

BRIDGING THE GENDER GAP IN RESPONSIBLE FINANCE

FALS Review

TOOL 6 GENDER EMPOWERMENT DIAMOND



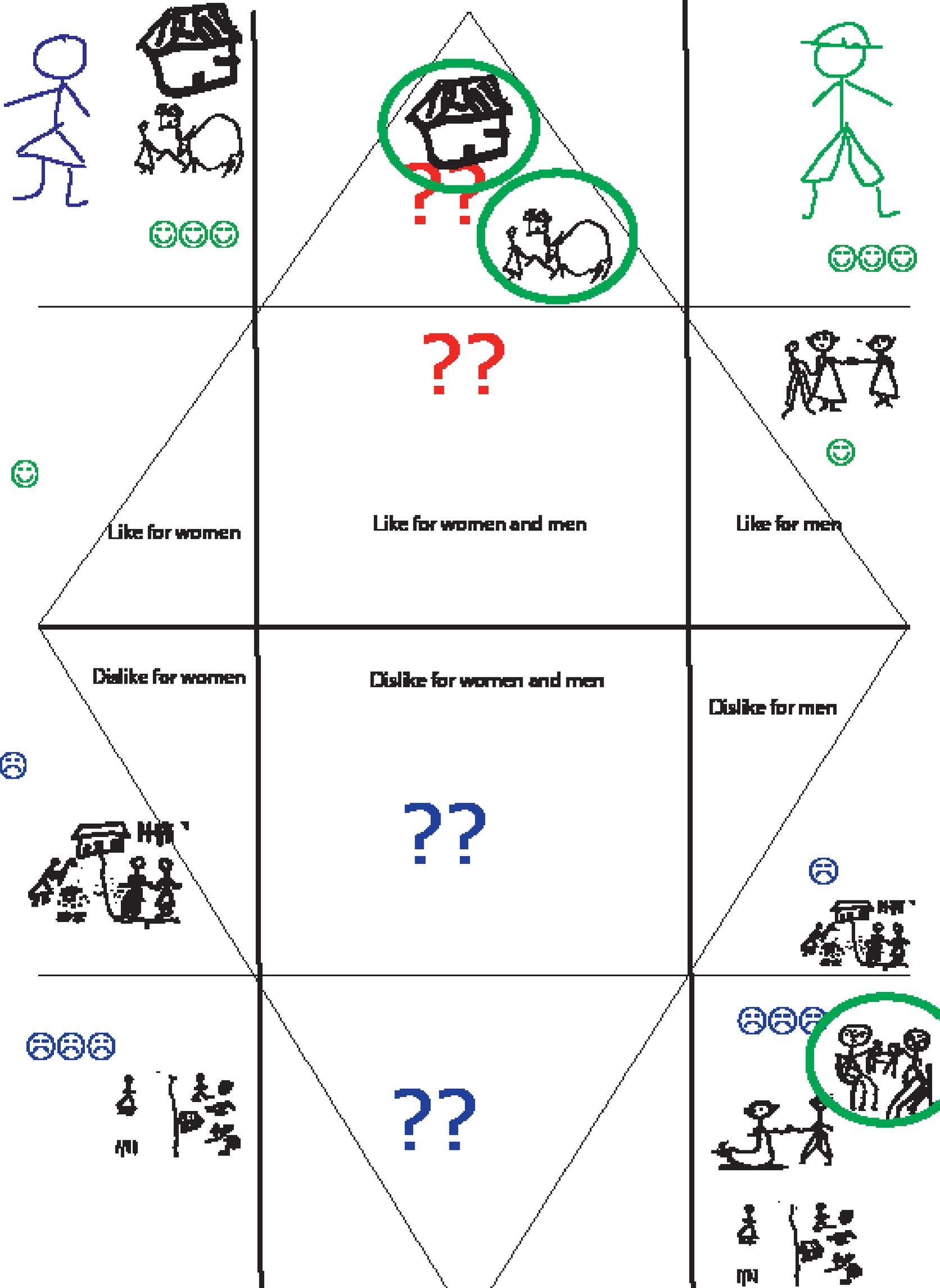
Contents

<i>Introduction</i>	3
<i>1 Gender Empowerment Diamond: facilitator introduction</i>	4
<i>2 Likes and Dislikes: individual reflection</i>	5
<i>3 Sharing and categorisation (group discussion)</i>	6
<i>4 Voting and ranking (group discussion)</i>	7
<i>5 Parent Diamond: human empowerment</i>	8
GENDER ACTION LEARNING	9
<i>Capacity Building: Facilitator Notes</i>	10
<i>Facilitation Do's and Don'ts</i>	11
<i>Process documentation</i>	12
<i>Loan Management</i>	13
<i>Product innovation</i>	13
<i>SPM monitoring</i>	13

Linda Mayoux
with
Malou Juanito
Intan Darmawati
Malu Padilla
ASKI staff
NWTF staff

Symbol
Date

Gender Empowerment Diamond



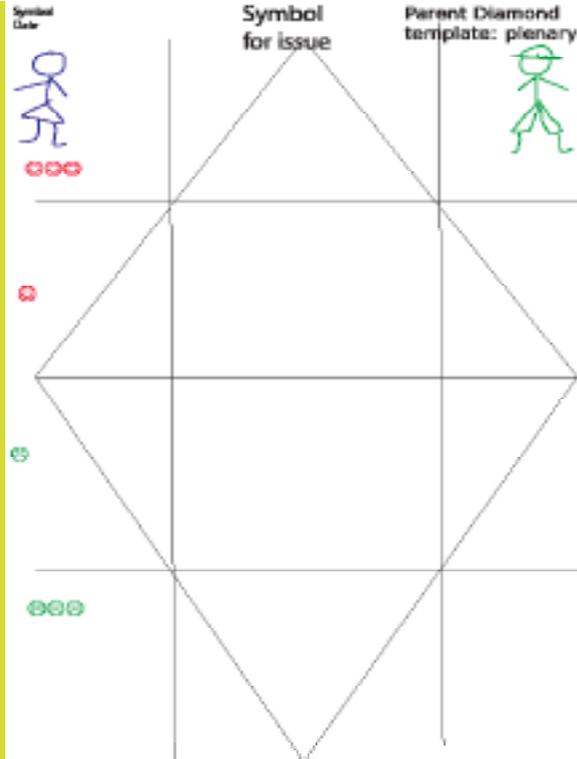


Introduction

Women and men often have big dreams for their families, communities and themselves. They have many ideas about how to make the world a better place. They also have many skills. However, they are often constrained by gender stereotypes and norms which stand in their way.

The Happy Family Tree examined balance in the family around work, expenditure, decision-making and property.

The Gender Empowerment Diamond now looks at what further changes women and men may want to make in the next stage so that both can fulfil their potential as human beings. They can be done groups and/or used as the basis for a household contract of how different family members want to move forward. They can also be used by staff for themselves, and as part of developing a organisational gender policy.



1 Gender Empowerment Diamond: facilitator introduction

Preparation: The facilitator draws the parent Diamond like the drawing above on four flipcharts joined together at the front of the hall. And one group diamond for each group.

Explain:

- The choice of a diamond shape is because diamonds are very precious, they are our personal dreams for ourselves as fulfilled human beings.
- This activity builds on the discussion about women and men's roles in the household in the happy Family Tree. Now we want to deepen the discussion. How do we want to be as a woman or as a man in a world where everyone is equal. Where we can choose without being constrained by social expectations and stereotypes of ;'women should be like this', 'men should be like that', 'women can only do this', 'men can only do that'.
- The Diamond we will do is divided horizontally into 4 levels: Top are the most desirable things, at the bottom are the things we least like. Then the two areas just above and below the line are OK and mildly disliked.
- It is divided vertically into 3 parts: On the left we will put things for women, on the right things for men, and in the middle human common things for both women and men.

Group formation: People sit in a group with other people who have the same gender identity (as decided by themselves) and a similar type of family on their Happy Family Tree (for ASKI 1 group married women living with husband, 1 group female-headed/ single/migrant male; 1 group men). Each person will be given a number cards and pens of different colours depending on their group: (colour-coding is very important in this exercise - see the note at the end for options.)



2 Likes and Dislikes: individual reflection

Reflection: First reflect individually without looking at what others are doing: what do you like about being the gender you are? what do you not like about being that gender? The question is about feelings about your gender and the choices you think you have, not about just personal likes and dislikes about your personal abilities. Focus on social issues that can be changed, not biological ones that can't. Though many biological things like strength can be changed, and 'biological inconveniences' like menstruation or shaving can become less inconvenient through changes in context.

Likes: With one colour of cards/pen (as indicated by the facilitator) draw symbols for the things you like.

Dislikes: With the other colour of cards/pen (as indicated by the facilitator) draw symbols for the things you dislike.



3 *Sharing and categorisation (group discussion)*

Sharing likes Each person comes up to the front in turn and shows the card representing what they like most. The others have to guess what it means.

Categorising likes If other participants have the same like then they hand their cards to the person at the front. Sometimes likes may be similar but not the same - the group should decide.

Placing the likes Participants choose the drawing that is clearest and the person at the front sticks that card on top of a pile with the other cards and places it next to the top part of the diamond.

Finishing the likes: The first person then sits down - remember to applaud them. Then another person comes to the front and repeats the process. Until everyone has presented and all cards are in. This should make a row of cards next to the top part of the diamond.

Repeat for the dislikes Repeat the same four steps for the dislikes.

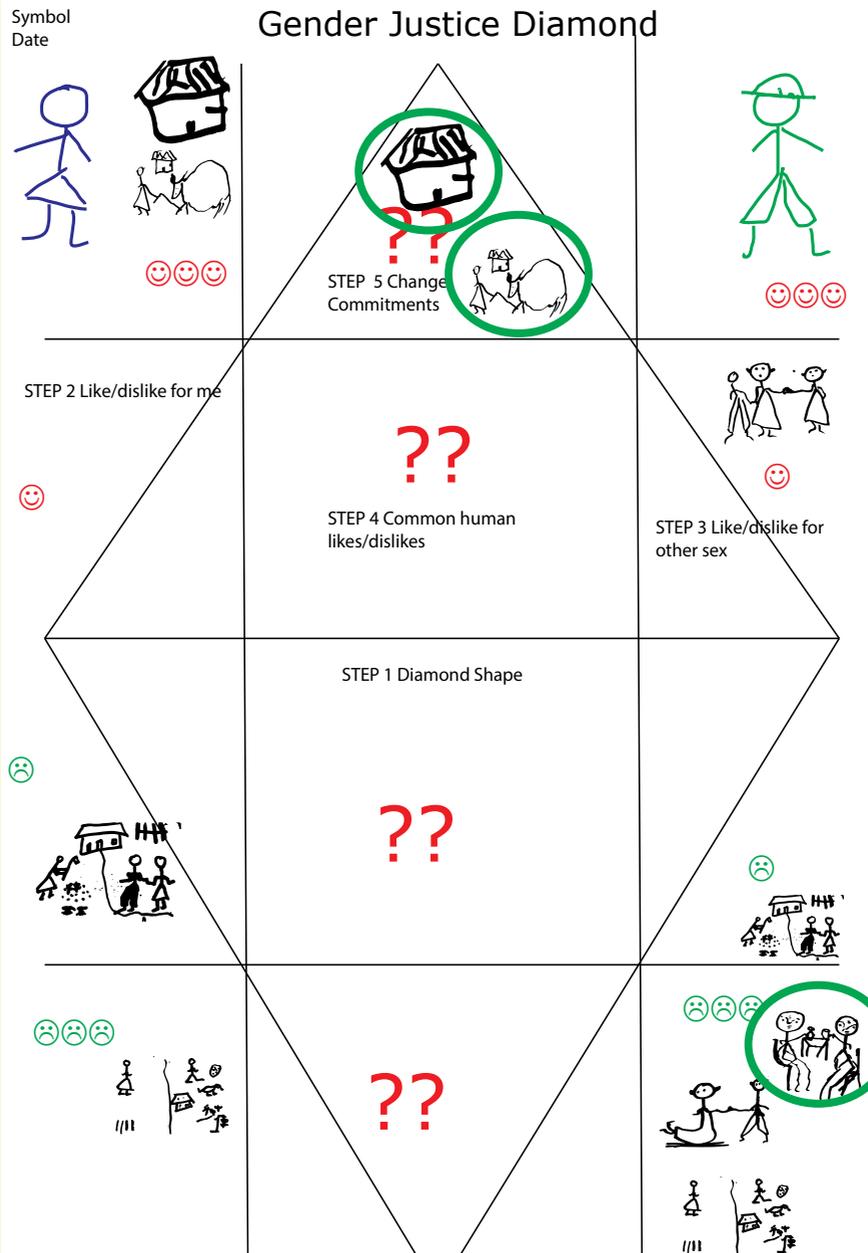


4 Voting and ranking (group discussion)

Voting Having heard all the likes and dislikes of other people, new ideas may have come. Now each participant is given 5 votes for the thing they want to change most - it may be to get something that they or others have liked but do not yet have, or stop something they or others do not like. But they can only give 1 vote to each change. People go up in turn while others in their group are taking a break, and put a mark on the top card of each thing.

Ranking When all the voting is complete, people come up in turn and take the card that has the most like votes and put it at the very top of the diamond. Then someone else comes up and takes the second most popular issue and places it a bit lower and so on. Then they go to the dislikes - the card with the most dislikes goes to the very bottom of the diamond. Then dislikes are placed progressively upwards.

The difference between the number of cards from initial reflection and the number of votes after discussion is an indicator of changes in awareness and thinking during the activity itself.



5 *Parent Diamond: human empowerment*

Group feedback and placing on the parent diamond:

Each group comes up in turn, starting with the men:

1 person presents the top likes and asks whether the participants think this is just for women/men only, or whether it is something that both women and men should have. Remember - even biological differences can be liked or disliked depending on the social context and social value. Although the difference is there, and the issue is placed on women or men's side only, we can change its perception or reality. Other 'socially constructed' issues may be things that both women and men want, but if it is currently mostly experienced by women or by men then it is placed on that side of the middle column.

1 person will take the cards off the group diamond and put on the parent Diamond. Remember the applause as they sit down.

Then 2 people from the group come up and do the same for the middle likes, another 2 people for the middle dislikes, then finally 2 people for the most disliked.

Then the next group (the female-headed households) presents, then the last group (married women).

MFI : FINANCIAL ACTION LEARNING SYSTEM

GENDER ACTION LEARNING

The Gender Empowerment Diamond produces a wider perspective of gender and empowerment indicators than the Happy Family Tree. It highlights particularly:

- ***Women's human rights*** as agreed in the 1979 United Nations Convention on Elimination of (all forms of) Discrimination Against Women (CEDAW) ratified by government of Philippines.
- ***Men and women's aspirations*** to become more rounded human beings and address some of the peer pressures that often limit that humanity and harm their health.

It is particularly important in identifying indirect impacts in a client empowerment Theory of Change.

For example it might be expected that if women are able to manage their loan well and increase their income, then there may be fewer poverty-related arguments at home and so less violence. They may also get more respect and so enjoy more authority in decision-making. The income may increase their asset ownership and/or greater equality of ownership of household assets. On the other hand, husbands may simply keep more of their own income and resent their wives' new-found confidence and freedom,. It is important that MFIs understand what is happening, not only on ethical grounds, but it is likely to impact future loan repayment.

Capacity Building: Facilitator Notes

There are a number of ways in which this Diamond can be adapted:

Different purposes

The Gender Empowerment Diamond can be used for both clients and staff and questions can be adapted for identifying gender issues:

- Personal empowerment: looking at personal gender issues at a psychological, household and community level (What do you like/dislike about being a man/woman?)
- Organisational gender policy: from the perspective of clients and staff at different levels (What do you like/dislike about the way the organisation treats you as a woman/man? What do you like about being a woman/man in this organisation?)
- Household Contract: Used by different family members to develop more gender equitable ways of acting with each other.

Different numbers of people and materials

The aim is to get as wide and diverse a perspective on gender issues as possible, but within a given time frame, budget and gender profile of participants. The aim here is also to get feedback on FALS impact and change commitments going forward, not just awareness-raising. This may involve some adjustments:

- **Drawing:** Drawings on cards need to be both clear so that everyone can see from a reasonable distance. This means they need to use markers.
- **Colour-coding:** It is important to be able to distinguish likes from dislikes and compare the responses from different groups when the cards are transferred to the parent Diamond. This can be done through using different colour papers for each group (use similar colours for women's groups, to strongly contrast with the men's colours). For likes and dislikes, depending on local materials and costs use either different colour markers, or darker/brighter colour paper for the likes so they stand out positive and lighter/weaker colours for dislikes.
- **Number of cards/number of votes:** the more cards and votes there are the more interesting the discussion. But the more paper you need and the longer the discussion will take. So a balance needs to be struck depending on time, budget and number of participants. For the time here with 20 participants, it is suggested that each participant has 5 likes and 5 dislikes (so 10 cards of 1 colour and 2 coloured markers, 10 cards in 2 colours), and 5 votes with 1 vote per issue. Fewer cards reduces options for discussion. Allowing more than 1 vote per issue would get more feedback on the importance of particular indicators. And so less useful for impact assessment and identifying changes going forward - requiring other tools to be used for this in a longer workshop.

Facilitation Do's and Don'ts

The main role of the facilitator is to ensure that voices are heard and opinions aired openly. Facilitators should manage the participation, carefully observing differing views of the participants, and where possible anticipating responses so that as large a range of issues as possible are presented by the participants themselves. Experience suggests that, left to themselves, most things will eventually emerge from discussions between participants themselves. Women are generally very experienced in strategising to get what they want. Many men are also wanting change. The main form of intervention should be in questioning possible contradictions between the different things people want - for example men or traders may like power but not like arguments.

DO

- Make sure participants understand the purpose and framework of the tool
- Make sure participants understand that the question is about gender issues - things specific to themselves as a woman or a man, not just personal likes and dislikes.
- Clients self-identify their gender - but this is the gender they normally put on official forms and documents, not a joke to just say they are the opposite sex. If trans-gender participants want to form their own group together, then that wish should be respected.
- Ensure all voices and opinions are heard.
- Ensure all opinions are respected. Both women and men may need to 'let off steam' and get all the resentments out of their system in order for things to move forward.
- Focus your own questions or direct intervention on asking for clarification, or questioning potential contradictions in what people say, or between what different participants propose eg women expecting men to be strong but not wanting them to dominate or men wanting power but not responsibility.

DON'T

- Look over peoples' shoulder
- Intervene in group discussions with your own opinions. possibility for participants to discuss among themselves;

Process documentation and Individual Assessment

Documentation for this tool is at two levels:

1) Gender disaggregated quantification of gender likes and dislikes

- The group Diamonds are photographed with annotations to explain the drawings on each pile of cards before they are fed to the plenary. The explanations, indicators and voting of each group is noted separately as the diamonds are presented in plenary
- The plenary diamond is photographed with the colour coded cards. Together with number of votes for women and for men separately on each indicator.

2) Individual assessment of changes

- During the plenary the facilitator/s compile a quick checklist of Diamond likes, dislikes, already achieved and change priorities from the indicators that have come up using the Gender Assessment Excel sheet.
- During the following teabreak participants come up individually to give their feedback and the facilitator marks the response in the relevant cells on the Excel sheet. They also have their photo taken with their Happy Family Tree and Loan Management Calendar.

The participants who are not being interviewed are filling in the gender lane on their Empowerment Vision Highway:

- the baseline before FALS circle of things they like or dislike from the HFT and/or Diamond discussion
- their current circle of achievements from their HFT and/or other changes that have occurred because of FALS
- then in the next future circle and/or vision circle 5 future change priorities from their own likes and dislikes from the Diamond Discussion and/or HFT.

Loan Management

The Loan Manager will only refer to the Gender Empowerment Diamond discussion and the indicators if there is an issue with the loan repayment. In that case they may ask the client to add gender issues to their opportunities and challenges on the Loan Management Calendar.

Product innovation

The Gender Empowerment Diamond can point to potential areas of product innovation that could have a high level of client demand and/or unintended positive or negative consequences of products for clients that could lead to empowerment (and so fulfil an ethical mandate) or future repayment difficulties.

SPM monitoring

The Diamond may point to possible indicators that can be added to SPM indicators. Or it can be used more as a periodic impact assessment tool. The version here is assessing the impact of FALS. But Step 7 assessment question could equally be rephrased to a loan cycle, or since they started lending or saving from the MFI.