

BRIDGING THE GENDER GAP IN RESPONSIBLE FINANCE

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TOOL 3 FINANCIAL EMPOWERMENT MAP



Underlying narrative: Financial Empowerment Map

Building the strength to move towards our vision begins with ourselves and those close to us.

Families, friendships and communities are very important opportunities for support and also sometimes challenges in moving forward. When there is no love and unity within the family and community there is unhappiness and poverty. Most women and men can start to change themselves. Building better friendships, working together with friends and neighbours, stopping hurtful gossip, curbing our own anger, helping our friends stop drinking and ruining their lives will make our own lives happier.

Micro-finance loans on their own are unlikely to meet all our production, investments and consumption needs. We need to look at all our economic relationships - who might help us if we have a good plan and offer that they will share the benefits? Who do we give money to who just wastes it? Who do we give money to who might help us in return? Together with actions from the Happy FamilyTree (previoustool), making these economic relationships outside as well as inside the family more efficient will help increase incomes and resources available to us. This will enable us to increase savings, and also use loans more efficiently so that they really help us grow.

Linked to this are also power relationships - who do we have power over? Should we think of making these more relationships with love and care? Who has power over us and can break our dreams? How can we change and bring these people to our support?

The more we can do ourselves through individual and collective effort, the stronger will be the voice when we ask for outside help and changes in the wider environment. And the more our benefit from microfinance, trainings and development organisations.

But progress also means we need to share what we have learned about visioning improvements in our lives and households, and empowerment tools with those around us. We need to share what we have learned to help those we love also move forward - as they also help us in return. We also need to share what we have learned with people who may hinder us, or with people who can influence them to change. Focusing first where we can easily make a difference will then build strength to later help those in our family and community who because of violence or poverty have more difficulties to change than others.

And the more we share, the more we will remember what we have learned. Explaining to others deepens our own understanding - as well as increasing the respect people have for us. We also learn from the ideas of others.

And those with whom we share will in turn reinforce their learning and progress more easily through sharing with others - through a pyramid peer sharing system. Not leaving everything just to us.

In this way we can all become leaders of change in our community - people who have helped many others and changed injustices around them are important people indeed. Through empowerment tools women and men who were very poor and ignored by others are now leading their communities and commanding respect - some are even earning some income training donors and government people at international workshops! And those they have taught are teaching yet others so many people progress. That is the way the economy will grow.

Aims of the Financial Empowerment Map

The financial empowerment map map is both the link between the individual's ability to access financial resources themselves and the FSP - a variant on PRA financial mapping used by organisations like MicroSave. It is also the main tool for planning upscaling of the empowerment tools as a way of bringing in more reliable clients to the FSP., and establishing an efficient information dissemination mechanism for other trainings. The analysis forms the basis for voluntary pyramid peer upscaling motivated by 'enlightened self-interest' leadership development. The aim is not only that the champions should share with others. But that those with whom they share will in turn share with yet other people so that the messages and methodology are disseminated exponentially to form a movement.

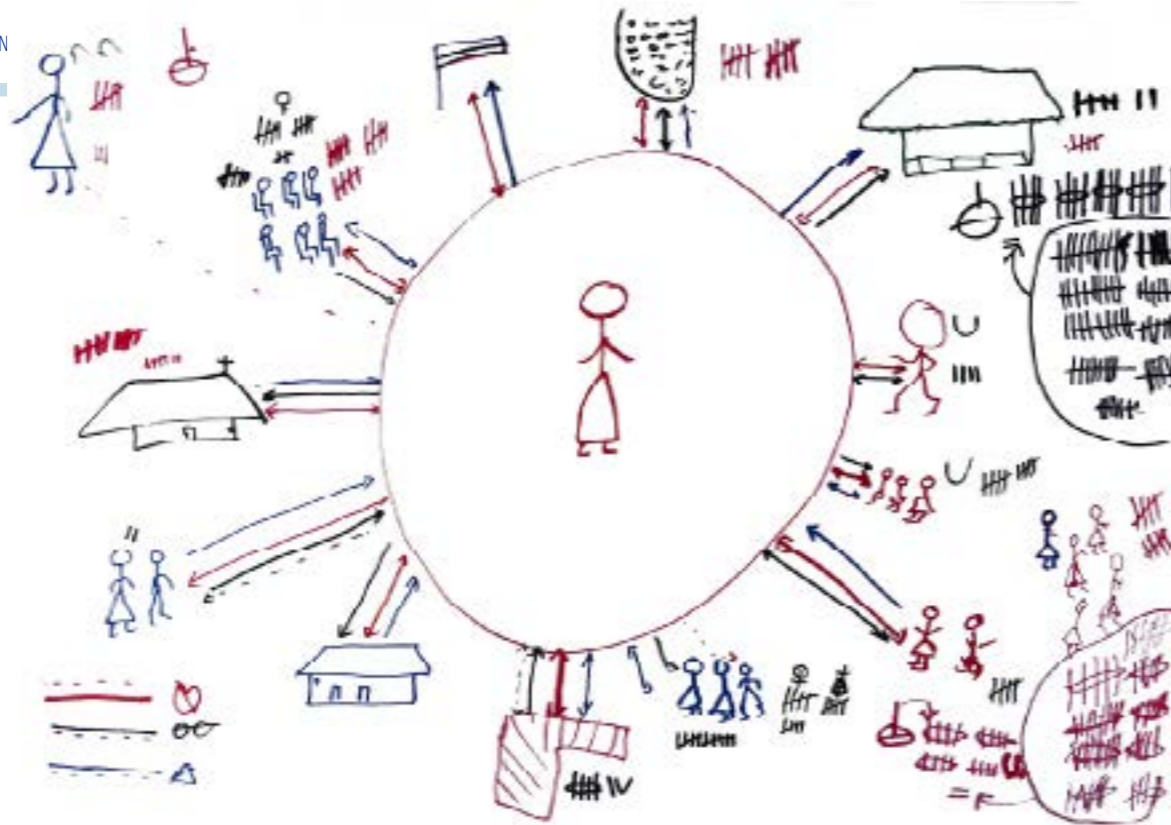
Unlike the Happy Family Tree which is an awareness tool that can be shared with others and quantified, the empowerment leadership map is a very detailed analysis of very sensitive personal issues. At a later stage, once trust and appropriate support services are in place, the individual maps can be the basis for detailed analysis of emotional, economic and power relationships within families and communities, including analysis of patterns of violence. BUT AT THIS STAGE THE INDIVIDUAL MAPS MUST BE CONFIDENTIAL. ENSURE THAT SHARING SENSITIVE INFORMATION DOES NOT MAKE PEOPLE VULNERABLE. AND THAT PEOPLE CAN BE HONEST TO THEMSELVES ABOUT THEIR FINANCIAL RELATIONSHIPS. If participants feel safe, many important issues will emerge of themselves in ways which help participants. But participants must decide for themselves what they want to share with their group or in plenaries - or their analyses will not be deep enough to be useful. Only the peer sharing commitments are quantified at this stage.

Aims for participants

- analyse personal and institutional relationships that present opportunities for change including relations between spouses, within joint families, relations with natal families and power relations between men within communities and sources of peer pressure.
- identify challenges in personal, financial and power relationships that need to be addressed in order to achieve the vision.
- highlight the importance of pyramid peer sharing of the empowerment methodology and messages in helping people to move forward
- establish a culture and strategies for leadership, pyramid peer sharing and upscaling of the gender messages and methodologies
- highlight the complementarities between different sources of finance and services from the FSP
- develop more advanced analytical and diagramming skills using distance, colour, different types of lines and directions.

Aims for FSPs

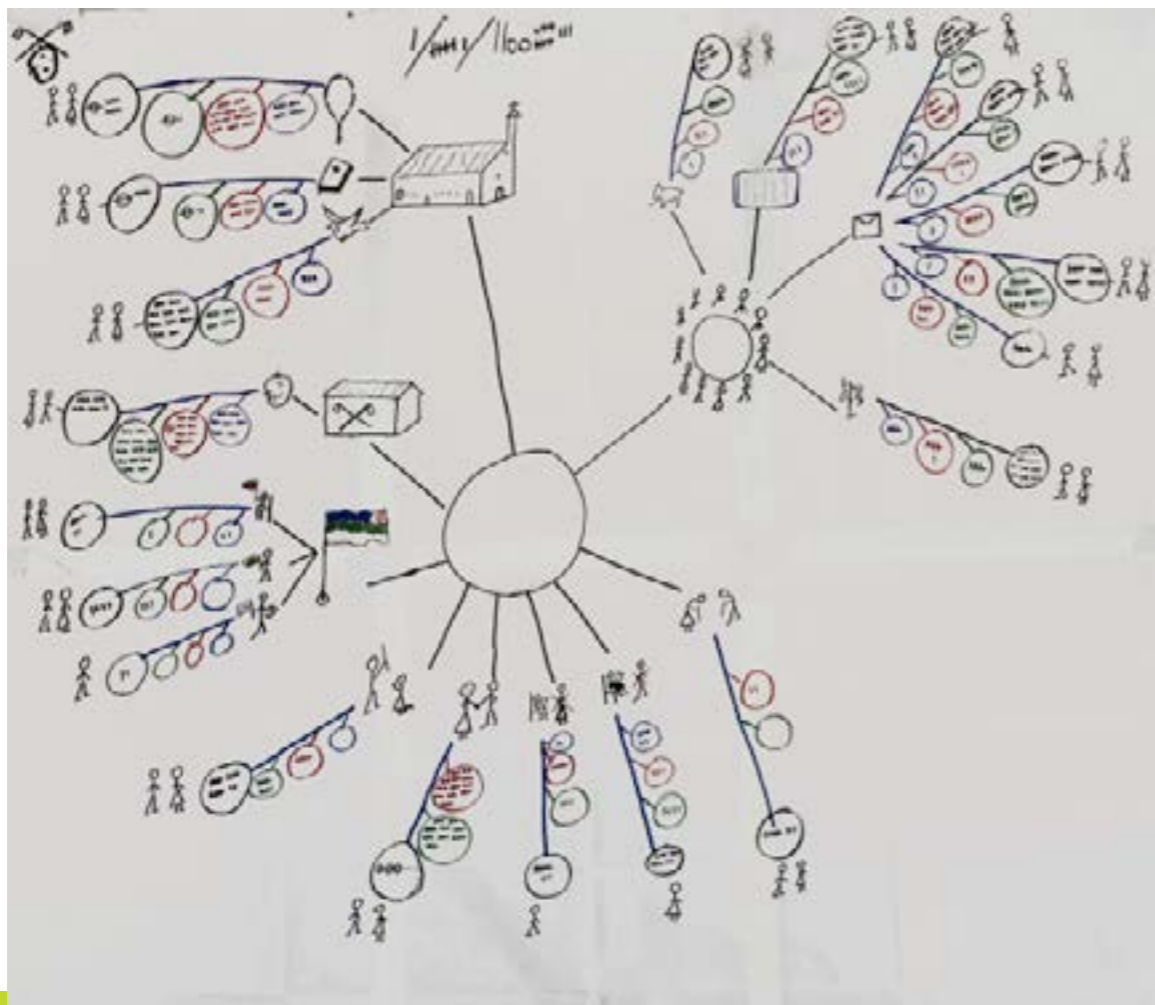
- deepen understanding of different household from the Happy Family Tree and sensitise staff in organisations to the many facets of interpersonal emotional and power relationships, including the incidence of violence
- provide greater understanding of economic relationships within families, communities and institutions
- identify possibilities for leadership development from among the very poor and establish a culture and strategies for pyramid peer sharing and upscaling of the gender messages and methodologies - not just for communities but also staff.



Top: collective empowerment leadership map from Bukonzo Joint Uganda

Bottom: collective empowerment leadership map from BAIR, Rwanda.

The pictorial quantification shows voluntary peer upscaling in many hundreds from participants in the family, friendship networks, schools and groups over about 1 year.



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 Financial Empowerment Maps in diaries (1 hour)
- Plenary sharing of volunteer examples and conclusions on economic relationships (30 minutes)
- Groups by community share and quantify peer sharing plans and plenary presentation (1 hour)
- Song - homework explanation (10 minutes)

**Materials/
inputs**

- Per participant: Notebook and at least 3 differently coloured markers or pens per participant. They could have brought these.
- Per community group: 1 flipchart put in different corners of the venue and different coloured markers
- For the plenary: 1 large flipchart pasted at the front with the basic empowerment map and key for explanation and the plenary. Different coloured markers.

**Facilitator
preparation**

- Familiarise yourself with the tool and draw your own Financial Empowerment Map
- Prepare an introductory explanation and put up a blank flipchart at the front of the room for interactive presentation
- Make sure the seating arrangements are appropriate for people to sit comfortably in groups while doing individual confidential drawings. And that there are passageways for people to come up and contribute from the front.
- Think about the best composition of groups based on what you already know of the relationships between participants and the confidential nature of the exercise.
- Seat yourself to the side, not at the front. You do not hold the pen at any time.

**Participant
preparation**

- Bring your notebook diary and your four coloured pens

Outputs

- 1 individual financial empowerment map in notebook diary or flipchart for each participant with 3-5 people to help and 3-5 people to change through peer sharing, including 2 people to share with immediately or within 1 week of the workshop.
- Steps of the map to share with others
- Quantified collective pyramid peer sharing maps
- Financial empowerment song with flipcharts

**Homework
for
participants**

- review and revise your financial empowerment map based on the discussion and contributions from other participants.
- share what you have learned with the first two people you identified and reflect on what was easy and what was difficult and share this experience with your group.
- track your own peer sharing with others and how they in turn share on your spider map.
- meet to write a song
- review what you have learned so far and identify any questions you want to ask at the next session.

**Homework for
facilitator**

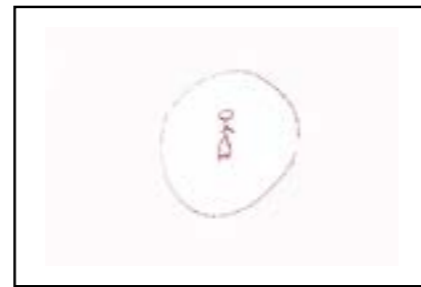
- Ensure the information on the collective peer sharing maps is annotated and photographed. If required, put key information on an Excel sheet. Add to your notes in the margin for future adaptation
- Share the information and methodology with your colleagues.

FEM
KEY
STEPS

1 How is my business?

How am I? Think about how you would feel and look if you are happy in your vision. Will you be thin or fat? Long hair, short hair? What sort of clothes? What will you be doing? Will you have increased education? Draw that image in the centre of the sheet of paper. Have fun with the drawing so it inspires you for the future.

How is my business? What type of business? What assets do you have? Is your business thriving or not? Are you able to save and invest? Do you feel over-indebted or not?



2 Who is important in my business?

Who is most important in my business? Draw around you the people who are 'important' for your business; working outwards from the centre. Include:

- your family - whether they help or benefit from your business.
- any other dependents or relatives, friends and neighbours you give money to or receive money from.
- moneylenders, people in the market, people with whom you do business.

Draw those who are most important larger, those who are less important should be smaller. Put those people who live close, or who you see often closer to your circle. Those who live far and are difficult to contact further away.

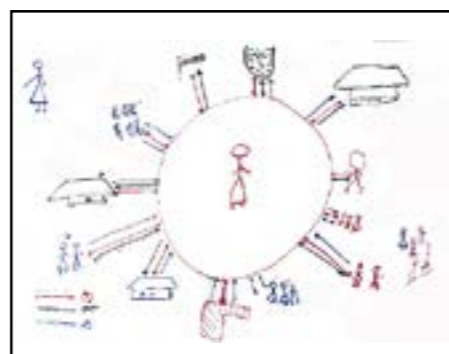
What institutions are important to me? now think of all the types of institution, organisation and group that affect your business eg government, church/mosque, MFIs, bank, cooperative, savings group etc.

Make sure you draw everything in different colours, shapes, sizes etc so you can recognise them later. Put those things that are important to you - do not just copy.

3 Why are they important?

Now map the social/emotional relationships, economic and power relationships as arrows radiating from or to yourself, or between other people on you map. Use different colour lines and symbols for:

- **social/emotional relationships (red for love):** Who do I feel closest to? Who do I love most, and who loves me?
- **economic relationships (black for current business):** Who has money and resources - and do they give them to me? Or do I give to them? Include all loans, savings and investment - put interest rates on loans and amounts of cash flows (you can write these to include detail)
- **power relationships (blue for things we don't want):** Who has most power? Am I frightened of them? Do I have power over them?



With some people and institutions may have all three types of relation. Think about:

- direction of the arrow - are things one way or mutual? © Linda Mayoux and Oikocredit Version May 2018
- strength of the relationship - stronger relationships should be a

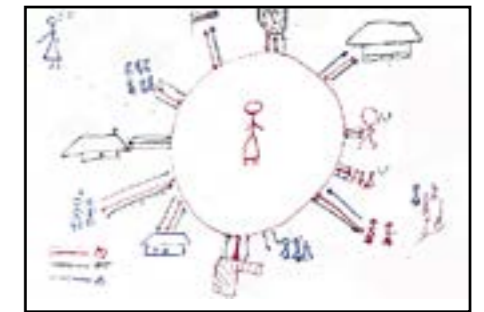
4 What do I want to change?

which relationships are good for my business and want more of? Which 5 relationships are most productive? Which ones do you want to strengthen? Are there any new relationships you would like to make eg collaborating with family, friends or neighbours? Mark these with 1-3 smiley faces.

which relationships are bad for my business and want to change? Which 5 relationships are most damaging? Are these relatives and friends you love and who demand money or credit? Are they people or institutions you owe money to? Who charge to much interest? Are they people who have a lot of power over you? Mark these with 1-3 sad faces.

economic relationships Looking at economic relationships in particular - how would I want to change these? Put actual figures and calculation.

What are the implications for the purpose, size and type of loan I thought I needed from the MFI?



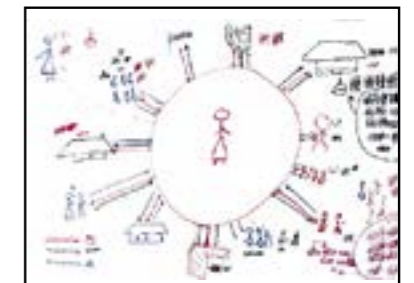
5 Can sharing the FALS tools help that change?

The Vision Journey and other tools you are learning here might help you to bring about some changes if you share them with people around you. Think about:

who do I want to help? who might benefit from the tools - if I help them, people I love and care for may not need to take so much of my money, and if they are doing well we could collaborate and they may also help me in future. Also it will just make me feel good and increase respect for me in the community.

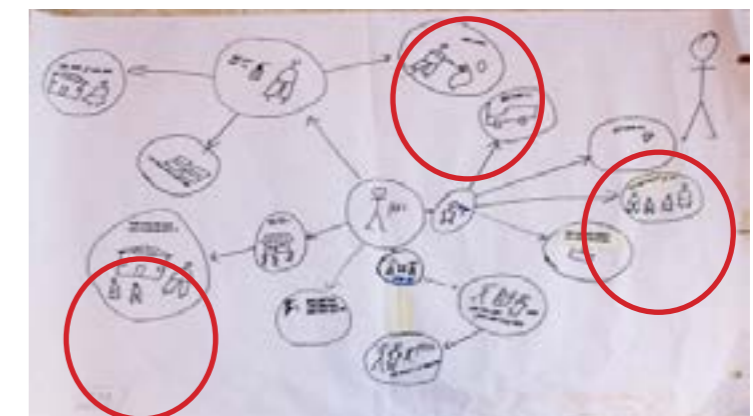
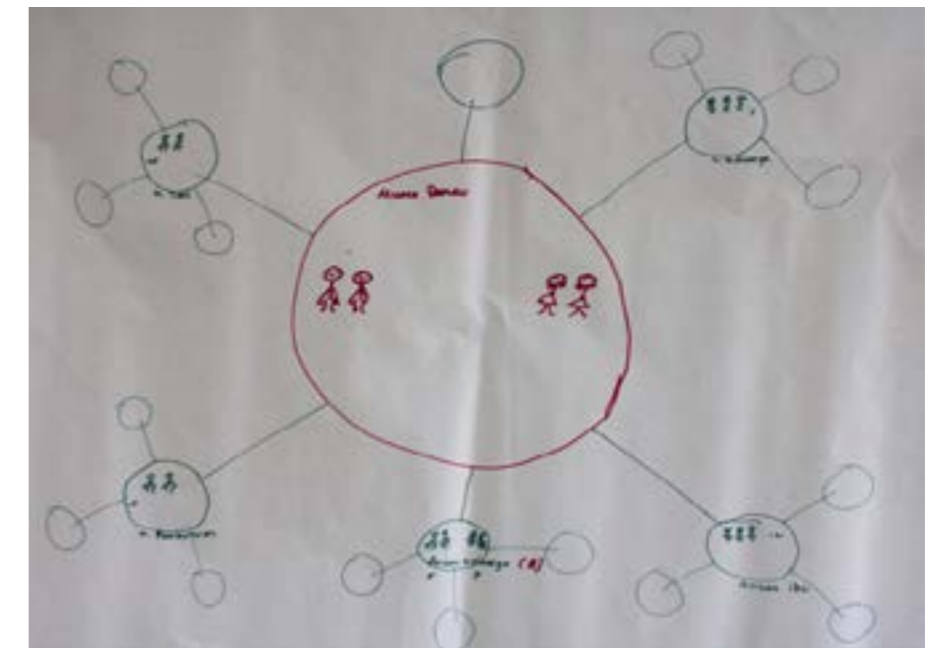
who do I need to change? who prevents me from advancing. If people in the family, neighbours and competitors also learn to vision and plan and have new ideas, they may stop putting obstacles in my way and start to support and collaborate with me. Even if I cannot approach them directly because they will not listen, maybe a mutual friend or relative could act as go-between if I share what I am learning with them.

Put a sign for teaching/or a particular tool next to 3-5 people you want to help and 3-5 people you want to change in the next 3 months, and select at least 2 of these to share with immediately on your return home from this workshop, or at least within 1 week. Think who they also in turn could share with.



Box 1. Facilitation Details	
<p>Pairwise Discussion</p> <p>20 minutes</p>	<ul style="list-style-type: none"> As soon as people start to arrive the facilitator asks them to pair up with other participants - preferably people they do not know well so they make new friends - to recap on the homework from the Happy Family Tree in the previous session. recapitulate on the basic steps of the Happy Family Tree and what they can remember of the HFT song; discuss what new action they took, and what happened?; who they shared the learnings and tool with, and what was the response? The facilitator then explains the purpose of the Financial Empowerment Map, adapting the narrative above to the participant context.
<p>Individual analysis</p> <p>Participants Diaries</p> <p>Steps 1-5</p> <p>1 hour</p>	<ul style="list-style-type: none"> Women and men draw individually but again it is good for them to sit in single sex groups according to marital status. But make sure/observe everyone is happy with their group, and adjust if necessary. Then go through the participant instructions for the Financial Empowerment Map interactively step by step, inviting people to give examples on the flipchart at the front as the others draw in individual notebook diaries. But it is particularly important in this activity that all stages are completely confidential, and people do not look at each other's drawings. What people wish to discuss in the group or plenary is up to them.
<p>Group sharing of economic relationships and changes</p> <p>30 minutes.</p>	<ul style="list-style-type: none"> Each person then shares whatever they want with other members of the group, particularly economic and financial relationships and changes they would like to make. And their ideas for peer sharing. Participants can also add to their own maps if they get new ideas from others. <p>This is done in the original groups rather than community groups to keep confidentiality.</p>
<p>Sharing of pyramid peer sharing ideas and quantification in community-based groups</p>	<ul style="list-style-type: none"> Reform the groups to put people together from the same community In these groups they should do a pyramid peer sharing map of how they plan to share and upscale the methodology.
<p>Sharing financial conclusions and quantification of upscaling commitments</p> <p>1 hour</p>	<ul style="list-style-type: none"> some volunteers (men and women and different types of family) share what they learned from the tool, particularly on financial resources the facilitator introduces the 'spider map' to track pyramid peer sharing - ie as people share with others, those others should share with yet others and so on (see next page). Each community-based group presents their pyramid peer sharing map and the numbers are entered onto an Excel sheet.
<p>Facilitator wrap up</p> <p>20 minutes</p>	<ul style="list-style-type: none"> feedback the total commitments make sure everyone has the steps in the Manual Section at the back of their Diaries - or this can be done the following day Explain the Homework as above - and that the next session will revisit all the tools, so they should have any questions ready.

Group output commitments from the semendo farmers



	Champions		Outreach		total	average	DAY	DATE
	f	m	f	m				
Muara Danau	2	2	26	30	56	16.5	MON 9am (12.4)	Mon. 10.05.07
Palau Anggury	3	3	31	9	40	10	WED 9am (12.4)	Mon. 10.05.07
Baba tan	1	1	21	57	78	10.3	WED 09.00am (12.4)	16 April 10-15.05.07
Tekay Abang	3	3	26	19	45	4.10	SUN 9am (12.4)	Mon. 10.05.07
Datar lebar	1	1	21	21	42	21	TUE 9am (12.4)	Mon. 5.05.07
TOTAL	10	10	105	136	241	12.05		

Facilitation Checklist

The financial empowerment map is an individual exercise for personal and confidential reflection. The aim is in-depth reflection on their reality, then brainstorming with the group about ways of reinforcing or sharing the good things and addressing common challenges as individuals and groups. Ultimately the aim is financial empowerment and leadership development. Both as a sustainable and dynamic empowerment movement for change and an efficient network for the FSP to bring in new reliable clients and disseminate information from other trainings. This informs any external support from the institution by making staff more aware of what people are doing already, and exactly where support is needed.

In order for the tools to have maximum effectiveness is important that:

- **people are able to draw in their diaries without interference** or anyone looking over their shoulder. In order to be useful for participants, the drawings should be what they spontaneously feel, not what they have been told to draw. This is part of the confidence building process: that they can make their own decisions on what they put on paper. There is no 'right or wrong', only what makes sense to them.
- **what individual participants feed back to the group is their choice;** there should be no pressure to share personal information which might make people uncomfortable or vulnerable.

The main outcomes for participants should be:

- do participants have their Financial Empowerment Map with action steps in the notebook diaries?
- do participants feel less isolated? have they been able to identify people or institutions who can help them opportunities, as well as people who they may need to change in order to advance? if not can any other participants help them to see a way forward?
- do participants have a plan to expand their financial networks and resources??
- have participants identified at least 5 people with whom they can realistically share what they have learned on gender and tools as part of moving towards their vision?
- do they understand the pyramid peer sharing concept? Do they have the spider diagram in their notebooks for sharing and tracking on the page opposite the tool steps at the back of their diaries?

Documentation Checklist

Many important issues often come out spontaneously as a basis for change: for example men's feelings towards their children, and the fact that children love their mothers more because mothers spend more time with them (see GALS DVD). Other issue like violence and resentment over property rights etc generally also emerge of themselves, and can also be discussed without referring to individual cases and making people vulnerable.

Generally people have many more options to access economic support and increase resources than they originally thought. This does not necessarily reduce demand for FSPs, but enables more effective targeting of products and services so that shocks are avoided and repayment improved.

This tool can later be used quite rigorously as a qualitative research tool on emotional, economic and power relationships within families and communities to get a more accurate picture than the simplistic husband/one wife - centred model underpinning most development interventions. But as with the other tools this detailed analysis can be done retrospectively once the organisation has peoples' trust to explain their maps and the services to follow up on issues like violence which are likely to come out.

At this stage documentation as such should focus mainly on:

- qualitative understanding of gender issues within families and communities which people themselves choose to share spontaneously as a basis then for further discussion in the Gender Justice Review.
- quantification of the peer sharing plans on the collective Empowerment Leadership Map

Pyramid peer sharing and Leadership Tracking 'Spider' Map

Each champion is a catalyst for an exponential process - they are not expected to reach everyone directly and burn themselves out. But to develop the leadership capacity in turn of those they share with.

In terms of selection of people for initial peer sharing, it is generally better for participants to start with identifying the 'easy people' - people they think will change quickly. The more people they can get to change quickly the more self-confidence they will gain, and the stronger the collective voice will be to have greater impact without overburdening themselves. At the same time, actively encouraging collaboration in place of conflict is also a key role for the facilitator. Some people have noted a problem of theft by neighbours and made commitments to sharing the tools with them so they do not need to steal. In New Home in Uganda, one 16 year old girl even decided she needed to go to the LC3 to get support in stopping men drinking and taking her father to drink (See video on Masika Elizabeth's Road Journey). Many people make commitments to sharing with more disadvantaged members of the community, but it is important here that they share information without patronising, and realise this maybe a long and at time discouraging process.

A key concept to reinforce in this session is the 'pyramid' peer sharing whereby each champion becomes the centre of a process of 'pyramid marketing' or 'going viral' for exponential growth. Even on a conservative estimate of 1 champion to 5 people reached in their immediate family, if each of these people also reaches 3 people, those 3 people another 3 and so on, then from the same amount of champion effort one can have for example:

- Month 1: 1 to 5 to 15
- Month 2: 15 to 45
- Month 3: 45 to 135

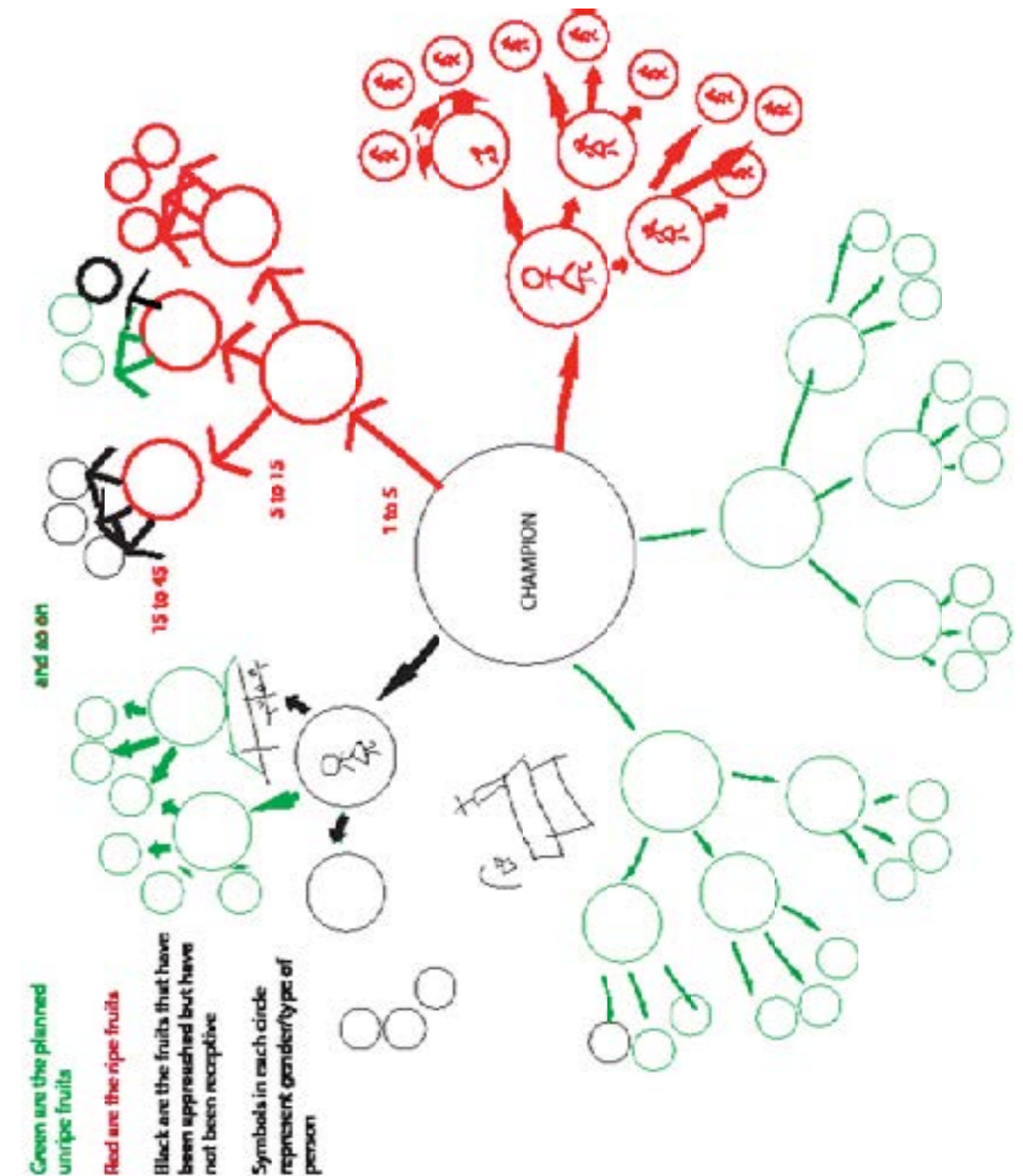
If reach more people in the first round through for example sharing in savings and credit groups, church groups or schools, then with the same process of on-sharing, the numbers directly and indirectly reached by each champion can be even greater.

In order for this to happen:

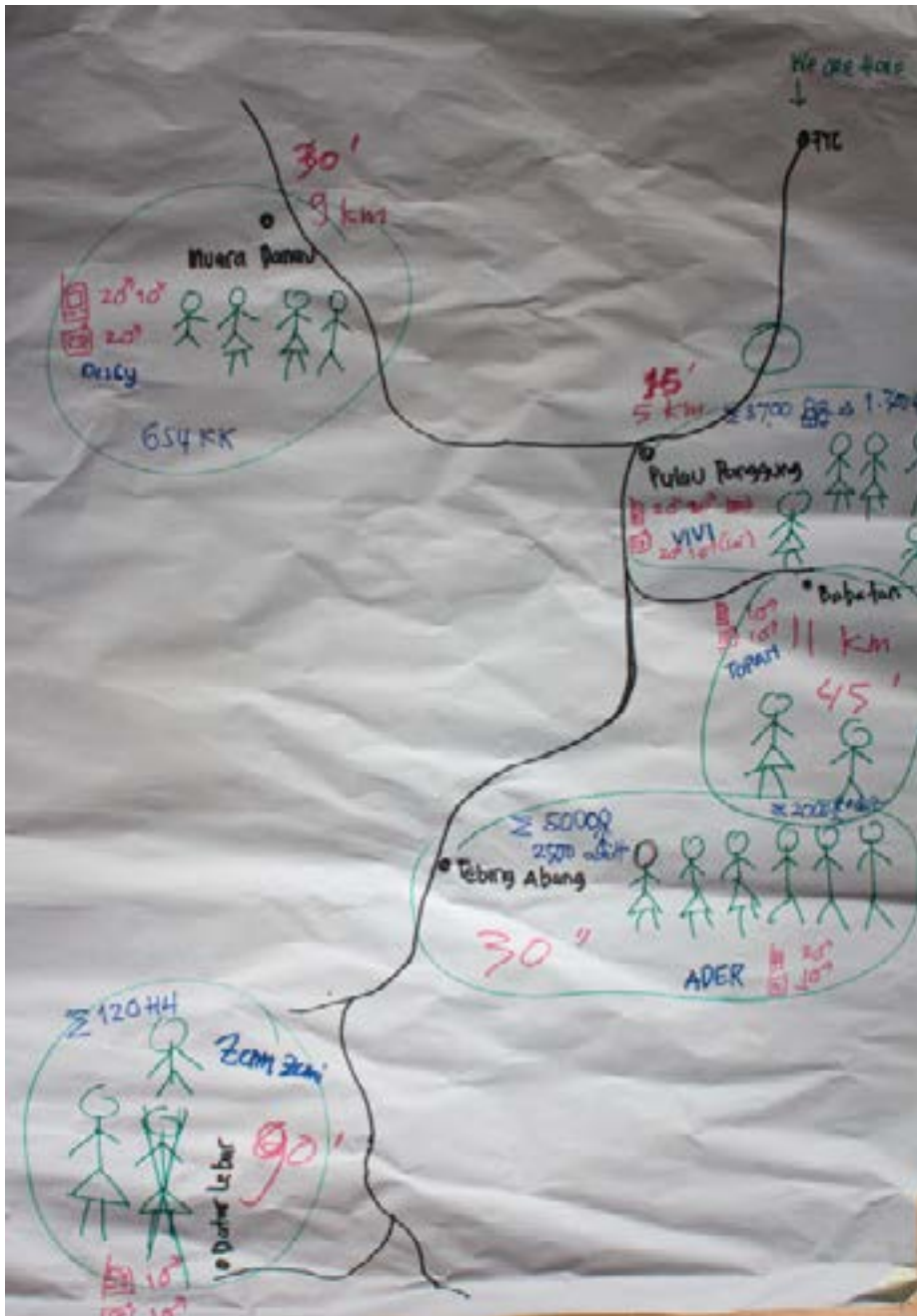
- Champions must each have the steps of each tool clear in the back of their notebook diaries. It is important that they understand that it is these generic tools they share with others, not their own personal diagrams. It is important that everyone they share with thinks through their own analysis, and does not simply copy what the champions have put. These people in turn need to have the generic steps at the back of their notebooks and so on. So that the tools remain constant as the methodology spreads. Only once people have their own diagrams should champions share their own.
- Champions should understand clearly the pyramid peer sharing concept and pass it on as they share the methodology. This pyramid peer sharing should be an integral part of the Empowerment Leadership song and maybe also have a song to itself.
- People should have this spider diagram at the back of their notebooks (see diagram on next page) on the page opposite the steps for the Empowerment Leadership Map. They should also track their own process in their diaries - maybe being given a flipchart as their webs grow too large for A4.

These spider maps should be shared at group meetings to brainstorm on further ways of upscaling the methodology withing champion networks, and also on ways of persuading the 'black withered fruits'.

Further analysis as leadership development and upscaling plan



Leadership Tracking Spider Map



Village outreach plan in Semendo for farmers participating in the Catalyst Workshop. Showing estimated number of households or total potential outreach in each village, and rough direction and distances to travel.

Onto this diagram could be added the other villages in between where peer sharing could happen on a voluntary basis.