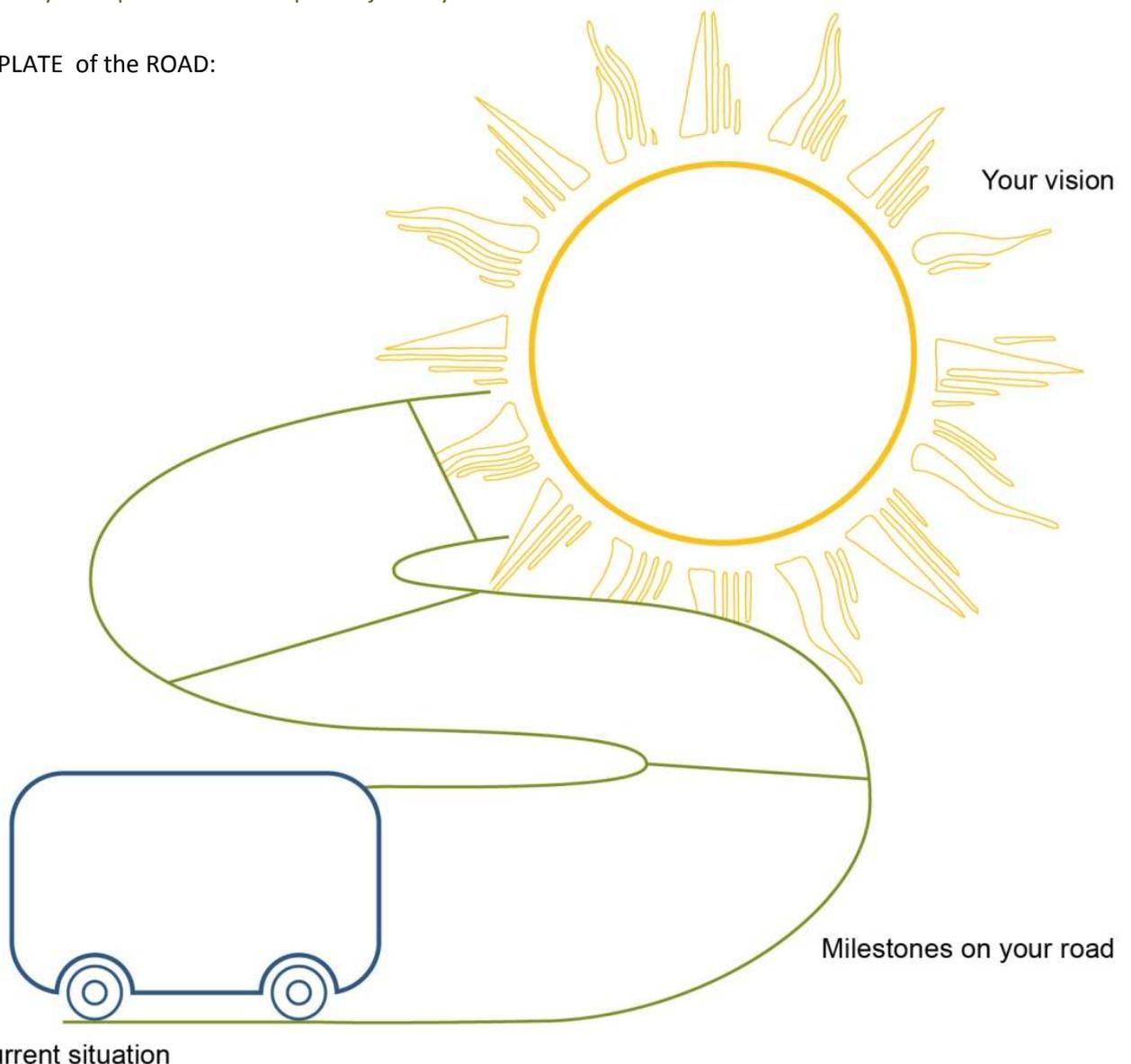
**Step 1:** Form your vision.

Start with the questions:

- How do you want your life to look like in one year time?
- How do you want your family to look like in one year time?
- How do you want your business to look like in one year time?

Visualize what you want to achieve with your family, business, and other life spheres. Describe your dreams in an appropriate sector of your vision circle. This circle is like the Sun at the top right, because you hope it will be an upward journey.

TEMPLATE of the ROAD:



**Step 2:** Find your current place.

Now you need to identify the place where you are now. It means how much you have already achieved, despite all your difficulties; who you are now; what are your skills; experiences; features of your character; what assets do you currently have; what are your relations with other people and organizations, etc. To make this easy write three lists of factors that will help you to achieve your dreams in the following table. One column of this table will represent what you have already. In the second column of this table write a list of what you lack in aiming for your dreams.

	<i>What do I have</i>	<i>What I feel lack of</i>
<i>People/relations /organizations that can help me</i>	_____ _____	_____ _____
<i>Your knowledge, skills, strong features of your character</i>	_____ _____	_____ _____
<i>Material factors</i>	_____ _____	_____ _____

Move your current ‘assets’ into the Present shape (vehicle).

**Step 3:**

Plan your steps towards the road ahead.

Now you need to draw the action plan: how you will achieve your goal, starting where you are, and addressing the challenges and opportunities you identified in the table above. This involves first dividing the road into stages. These could be monthly, as in the calendar, or longer time periods e.g. three monthly.

For each stage, ask yourself: what do you need to happen at this stage, so that you can achieve your one year plan? What do you need to have? What do you need to do? How you can use resources you have to achieve this? What are the challenges you need to address in order to achieve what you planned for this step?

Write down your targets for each period. Make sure they are Concrete, Realistic and Time-bounded.

Start to think step by step along the way. It is not good just thinking how far away the end of the road is or you may become discouraged and stop trying. You need to set specific targets along the way to break up the road journey into manageable steps towards the vision - taking opportunities and addressing challenges.

**EXAMPLE OF THE ROAD TEMPLATE FILLED IN:**

*I would like to see my family happy, healthy and well provided for. All my kids achieve a higher education. My husband and I are running our own business. We have enough money to build a new house and bring up our children and grand children.*

*All the children are healthy. Everybody in our family helps and supports each other. The household work is equally shared. We love each other and spend a lot of time together. We often receive guests as well as often visit our friends and relatives. My husband and I are respected in our community.*

*We run a family business selling flowers and exotic plants. My husband left his work as a bus driver where he received a very small salary. We managed to open our own Flower Store nearby to our house. We supply all holidays and events in our community with flowers and decorations.*

**Your vision**

*I would like to see my family happy, healthy and well provided for. All my kids achieve a higher education. My husband and I are running our own business. We have enough money to build a new house and bring up our children and grand children. All the children are healthy. Everybody in our family helps and supports each other. The household work is equally shared. We love each other and spend a lot of time together. We often receive guests as well as often visit our friends and relatives. My husband and I are respected in our community. We run a family business selling flowers and exotic plants. My husband left his work as a bus driver where he received a very small salary. We managed to open our own Flower Store nearby to our house. We supply all holidays and events in our community with flowers and decorations.*

What I need to do in order to achieve it: the first income will be invested into buying a second hand car. A new loan can help as well.

We will market our business as supply for all big family events requiring flowers, like weddings, funerals, etc.

**Milestone 3 on this road:**  
 What will be achieved: my shop is open. We have a car to pick up more flowers at the wholesale and to deliver flowers to some of the clients. Once a month we travel to big market in the city to sell the flowers.

**Milestone 2 on this road:**  
 What will be achieved: the place for opening the store with flowers will be found. I will gather enough money to arrange necessary furniture's and buy flowers.  
 What I need to do in order to achieve it:  
 - I will investigate the requirements and conditions of negotiating a loan in the credit union, and if they are realistic I will apply for a loan.  
 - My husband will build the sales equipment out of the old furniture.  
 - I will sources cheap wholesales to buy the flowers

**Milestone 1 on this road:**  
 What will be achieved: My husband and my family agree to support me in my business. I have a business plan for my business. I know how to use Internet.  
 What I need to do in order to achieve it:  
 - I have to undertake all measures to talk with my family and relatives in order to convince them to support me in the start up of our family business. I develop a schedule when and where I will talk with my husband, mother-in-law, parents and friends I will talk with all necessary actions required from all of us to start our business.  
 - I will calculate all needed investments in order to begin the first sales of flowers in the current season.  
 - I will ask my nephew to help me out with Internet.

What do I have	What I feel lack of
- people that can help me (parents, relatives, friends)	- I am not familiar with the Internet
- I am very good at growing flowers	- I am not a specialist in bookkeeping
- I have skills in persuasion (selling)	- I do not have enough money
	- I do not have a car

**Milestones on your road**

**Your current situation**

**Milestone 1** on this road:

**What will be achieved:**

- *My husband and my family agree to support me in my business.*
- *I have a business plan for my business.*
- *I know how to use Internet.*

**What I need to do in order to achieve it:**

- *I have to undertake all measures to talk with my family and relatives in order to convince them to support me in the start up of our family business.*
- *I develop a schedule when and where I will talk with my husband, mother-in-law, parents and friends to discuss all necessary actions required from all of us to start our business.*
- *I will calculate all needed investments in order to begin the first sales of flowers in the current season.*
- *I will ask my nephew to help me out with Internet.*

**Milestone 2** on this road:

**What will be achieved:**

- *The place for opening the store with flowers will be found.*
- *I will gather enough money to arrange necessary furniture's and buy flowers.*

**What I need to do in order to achieve it:**

- *I will investigate the requirements and conditions of negotiating a loan in the credit union, and if they are realistic I will apply for a loan.*
- *My husband will build the sales equipment out of the old furniture.*
- *I will find sources of cheap wholesales to buy the flowers*

**Milestone 3** on this road:

**What will be achieved:**

- *My shop is open.*
- *We have a car to pick up more flowers at the wholesale and to deliver flowers to some of the clients.*
- *Once a month we travel to big market in the city to sell the flowers.*

When you have finished your Road Map – that will not be the end.

You must continue to honestly track your progress as you move forward from stage to stage.

What has helped you, and what has stopped you, marking these also on your diagram to help you move forward to the next stage, reinforcing what is successful, and without repeating the same mistakes.

**Good Luck!**

**Be persistent, self confident,**

**and remember that a great deal in your life depends on YOU.**