

# BRIDGING THE GENDER GAP IN RESPONSIBLE FINANCE

## FALS Tool 4

## Business Challenge Action Tree

## Facilitation Notes

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## PALS Challenge Action Trees: Underlying narrative

Challenge action trees (CATs) are a key tool at all stages of any PALS process and can be adapted to many different issues. It builds on other participatory Problem Solution Trees. But in PALS there are no problems, only challenges to overcome. And we go beyond hypothetical solutions to identifying and committing to individual actions.

- The focus is first on **'fruits'** or things that people themselves have control over and commit to do so they can start to move forward with or without external assistance. We call them fruits because they are solid and sure, we can smell and taste them and eat them.
- Then we see if things that really cannot be addressed this way can be addressed by the group, or action with our family and friends. These things we call **'flowers'** - they smell nice but are fragile and may disintegrate unless we treat them carefully. But in some cases they are necessary for fruits to grow.
- Only at the end do we see what things are left for the **'bees'** or external agencies like FSPs or donors. Bees will only come when there is a lot of nectar and sugar from flowers and fruits to be had. They will not come where plants are sickly - only parasitic wasps. But if we have lots of fruit and flowers, lots of bees will come and things can then really thrive.

But most important to start are the fruits. So that is where we focus first. Before looking outside.

All challenge action trees follow the same basic steps:

- Drawing the trunk, or issue.
- Identifying the causes, or roots.
- Identifying possible solutions, or branches.
- Committing to individual SMART action steps to change, or fruits.
- Identifying flowers, then where the bees are needed.

The difference between the different trees lies in the specific categorisation of roots and branches.

The PALS Business CAT identifies challenges/solutions/action commitments for increasing business incomes. It has:

- left-hand root/branch: production (related to Good Business Practices and examined in more detail in following technical trainings)
- right-hand root/branch: marketing (related to eg relationships between clients, FSPs and traders and perceptions of FSP services)
- middle root/branch: household (gender and generational issues carried over from Tool 3 Happy Family Tree).

The product/service win-win CAT is used for market research on the challenges and ways forward for the FSP in general and/or specific products and services. These have:

- left-hand root/branch: client business (related to Good Business Practices, this time both production and marketing)
- right-hand root/branch: FSP marketing (related to eg relationships between clients and FSPs and product/service delivery)
- middle root/branch: household (gender and generational issues carried over from Tool 3 Happy Family Tree).

## Aims of Business Challenge Action Tree

### For participants

- To analyse the different production causes of low business incomes and give feedback to the FSP on these.

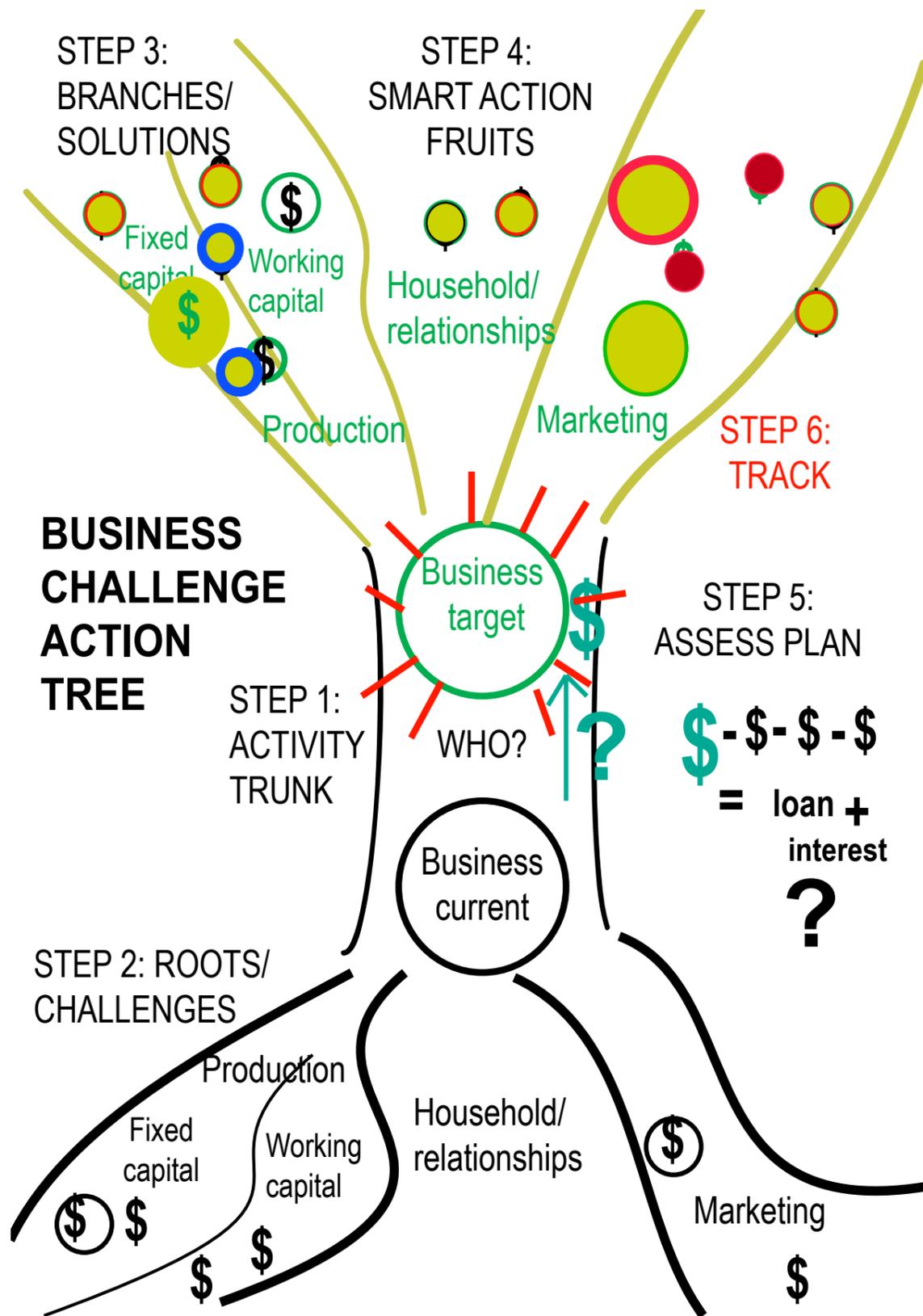
To analyse the different marketing causes of low business incomes and give feedback to the FSP on these.

- To help people to analyse the interlinkages between gender and generational issues (including child labour and health and safety) in the household affecting production and marketing recapping Tool 2 Happy Family Tree.
- To share and exchange ideas for solutions to different dimensions of the challenges and identify what knowledge is already available in the community. Linking this to both business training and gender commitments.
- To generate 6 individual 'SMART action fruits' for each participant to transfer to Tool 7 Empowerment Vision Highway.
- To develop participatory skills in starting to deal with more sensitive issues, as well as reinforcing drawing skills.

### For FSPs

To understand client perspectives on business and FSP products and services.

- To get a quantified overview of the various challenges in each activity at the different levels.
- To get a quantified overview of potential solutions and what knowledge is already available in the community to be built on in order to focus business trainings.
- To start to understand client perceptions of their services.
- To generate action priorities that can be implemented by clients themselves and then built on by groups and finally the FSP.
- To identify those challenges which cannot be resolved through individual actions and group sharing, as an input to tailored capacity building and other services for increasing incomes.
- To form the basis for subsequent market research 'win-win' trees.



**Box 1. Facilitation Overview**

**Timing**  
5 hours  
based on 20-30  
participants

- Recap and steps for HFT at the back of the notebook diary (30 minutes)
- Interactive drawing of the framework on plenary flipchart and in Notebook Diaries and explanation of the tool (10 minutes)
- Challenges: individual challenges on cards (15 minutes); group discussion and placing and quantification of challenges (30 minutes) drawing own challenges in notebooks based on discussion (15 minutes)
- Challenges: individual solutions on cards (15 minutes); group discussion and placing and quantification of solutions (30 minutes) drawing own solutions in notebooks based on discussion (15 minutes)
- Identification of individual action fruits in individual diaries, then quantification and identification of group actions (20 minutes)
- Plenary feedback of trees and response from FSP 'bees' (1 hour for 5 activity trees)
- Finalising individual trees in notebooks with SMART action commitments: (30 min)

**Materials/ inputs**

- Individual diaries.
- 1 flipchart and 4 differently coloured markers per group.
- Digital camera to record diagrams and postits for translation.
- Video camera to record plenary (optional).

**Facilitator preparation**

- Prepare an introductory explanation, reviewing the business training materials, outcomes from the Achievement Journey and Happy Family Tree and gender checklist below.
- Put up a blank flipchart at the front of the room 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 the front. Do not hold the pen at any time.

**Participant preparation**

- Come on time - or before
- Bring Notebook diaries and coloured pens unless these are provided by the project

**Outputs**

- Individual CATs in notebooks with action commitments
- Quantified group trees for different economic activities on a large flipchart with 3-5 action fruits per participant and group actions.
- List of common gender challenges
- List of issues for the FSP to follow up with the market research.
- Photographs of each annotated tree.

**Homework for participants**

- Refinement of their own individual challenge action tree.
- Acting on the change strategies identified and sharing this experience in their groups - what works, what does not work, what advice can they share with others, what advice do they need?
- Sharing the methodology and what they have learned with at least one other person in their household or community or group.

**Homework for facilitator**

- Analyse the information from the activity trees and priority issues for FSP research
- Put challenges, solutions and commitments onto excel sheet for monitoring

# BUSINESS CHALLENGE ACTION TREE KEY STEPS

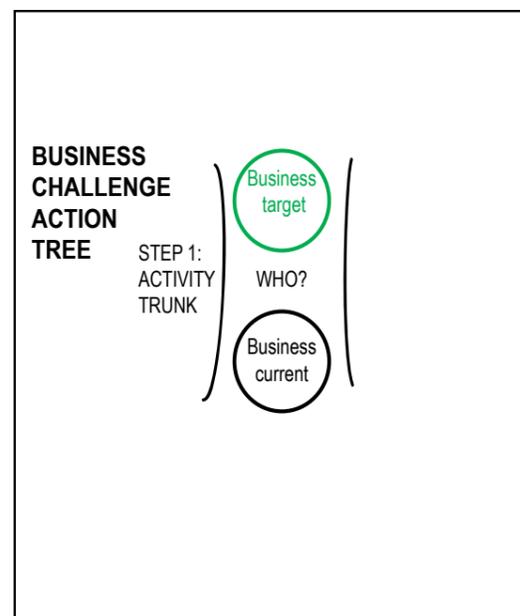
Draw this on the next double page of the notebook diary. Turn the book sideways. Remember to put a date.

Participants should be divided into groups by type of economic activity. The facilitator may need to ensure that in the mixed sex groups issues from the HFT are carried over to this tree and discussed openly without stereotypes.

## 1 Trunk or issue

Draw two lines in the middle of the paper for the trunk. Then put symbols for:

- who is involved in your loan business in the middle of the trunk
- aimed for income eg from the vision towards the top of the trunk under branches
- current production/income eg from the achievement journey towards the bottom of the trunk above the roots.



## 2 different causes/ challenges

In this tree the roots are divided into three basic categories

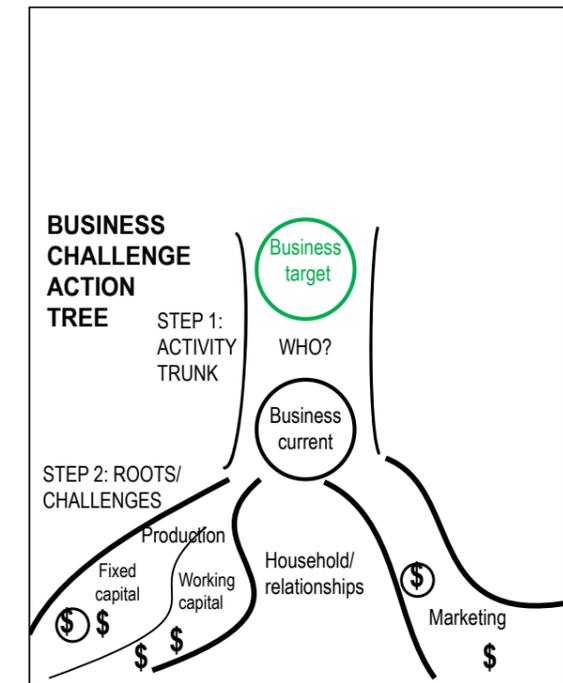
- left: root: production including environmental issues (from Achievement Journey)
- right root: market including relationships with the FSP and traders (from Achievement Journey)
- centre root: household gender and generational relations in the family including work cooperation, ownership, decision-making, health and safety and child labour (take these from the Happy FamilyTree)

This ensures all three roots are adequately discussed.

Each person is given 6 cards on which to put their challenges - 2 per root. The colour of the cards should be different for each group so that these differences can be analysed later.

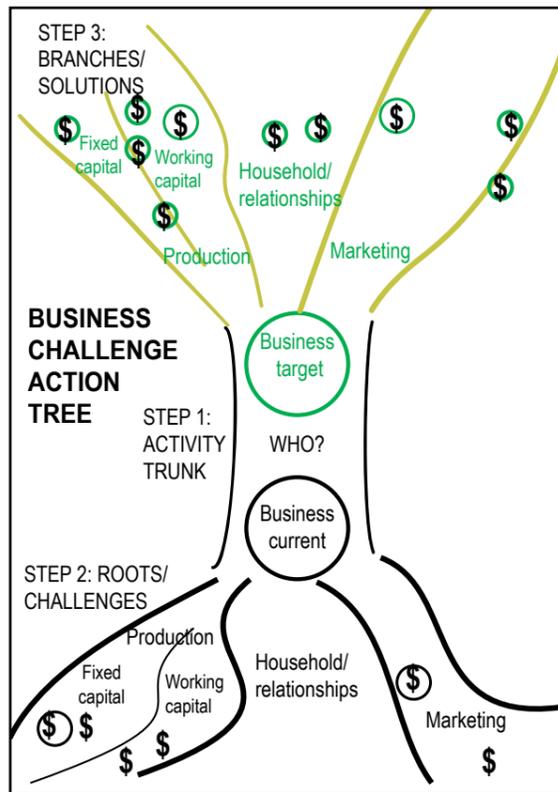
One person comes up and presents the drawing of their most important challenge. They then ask how many other people have that challenge on their drawing and take those cards out of circulation. They can also ask how many people personally have that challenge and put the number of women/men/youth colourcoding for each on the card.

Then another person comes up and repeats the exercise. And so on until all the cards have been placed. As people put up their cards they should group them with the previous ones which they think are similar.



### NOTE:

Clarify that this middle root is about gender and generational relations, i.e. differences and inequalities between women and men in the household, not just 'household'. It includes things like land ownership, sharing of money and also health and safety and child labour. Anything else about the house or household, e.g. leaking roof on the storage bins or lack of working space, should go under production or marketing unless it is directly related to gender inequality.



### 3 Branches: for each cause/challenge a solution

The branches are divided into the same three categories – production, household and market.

Following the same process as for the roots, and the same colour-coding, participants are each given 6 cards. They select the two challenges in each root that are most important for them and identify a solution that they themselves can implement.

Each person comes up, presents, discusses, places and quantifies their solutions in the same process as for the roots.

It is extremely important here that the solutions correspond to the challenges and are systematically placed in the same order up the branch. It is also important that they be specific and ones that participants themselves can implement -no general solutions can be accepted or vague demands to the company for 'more training or inputs.'

Once each group has completed the group tree challenges and solutions the group trees are presented to the plenary.

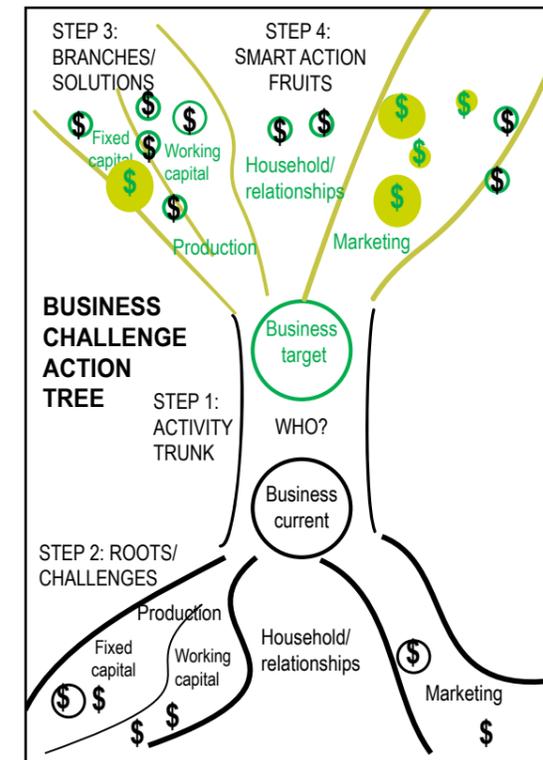
### 4 'SMART' fruits: Individual action commitments

Hypothetical solutions are not enough – that gives only leafy branches. The fruits are the most important part of the tree – that is what we grow the tree for. Fruits represent the individual actions each person can take to start to bring about the solutions.

Fruits start green, then by implementing them we turn them red. IMPORTANT: So that we can ripen them each fruit must be SMART, i.e. Specific, Measurable, Achievable, Relevant and Timebound.

Having heard all the ideas from the other groups, participants draw their own individual challenge action tree. They decide 3-5 solutions that are most relevant for them and decide on 1-3 SMART action fruits for each that they can start to implement (total 10 fruits) in a short time frame - most within 1 month.

These fruits are then fed back to the plenary and quantified. People then finalise their own commitments – they may have got some further ideas from others.



### 5 The Flowers and the Bees: group actions and external assistance.

Having identified the individual action fruits, some things may really not be possible without group support - the 'flowers.' But the flowers are fragile, they cannot carry much weight and easily disintegrate through too much pressure. As the 'flowers' are identified, they must continually be questioned as to whether they really are for the group, whether individuals really cannot do this alone, and what actions the individuals might need to make in order to facilitate the flowers.

Finally then the bees - what is really needed from outside. Bees are fickle and may not come. They only like to come where there are lots of fruits and flowers - or they will fly away elsewhere. But if they have good and realistic demands then they can really help - and also link with other trees so the whole forest grows strong.

#### Monitoring

Clients will track their progress in implementation to ripen the fruits by circling the green fruits with red.

## Facilitation Notes

The version of the CAT given here is specifically designed for the FSP process in a context where there is a high level of literacy. But it assumes that there will also be some follow up market research and action by the FSP.

Participants are divided into activity groups, mixing men and women - this can look back to the vision journey on the first day. They see what are the common issues and what might be gender-specific. Women can learn from men how they are successful, men can also learn business and household/ individual strategies from women.

At the start of each step the initial focus is on individual drawing in notebooks. This is to reinforce the focus on individual initiative and self-help. This also brings in many more ideas. But no one should talk at that stage and certainly not copy.

Then people put what they think are the 6 main issues on 6 cards, 2 on each root or branch. It is important that there should be 2 cards for each root and branch so that things do not just become a list of demands from the FSP. This should be a fun drawing activity where people then stand up in front and ask the others if they can guess what the drawing means. Then if others have the same card then these are gathered up, and placed together on the appropriate branch. People come up in turn, starting at the back, until all the cards are in. As cards are presented and when all the cards are collected, people can be asked whether any one else who did not have that issue also agrees, and that number can be added with gender colour-coding next to the cards. This then gives a fairly realistic assessment of how common issues are - though there is the danger than everyone puts their hands up for everything. If that happens then the facilitator should check - one of the main things they should be observing.

If there is time a better way is for people to vote on the cards - this may mean that they vote for a card for an issue they did not originally think of. They have 6 votes, at least 2 must be for the middle household root. If time is short then the votes can be just on the solutions.

This will need to be piloted before deciding on the best option - it will depend a lot on context and the existing relationship between the FSP and clients.

AT ALL STAGES THINGS SHOULD BE SPECIFIC

If the challenge is lack of money - then money for what exactly, from where and why can it not be met through saving? If the challenge is lack of knowledge, then exactly what and why can people not find someone in the community who knows? Why is external training needed - already many trainings have been given. Exactly what information cannot be accessed through these channels?

It is suggested that these issues are discussed first just with clients. Then fed back to the FSP on the final day or during the market research process So the facilitator can share outcomes with the FSP and they can give their response some thought.

## Facilitation checklist

### Production

- How much do clients already know on different production issues?
- How much possibility is there for promoting information exchange between clients to reduce cost of FSP skills trainings?
- What are the differences in knowledge between women and/or men? What are the implications for targeting/inclusion in trainings?

### Marketing

- What are the client perceptions of FSP services?
- Are there any constructive and feasible suggestions for improvement in FSP services?
- How do these differ between women and/or men? What are the implications for gender policy?

### Household/gender

Has there been discussion of issues like:

- land ownership, sharing of money and decision-making
- sharing of workload
- health and safety
- child labour.

Or have participants avoided discussing any of these in a mixed group? If so then the facilitator can refer to the HFT discussion the previous day and/or sensitively say that these have been issues elsewhere and ask whether or not they are also issues here.

### Issues to report to the FSP

- Are there differences in responses of women, youth and men? What are the implications for gender policy?
- How reliable is the quantification at this stage?
- Are there any constructive suggestions for change?
- What are the main implications for improvement of FSP products and services to be followed up?