



BRIDGING THE GENDER GAP IN RESPONSIBLE FINANCE

Tool 3 Happy Family Tree

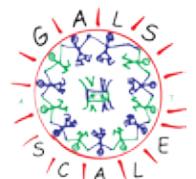
Linda Mayoux

with

Malou Juanito

Intan Dharmawati

and???



'Gender' is simple:

it means:

**women and men (of all ages)
relating to each other as**

**equal human beings
with
equal human rights,**

**equal social responsibilities
and
equal respect.**

Happy Family Tree: narrative

Increasing incomes requires more than getting a loan and implementing production and marketing changes. It requires fairness and cooperation between women and men, and young and old, within households so that all are working together to support each other to develop and advance.

Households are like trees - they need to be properly balanced if they are to be healthy and bear rich fruit. Inequalities between women, youth and men in households are a key cause of imbalances and inefficiencies in the household tree which make them fail.

If the roots are not equally strong on both sides, then the tree will be uprooted in the first storm. If women and men do not work and contribute equally, in paid and unpaid work, this leads to inefficient division of labour inputs to the tree.

If the branches and fruits on one side are heavier than on the other, then the also tree will fall over and there will be no harvest next year. Where women and men do not benefit equally in the branches and fruits, with unproductive expenditures, this will also cause the tree to fall over.

The household trunk is often made to bend one way or the other because of inequalities in ownership and because decisions are not shared. This means everyone goes their own way without caring about the other and the whole tree becomes weak. And disease can easily strike. The tree is blown this way and that by power inequalities - and maybe even uprooted altogether. It is important that decision-making and ownership are equal to help the tree grow straight and ensure healthy flow of goodness from roots to branches.

Even if fertiliser like training or finance is given to the roots, if this is done on one side only eg training or inputs only for the men or if the forces acting on the tree are not made equal eg asset ownership, then the tree will just grow faster on one side and may fall over even faster.

The Happy Family Tree aims to address these imbalances so everyone contributes equally and everyone benefits. Then the household tree can grow straight and strong with strong roots, strong branches and big fruits, and is sustainable.

Aims of the Happy Family Tree

'Happy Family Tree' is an alternative name for the GALS 'Gender Balance Tree'. Which term is used depends on whether or not participants have had previous gender training and how this was received.

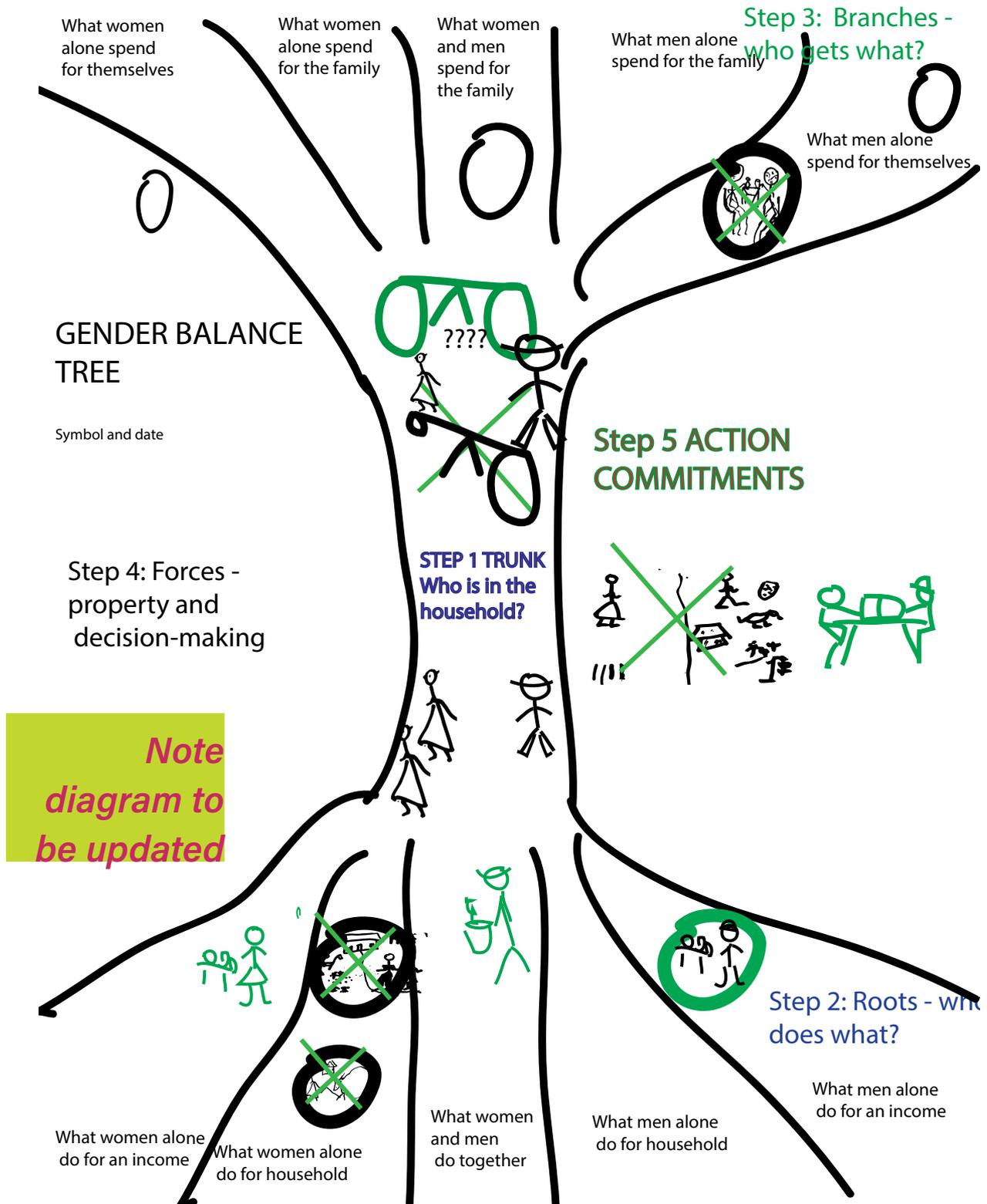
The Happy Family Tree has proved very effective in highlighting the high frequency of gender imbalance whereby in many households women do most of the work but men control and spend most of the income. For women, the burden of unpaid household work and lack of control over income from their income-earning activities prevents them from increasing their economic efficiency and/or using income for productive investment and/or their own or household wellbeing. For both men and women gendered norms of behaviour and peer pressure (e.g. men's cigarette consumption or women's beauty products) may often prevent them from using income productively. It may be possible to more than double family income simply through addressing inefficiencies in division of labour and expenditure caused by gender inequalities. In a significant number of cases in all GALS processes so far, this realisation has brought about changes in the men's behaviour – more sharing of work and decision-making in households and some changes in property rights - making men and their families happier.

Aims for Participants

- identify what work women and men contribute to the household - where can income be increased
- identify what expenditure women and men do for the household - where can savings be made
- identify who benefits most from household expenditure - how can fairness be increased?
- identify inequalities in ownership and decision-making - how can equality be increased?
- decide whether the household tree is 'happy' and balanced - how can happiness be increased?
- decide priority areas for improving the gender and generational balance of the tree and general efficiency in work and expenditure so the tree can stand up straight and bear richer fruit equally for women, youth and men.
- consider sources of savings and priority use of loans to increase income and/or reduce expenditure
- identify and commit to 5 SMART action fruits that will be implemented and tracked in order to progress and provide a framework for identification of more changes in future
- to see which neighbour households already 'break the gender norms' and are more equal in ways that can be learned from as a basis for change

Aims for FSPs

- start to investigate different household structures, including incidence of female headed households and polygamy for input to any social mapping for eg targeting trainings. and upscaling
- clarify and quantify broad gender and generational inequalities in work contribution, control over income and expenditure to avoid reliance on gender stereotypes.
- get an overview of the types of strategies which women, youth and men see as ways forward to balance the tree.
- see which households 'break the gender norms' as a basis for change
- identification of up to 5 gender change indicators based on farmer priorities to be monitored if required.
- get an overview of the types of savings and loan priorities clients have.
- start to think about the types of services which might be needed to complement individual actions and group sharing.



Box 1. Facilitation Overview

Timing
3 hours
based on 20-30
participants

- Pairwise recap on achievements from homework from the previous session and facilitator introduction (20 minutes)
- Interactive presentation of the steps - facilitator does not hold the pen - and drawing individual trees in diaries (40 minutes)
- Group discussion in 2-4 single sex groups to produce quantified gender-disaggregated trees (1 hour)
- Plenary sharing of group trees and drawing and quantification of the consensus action commitments on a parent tree (40 minutes)
- Recap of tool steps in the back of the notebooks and homework (20 minutes)
- Song - homework

**Materials/
inputs**

- Per participant: notebook diary and a pencil and black, blue and green coloured pens. With some sharpeners and rubbers.
- Per group: 1 flipchart and different coloured markers separating women and men

**Facilitator
preparation**

- Familiarise yourself with the tool and draw your own Happy Family Tree
- Download one of the Happy Family songs from the website and play this as participants arrive.
- Prepare an introductory explanation
- Put up a blank flipchart at the front for interactive presentation of the tool
- Make sure the seating arrangements are appropriate for people to sit comfortably in groups while doing individual drawings. And that there are passageways for people to come up and contribute from the front.
- Seat yourself to the side, not at the front and do not hold the pen,

**Participant
preparation**

- Bring your notebook diary with coloured pens.

Outputs

- Individual Happy Family Tree in notebook diary with 5-10 clear action commitments as green fruits.
- Quantified group Trees showing the action fruits as record of baseline gender and generational differences.
- Plenary Tree with agreed quantified commitments.
- Happy Family Tree song.

**Homework
for
participants**

- Refinement of your own individual Happy Family Tree based on the plenary discussion and make sure you understand the steps at the back of your notebook.
- Act on the immediate change strategies identified and reflect on what works, what does not work, what advice can you share with others?
- Share the tool steps and what you have learned with other members of your household so they do their own trees. Each person will then share their tree to do a Family Tree of common commitments.
- Share the tool also with other friends and people in your community so they also can share with their families
- Practise the song.

**Homework for
facilitator**

- Analyse the information from the group and plenary trees and put onto excel sheet for sharing with your colleagues.
- Add to your notes in the margin for future adaptation
- Consider any issues and changes you want to make in the next sessions.

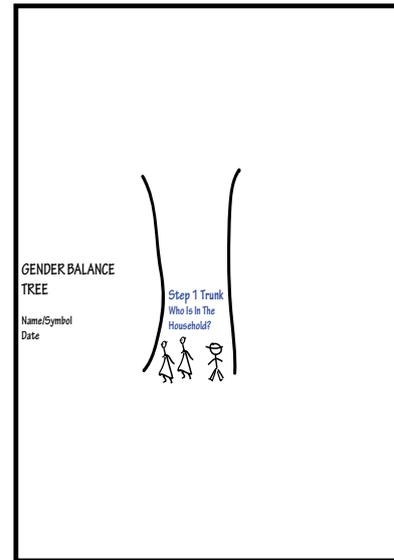
HAPPY FAMILY TREE KEY STEPS

Draw the Tree on the next double page of the notebook diary. Use the book on its side with roots on one page and branches on the other. Start in pencil first and then add colour.

Remember to put a date.

1: Trunk: who is in the household?

Draw two lines in the middle of the paper for the trunk. Then put symbols for each household member on either side inside the trunk. Working women (including co-wives living in the same family) should go on the left side of the trunk, working men on the other, with dependents in the middle to the side of their respective sex. In what follows all working adults can have their own root and branch (see additional notes at the end)



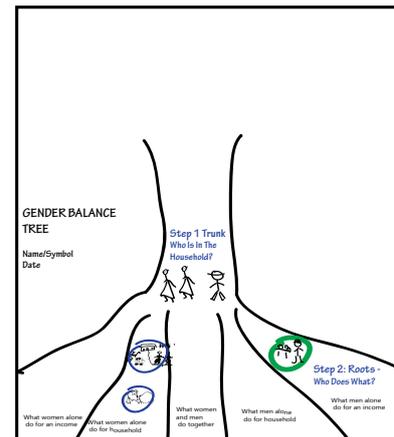
2 Roots: who contributes what work?

a) Draw two roots for women and two roots for men on the respective side of the trunk. The central root is for joint activities.

b) On the outside root on each side put the activities which people of that sex performs alone for themselves for an income. Ring those which take most time in blue as something you may want to change, thickness of the line indicating amount of time. Ring those which earn most income with a green ring, thickness indicating relative amount of income and something which you probably want to increase.

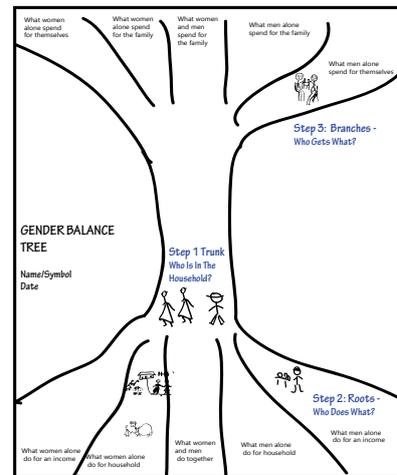
c) On the inside roots put the activities which people of that sex perform alone for the family ie housework following the same size and ring convention.

d) In the central root put those activities which both women and men do, putting the symbol on the side of the sex who does most. Again using the same size and ring convention.



3: Branches who gets what fruit?

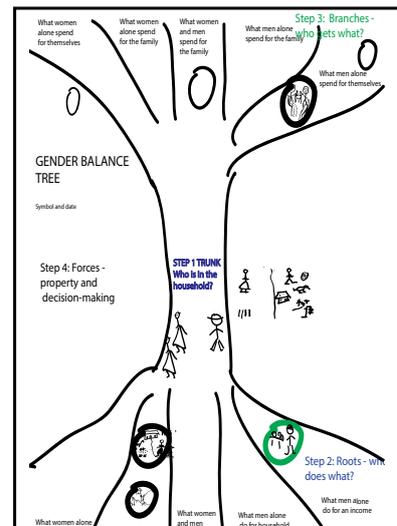
- a) Draw five branches corresponding to each root, women, men and central trunk for joint household expenses.
- b) On the outside branch on each side, draw symbols for personal expenditure that each sex makes for themselves alone. Ring the largest expenditures in blue with thickest line for largest expenses as things you probably want to change.
- c) Household expenditure which only one sex pays for should be on the inside branch on each side. Follow the same ring convention as above to show things you want to change.
- d) Put similarly ringed symbols for joint expenditures in the middle top branch - putting the symbol to the side of the sex who contributes the most.

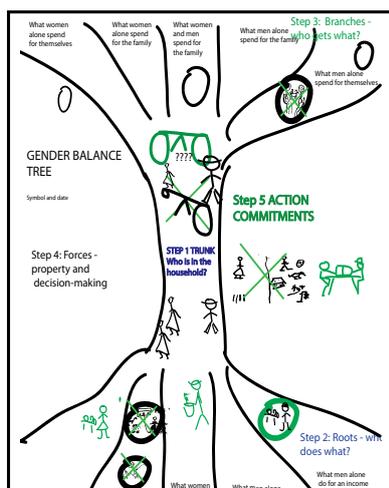


4: What is pushing the tree?

On their respective side of the trunk put symbols for:

- a) the property which women and men own - eg who owns the land? who owns the livestock? who owns the house?
- b) the types of decisions which women and men make - which decisions are made by women only, which by men only, which are made jointly? Or is one person overall decision-maker or do they always sit down together?
- c) Follow the same ring convention as above to show things you want to change.





5: Action: what do we want to change?

a) Does the tree balance? Are women doing most of the work with men owning most of the property, income and getting most expenditure? Or are women sitting around beautifying themselves while men do all the work? Put a symbol representing the degree of gender balance at the top of the trunk. Or put strong/weak props on each side to show if the branches are likely to break (see notes below)

b) Ring in black the things you like that help the tree to balanced so do not need to change.

c) Looking at the rings in green, how do you think you can make the tree balance better/strong props on each side? eg which income earning activities can you increase income or decrease time? which tasks should be done jointly? which expenditures could be cut? what property should be shared?

d) Identify 5-10 action commitments **on your side of the tree** - things you want more of or less of to make the tree balance - tuber fruits on the roots, mango fruits on the branches or cocoa fruits on the stem. Put a timeframe to achieve this in green next to the green circle, or cross the original symbol with a green cross and draw a new green symbol in the appropriate place with timeframe - as unripe fruits which you want to change and turn red.

NOTE: It is important that all commitment fruits are on participants' own side of the tree: WOMEN DECIDE FOR WOMEN, MEN FOR MEN. This promotes cooperation and not a clash from the start. Experience shows this is the quickest way to get change. Even if most of the changes women need are on the men's side, they are more likely to get what they want if they have something constructive to bring to the negotiating table. Monitoring the fairness of the changes, and supporting people who are particularly disadvantaged is then the task for staff, and other group/community/family members identified on the Empowerment/Change Leadership Map below.

6: Implications for savings and credit

Looking at the changes you want to make:

a) what are the potential amounts that could be freed up for saving and/or reinvestment through increases in income and/or reductions in expenditure? Put the amounts per month in over a year with a dollar sign in green next to the symbol.

b) what are the priorities for use of loans to generate more income and savings over the longer term? Put the amount needed in blue next to the symbol.

c) do things balance? are there fertilisation linkages for investment?

c) what does this mean for changes in decision-making? for sharing of income eg for men to invest in income-earning activities for women? in ownership of assets? to increase cooperation and understanding?

7: Household contract and monitoring fruits

Participants then share their individual trees in their families. Each family member does their own tree with own commitments. These are joined to a household tree and transferred to a flipchart as an attractive 'Household Tree to put on the wall of the house for all family members to see and track - as a sort of 'household happiness contract'.

The Happy family Tree is the main monitoring tool for gender assessment in SPM. As people achieve their green fruits they ring these in red - and go on to identify more green fruits until the tree balances completely. The red fruits are aggregated as part of experience sharing in group meetings. Outputs from groups are then aggregated by staff for the programme as a whole.

Box 1. Facilitation Details

<p>Pairwise Discussion 20 minutes. Vision Journey song 10 minutes</p>	<ul style="list-style-type: none"> Play the music for the Happy Family Tree song from another process ready for people to arrive. Pairwise recap on homework from the previous session and their pictorial manual; who did they share the tool with, and what was the response? When everyone has arrived or the start time is reached, the facilitator asks for feedback from the pairwise discussion, focusing on the actions and peer sharing and/or the song.
<p>Interactive framework and individual Trees sitting in 4 groups See Steps 1-5 30 - 40 minutes.</p>	<ul style="list-style-type: none"> The facilitator then explains the purpose of the Happy Family Tree using the narrative above. Ask (or give an energiser for) people to form single sex groups 2 men groups and 2 women groups according to marital status: Married in nuclear family; Married in polygamous family; Single (divorced, never married, widowed). But at this stage, the aim is to ensure some personal privacy in drawing. All groups should be able to see the framework process at the front. Following the Participant Diary Steps above go through the instructions above step by step interactively, inviting people to give examples on the flipchart at the front as people draw in individual notebook diaries. Go slowly. Make sure everyone is engaged all the time - either through taking their own analysis further or helping others. But stress they can keep things confidential if they like. The facilitator should never hold the marker at the front.
<p>Group discussion 20 minutes</p>	<ul style="list-style-type: none"> In their single-sex groups participants then discuss and quantify the information on their individual trees. Participants should be able to facilitate themselves with minimal input from the facilitator. People can add and change things on their own trees as they discuss. If time is short the the focus can be mainly on the participant's own side of the tree. With information on the others side filled i as homework with other family members. The main outputs outputs are the quantified personal commitments.
<p>Plenary sharing and quantification of action commitments 30 - 40 minutes</p>	<ul style="list-style-type: none"> The plenary quantification is done on the collective GBT changes are marked as symbols on the appropriate root or branch giving gender disaggregation by positioning by each symbol put a colour coded ring fruit for numbers of people who already have a particular fruit (black) people who don't want it (blue) and people who want it (green).ie each symbol may have more than one ring. inside each ring put the numbers of women and numbers of men either colour-coding the marks, or as symbol or writing for M/F.
<p>Song 1 hour 30 minutes preparation 5 min performance 5-10 minutes discuss best song</p>	<ul style="list-style-type: none"> Still in their groups, participants are asked to design a song which summarises the tree and its steps and the things on their group tree. Putting the steps on flipcharts and acting them out. Use as an example one of the videos on the website. These songs are then performed as a fun activity linking to the plenary feedback on the collective Happy Family Tree. And people decide which ones they want to like, or how they would adapt it. This can be completed at home and/or the following day.
<p>Facilitator Wrap Up and homework 10 minutes</p>	<ul style="list-style-type: none"> brief facilitator wrap up of the action conclusions focusing on areas of consensus. Areas of disagreement will not be forgotten, but left for discussion later. It is important to move forward on areas of agreement first. The aim is to inspire people to change in future, not to make either men or women just feel guilty about past behaviour. Explain the Homework as above. Repeat either the best Happy Family song as people go out.

Happy Family Tree: Some further facilitation notes

By this Session it should be possible to start to be more questioning in introducing/ highlighting gender issues than during Sessions 1 - 2. But this should still be with a light and sensitive touch - building on what is coming up from the process. Acknowledging also some of the peer pressures on men and the fact that some women also discriminate against men (e.g. excluding men from the kitchen even if they offer to help) and may waste money on beauty and clothes. If the aim is real change then men and women must feel inspired and encouraged to bring about progressive changes in their lives for the future, not feel defensive about behaviour in the past.

It is important always to remember to SMILE. No matter what is said - but make sure participatory norms are followed and discriminatory views do not dominate because of a few dominant individuals. At no point should there be a top-down imposition of the facilitator's views and reactions. Note who are the women and men who support changes, and ask them to speak. Let others speak also, but ask those supporting change to respond. The more participants supporting change gain confidence to speak and think through their views and practise defending their views against others, the stronger the change will be when you are not there. Only in the last instance should you speak - to clarify or question contradictions or just state that you have seen 'natural gender inequalities' challenged and changed elsewhere.

By the end of this session participants should have Happy Family Trees in their diaries with:

- ringed symbols on the roots as an analysis of whether women or men contribute more work and who earns more income - including an analysis of all the work women or men do for the household
- ringed symbols on the branches and analysis of how much women and men contribute to joint expenditure on children and school fees, and how much men spend on personal luxuries and other women/children who are not part of this immediate household compared to women's personal expenditure
- symbols to show who owns land, houses and productive assets, jewelery etc who makes most of the decisions and whether women or men pool their incomes or whether women give all their income to men or men keep all their own income
- an assessment of whether their tree is growing straight or falling over and in which direction reflected as a weighted balance scale in the trunk or strong/weak props between the roots and branches
- 5-10 green fruit action commitments for change - roots which need strengthening eg men helping with cultivation of food crops and housework, women increasing income from their own businesses, branches which need cutting eg men's expenditure on cigarettes or women's dresses and changes in land ownership and decision-making.

Additional Notes for extended and/or single-headed and/or

polygamous households.

The main aim of the Happy Family Tree is to simplify this complex reality and help people identify ways forward to increase the efficiency of their work and expenditure, and fairness and happiness for all household members. A usual focus is to highlight the degree of balance and fairness between adult women and men in the household. This is most straightforward in monogamous households. However in Philippines as elsewhere, not all households are one woman/one man households. Reality is often complex. Households may be:

- extended: where grandparents live with their children and/or more than one brother or sister with their spouses and children
- single-headed: where a single or widowed woman or man lives alone or with children.
- polygamous: where there is one man and more than one wife and/or long-term girlfriend with children.

Different types of household can represent their household in different ways:

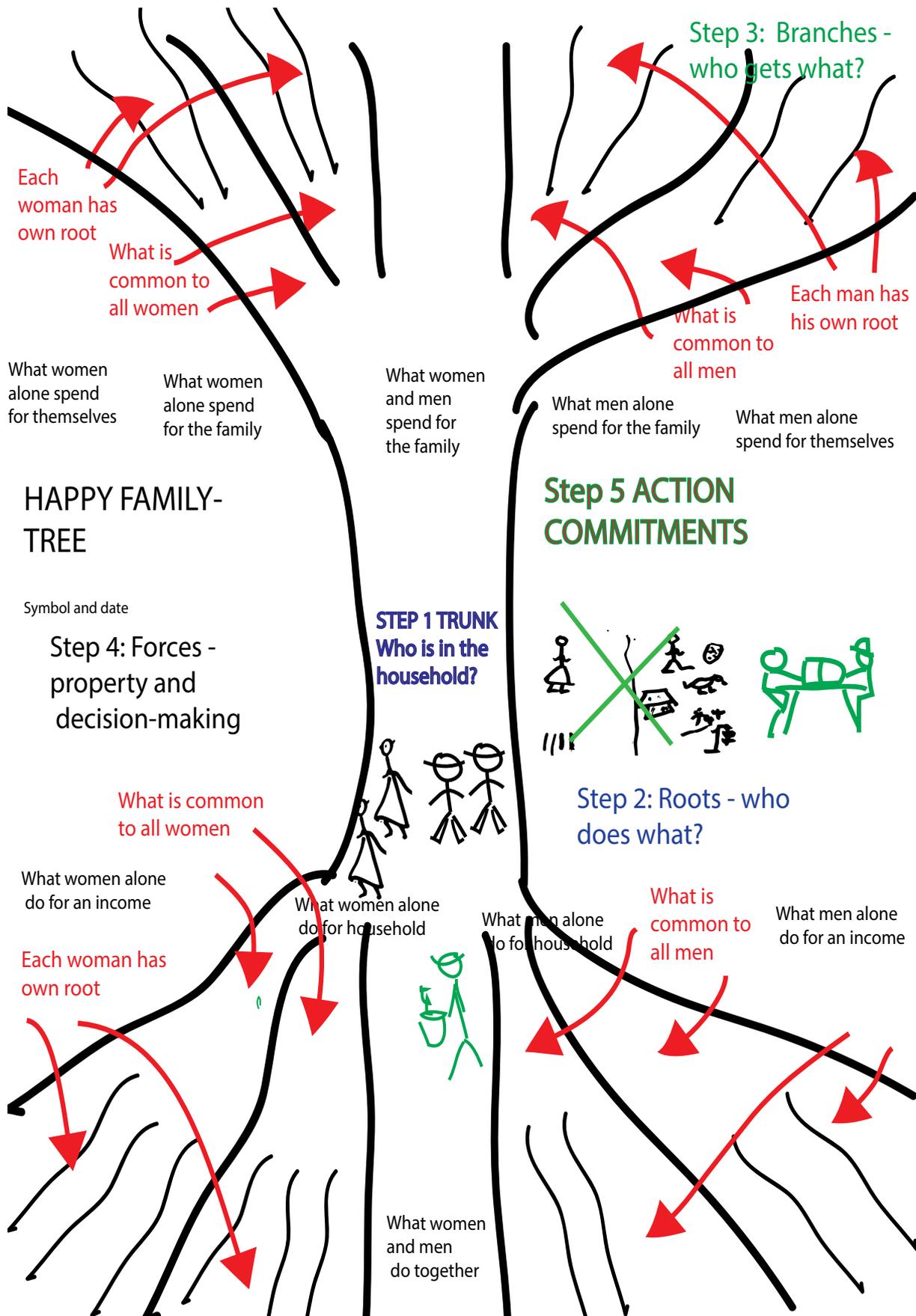
- The household can be split into its separate 'heartholds,' or husband/wife pairs - this may mean that one man appears on separate trees for each wife. This is the solution often preferred in East Africa. But it is desirable to also find a way of indicating input and expenditure on others.
- Each adult/working member can have their own root and branch (see above)

There is no one 'correct' way of doing this. In practice people themselves generally find the way that helps them best think through the issues to get their action commitments. Particularly if they are in a group with others with similar household structures.

It is important that the facilitator encourages people to work out the best way for them, and then tries to understand that logic. Focusing on ideas of fairness, and the action commitments, rather than getting too bogged down in roots and branches.

The Happy Family Tree aims to help all types of household to examine ways in which the work of different family members can be balanced by their benefits in terms of expenditure, and fairness of asset ownership and decision-making.

-



Happy Family Tree: Documentation

The Happy Family Tree is a key tool where 'change fruits' can be tracked and aggregated on individual and/or group trees, and/or progress on fruits transferred to the middle lane of an Empowerment Vision Journey (Tool 6) as the basis for gender mainstreaming in SPM. Gender information also feeds into the loan contract process. Quantification and qualitative notes can be made from the individual and/or group diagrams:

- **Trunk:** household structure, including incidence of polygamy and female headed households. How many households are monogamous/polygamous/single person? What does this imply for gender strategies eg need for widows groups? youth groups?
- **Roots:** Which activities are normally done by women? Which activities are normally done by men? Are there any exceptions to stereotypes which may be surprising? What are the conclusions on gender balance of work contribution on the roots?
- **Branches:** Which expenditures are normally done by women? Which expenditures are normally done by men? Are there any things/exceptions to stereotypes which may be surprising? What are the conclusions on gender balance of share of expenditure income on the branches?
- **Forces on the trunk:** Do any women own land or other important assets? In which circumstances eg only widows? Older daughters? What happens with other women? In how many households do women hand all the money to men? In how many households do women or men keep all their own money? In how many households is at least some income shared with joint decision-making?
- **Change commitments:** What are the main types of strategies that women and men see as ways forward to balance the tree? What are the main areas of disagreement between women and men, between people from different backgrounds etc which need to be taken into account in subsequent sessions?
- What are the **savings and loan strategies?**
- Specific lessons/challenges from youth/single sex and polygamous households

At the catalyst workshop though it is important to focus on having fun and participant ownership rather than policing and box ticking. It is unlikely at this stage that participants will be a representative sample. And they may never meet again as a group. So any attempt at rigorous individual documentation at this stage would be pointless. The focus should be on the collective outcomes to reinforce a sense of solidarity and possibilities for change. As the information is put on the diagrams at the beginning, individual monitoring and documentation can be done through retrospective questions with whatever sampling methodology is thought appropriate to get comparable information to other SPM indicators. Sampling can be used to follow up interviews on individual diagrams following the same sampling principles as other surveys and questionnaires. If the initial process has been fun and empowering, it is likely that information given in follow-up interviews will be richer and more reliable than in conventional surveys.

The Happy Family Tree can also be used for gender analysis, developing a gender project, or the basis for focus groups or large gender events like International Women's Day. It is an empowering way of getting quantified information often collected by other gender tools like access/control profile and time schedules using one tool. In terms of challenging 'culture', it is often the progressive exceptions rather than assumed averages that can show the most constructive ways forward. Importantly the tool does not stop at analysis but also focuses on identifying immediate and longer term change commitments participants can make to improve gender balance. Everyone goes away with their own individual analysis of their own reality, and their own change commitments. These commitments to change within local cultural norms can also support/convince and increase pressure on community leaders to act.