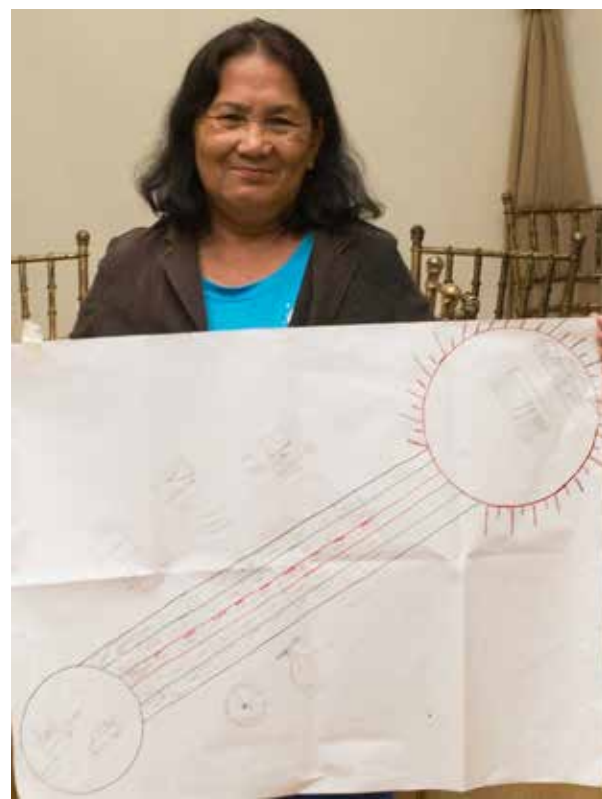


BRIDGING THE GENDER GAP IN RESPONSIBLE FINANCE

FALS Phase 2

TOOL 6 EMPOWERMENT VISION HIGHWAY



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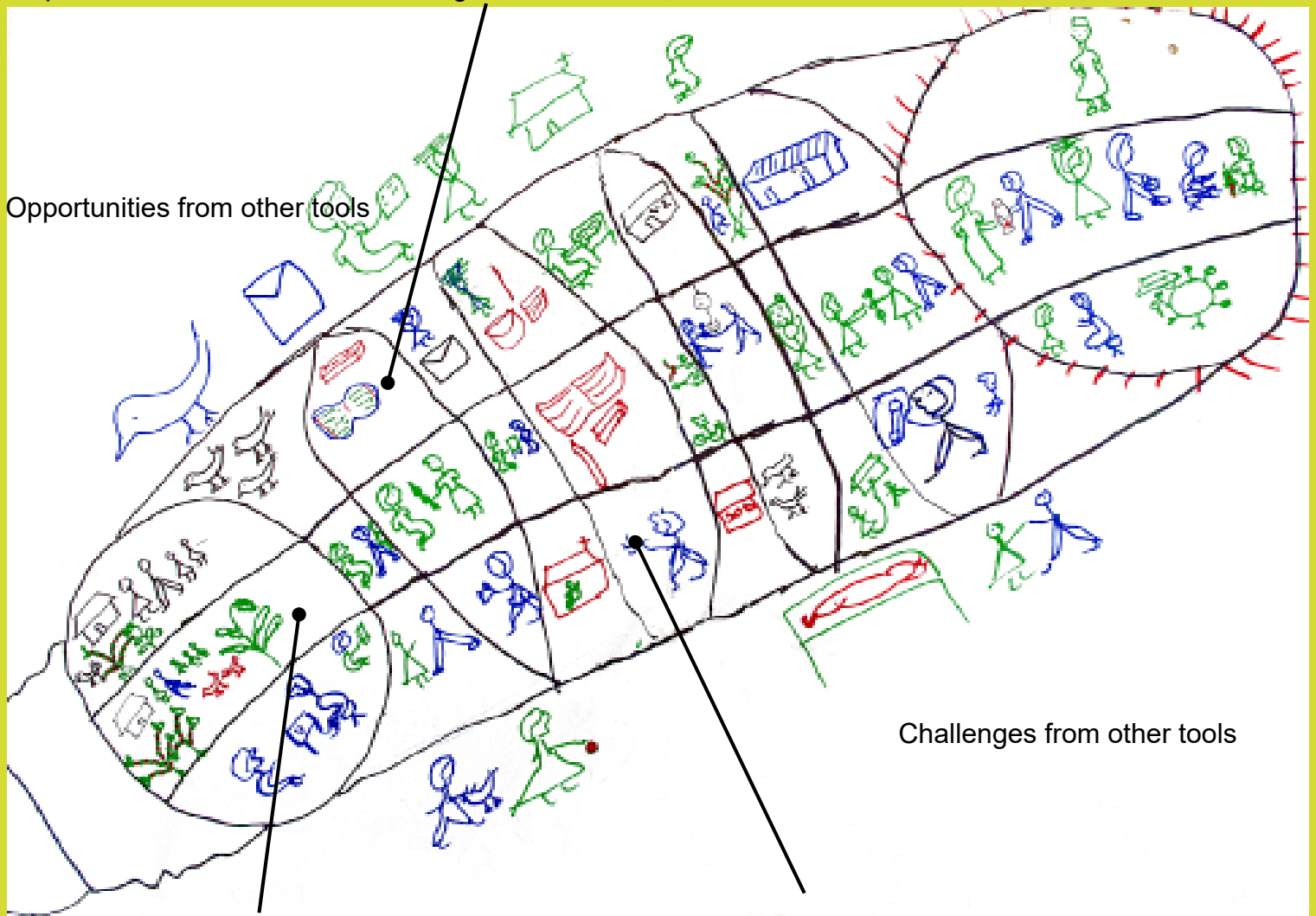
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Middle: Empowerment from Happy Family Tree and Gender Empowerment Diamond

Bottom: Networking and Leadership from Change Leadership Map

The Empowerment Vision Highway is the multi-lane planning framework that brings together the achievements and future plans from the other 4 tools:

Top Lane: economic vision, achievements and plans from the Loan Management Calendar and the first Vision Journey.

Middle Lane: achievements on personal empowerment, household changes from the Happy Family Tree and Gender Empowerment Diamond

Bottom Lane: leadership and networking from the Financial Management Map and Change Leadership Map.

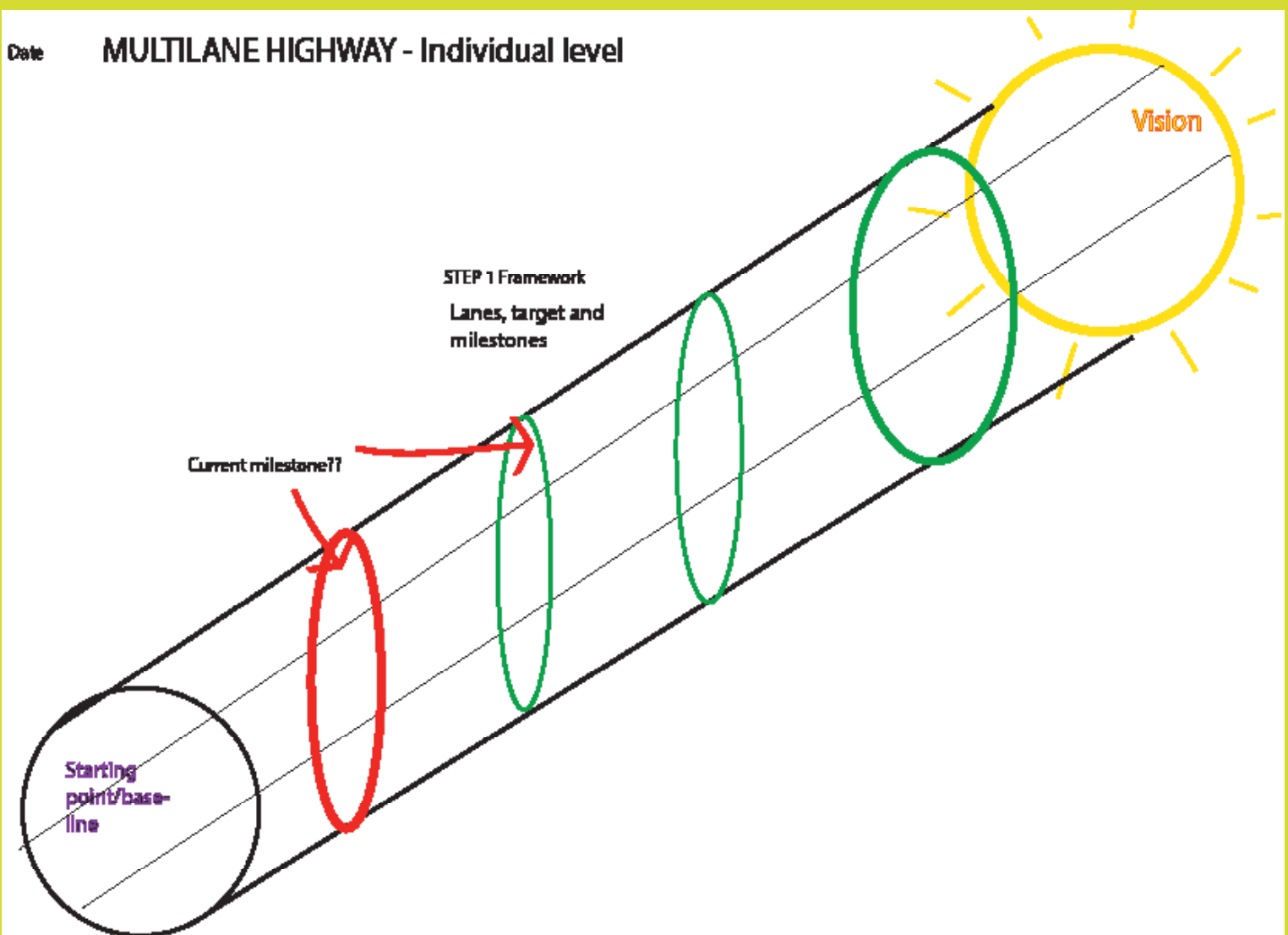
STEPS

The Empowerment Vision Highway is drafted (first in pencil) on the next double page after your previous tool.

Remember to put your name and the date in the top left hand corner.

Date

MULTILANE HIGHWAY - Individual level



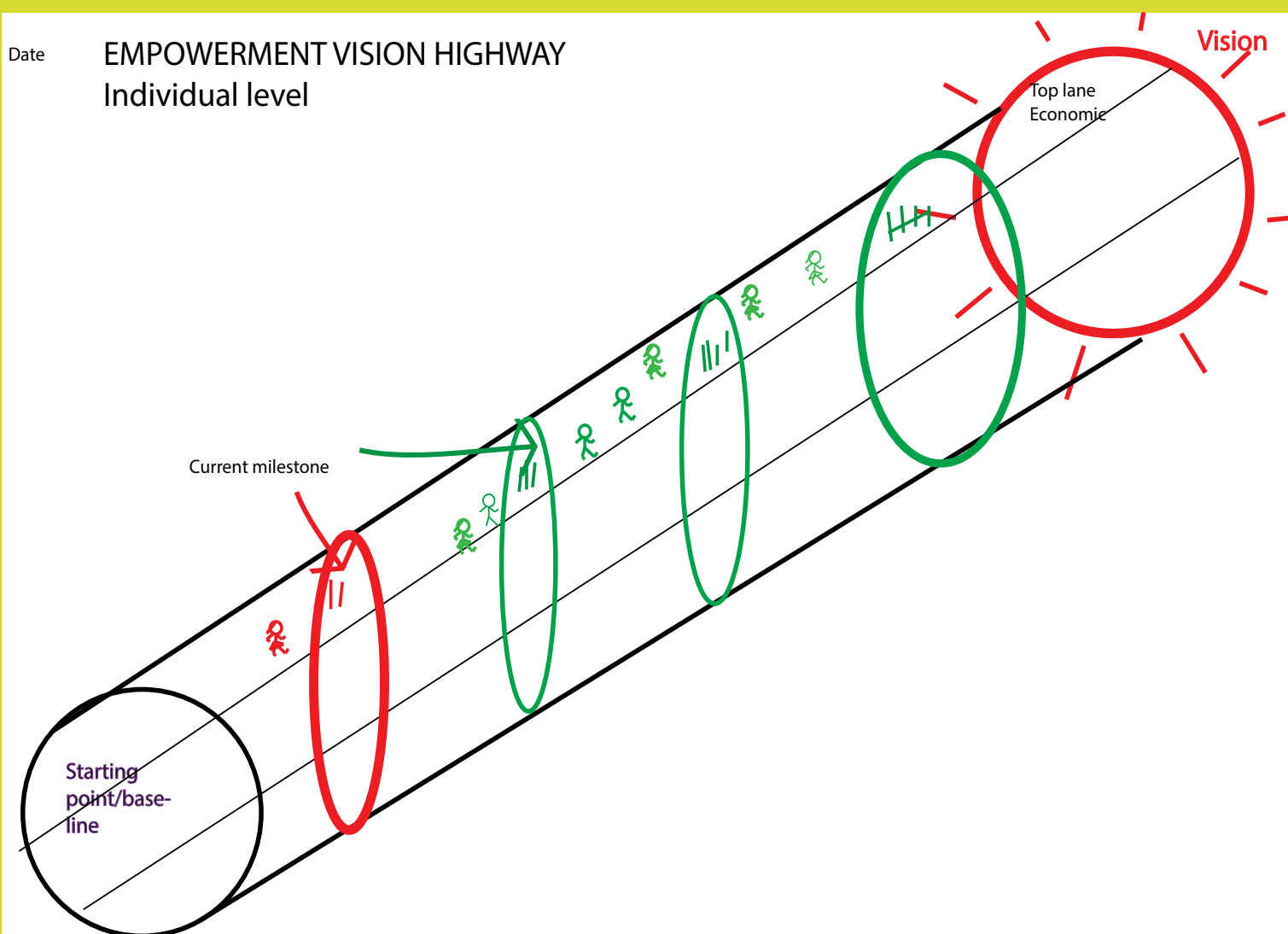
1 Draw the Framework

Vision: Draw a red Vision Circle with sun rays at the top right of the spread.

Start/baseline circle and lanes: Draw a black circle at the bottom left of the page. This represents where you started before FALS. Join the vision and baseline circle with 4 lines to give three lanes to this highway.

Current achievement circle: Then a little way along the road put a thick red circle - this represents your current red fruit achievements as a result of FALS.

Future target and milestones: Then draw a thick green circle next to the vision circle and decide when you want to put your next target - what will be the timeframe for this plan. Maybe the next loan cycle, maybe a specific personal date. Then divide up the space between the achievement circle and the target circle with 2-3 milestones. It is suggested the first of these milestones would be 1 month to motivate you to start action very soon after the workshop.



2 Economic top lane: Financial Management Calendar

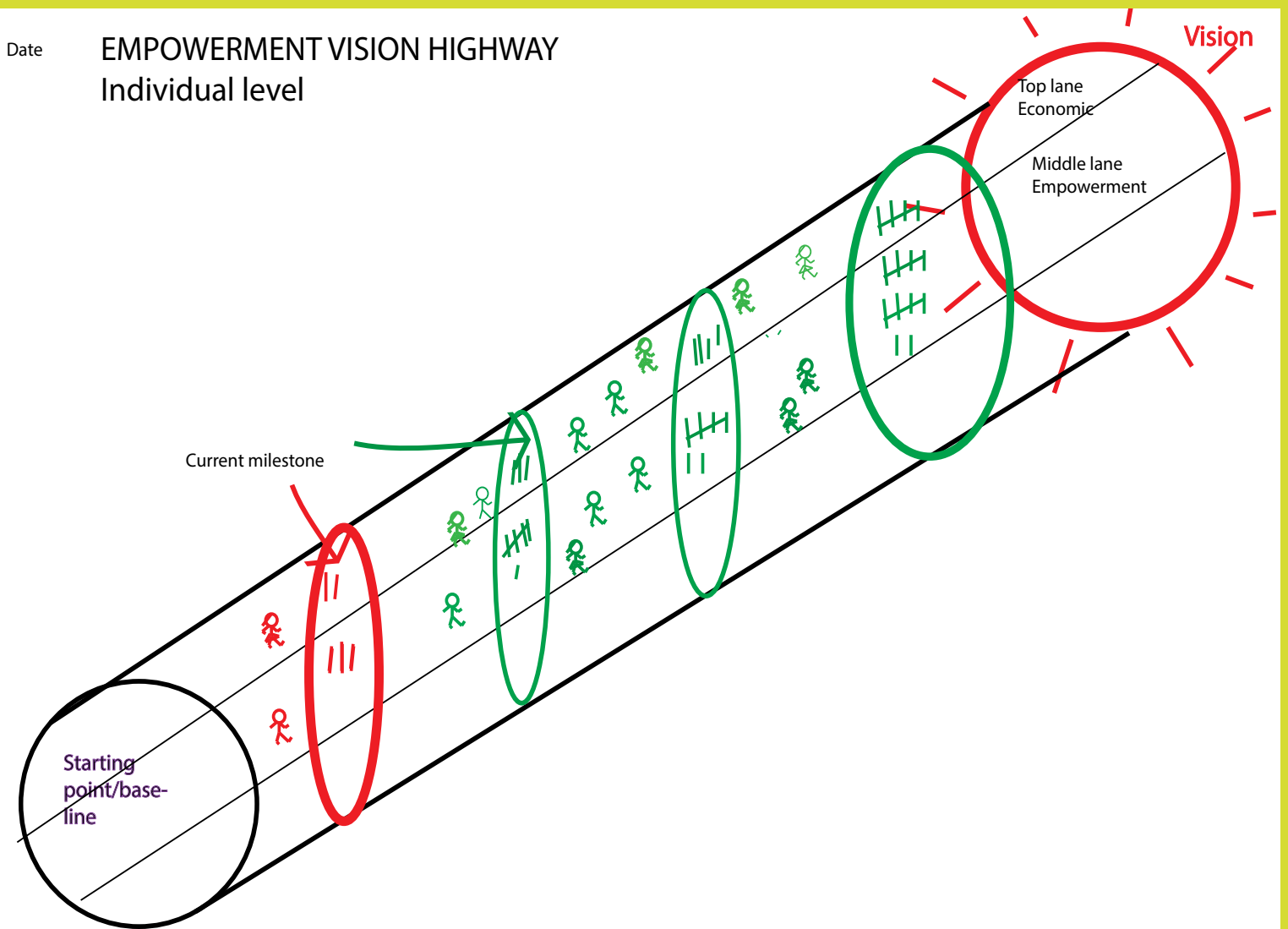
You need first to review your Financial Management Calendar and update the tracking of achievements, actions, opportunities and challenges. Then start to fill in the Empowerment Vision Highway top lane:

Vision circle: What is your economic vision for the future - to grow your existing business, diversify to new ones or change completely?

Start/baseline circle and lanes: What was your economic starting point before FALS.

Current achievement circle: Have you achieved your FMC target for the loan cycle?

Future target and milestones: What would be your next target eg for your next loan? What would be the milestones? What would be the actions to move from one milestone to the next?



3 Empowerment middle lane: Happy family Tree and Gender Empowerment Diamond

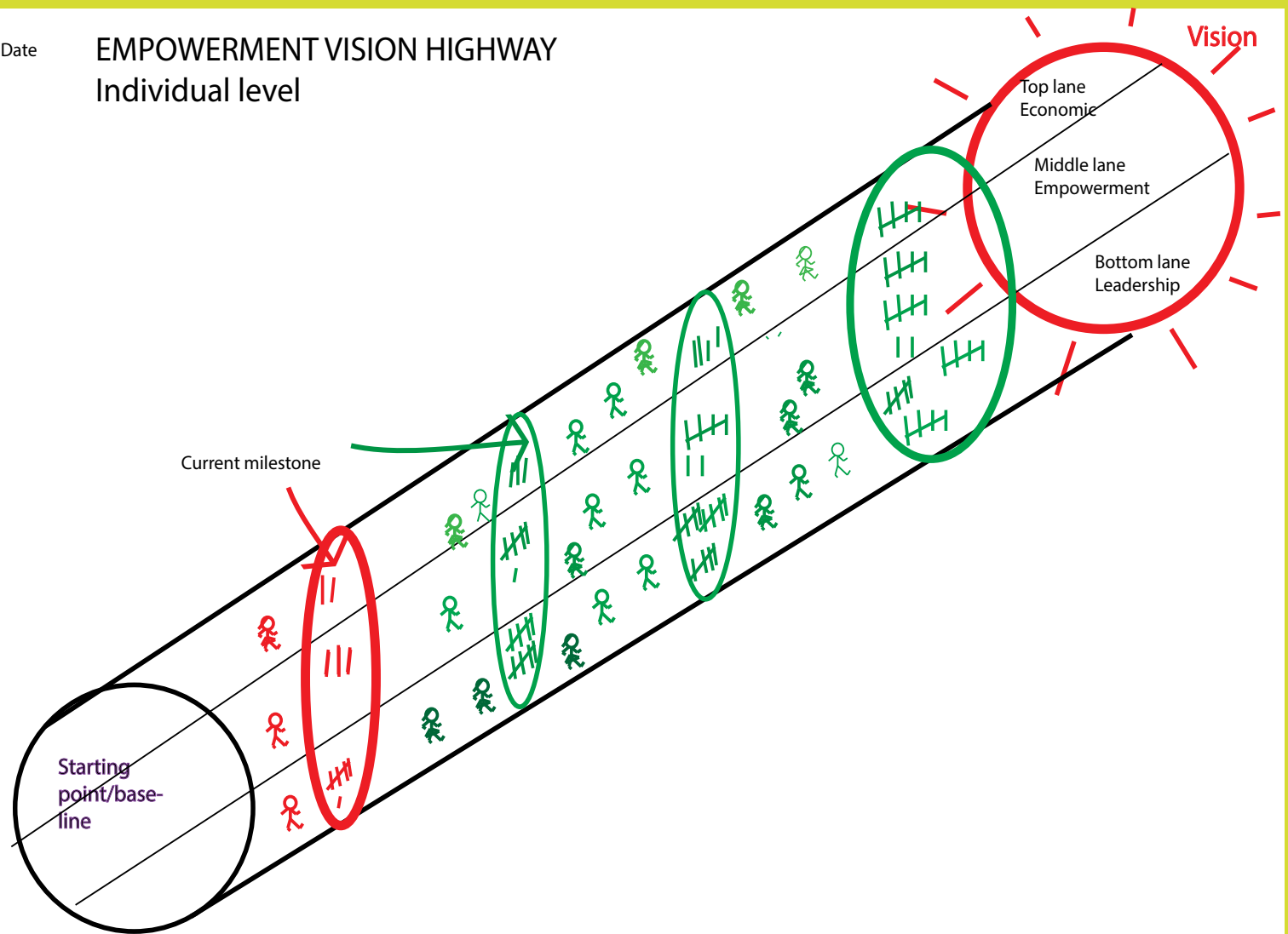
Improving relationships and fairness in the family, and gender empowerment are necessary to significant economic improvements. You need first to review your Happy Family Tree and update the green and red fruits. Then consider your achievements and future change priorities from the Gender Empowerment Diamond. Then start to fill in the EVH middle lane:

Vision: What is your vision now for a Happy Family and Gender Empowerment. Draw that in the middle lane of the vision circle.

Start/baseline circle and lanes: How was your situation when you started FALS? Draw that in the black circle.

Current achievement circle: What have been your red fruit achievements as a result of FALS? Draw those in the red circle.

Future target and milestones: Then put what you think you can change by the time of your next target. What would be the milestones and activities?



4 Leadership and Networking bottom lane: Change Leadership Map

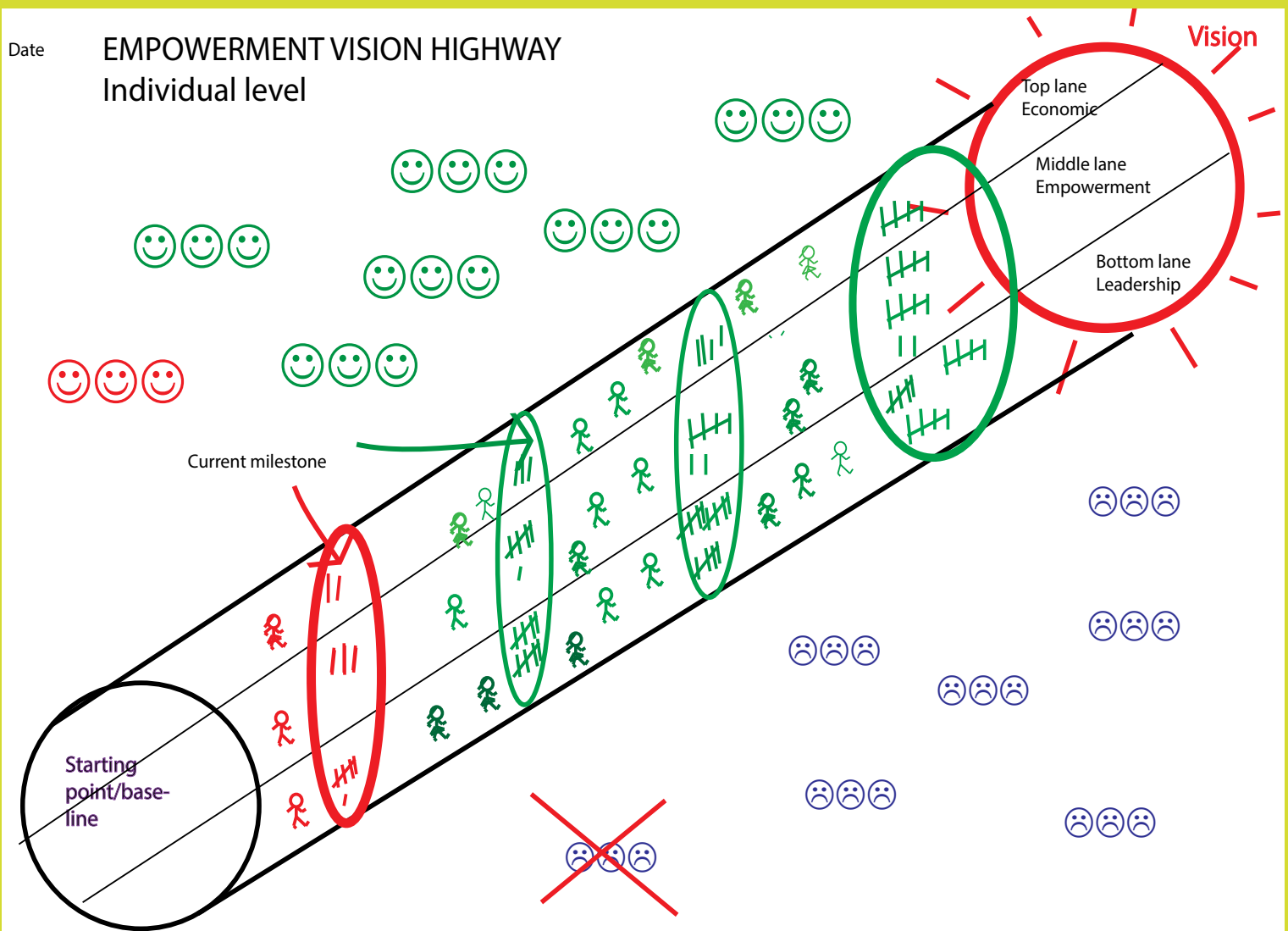
Achieving these changes requires also strengthening your support networks in markets and communities. Sharing the FALS tools is likely to be a significant way to do that - the more you help others, the more they will help you, and the more respect you will get. Review your Financial Resources Map and Change Leadership Map. Then start to fill in the EVH bottom lane:

Vision: What is your vision of your networks and leadership?

Start/baseline circle and lanes: What was your starting point before FALS?

Current achievement circle: How many people, in what networks, have you shared the FALS methodology? Which relationships have improved?

Future target and milestones: In what ways do you think you can increase your networks and leadership through sharing the FALS methodology in the milestones? What actions will you take?



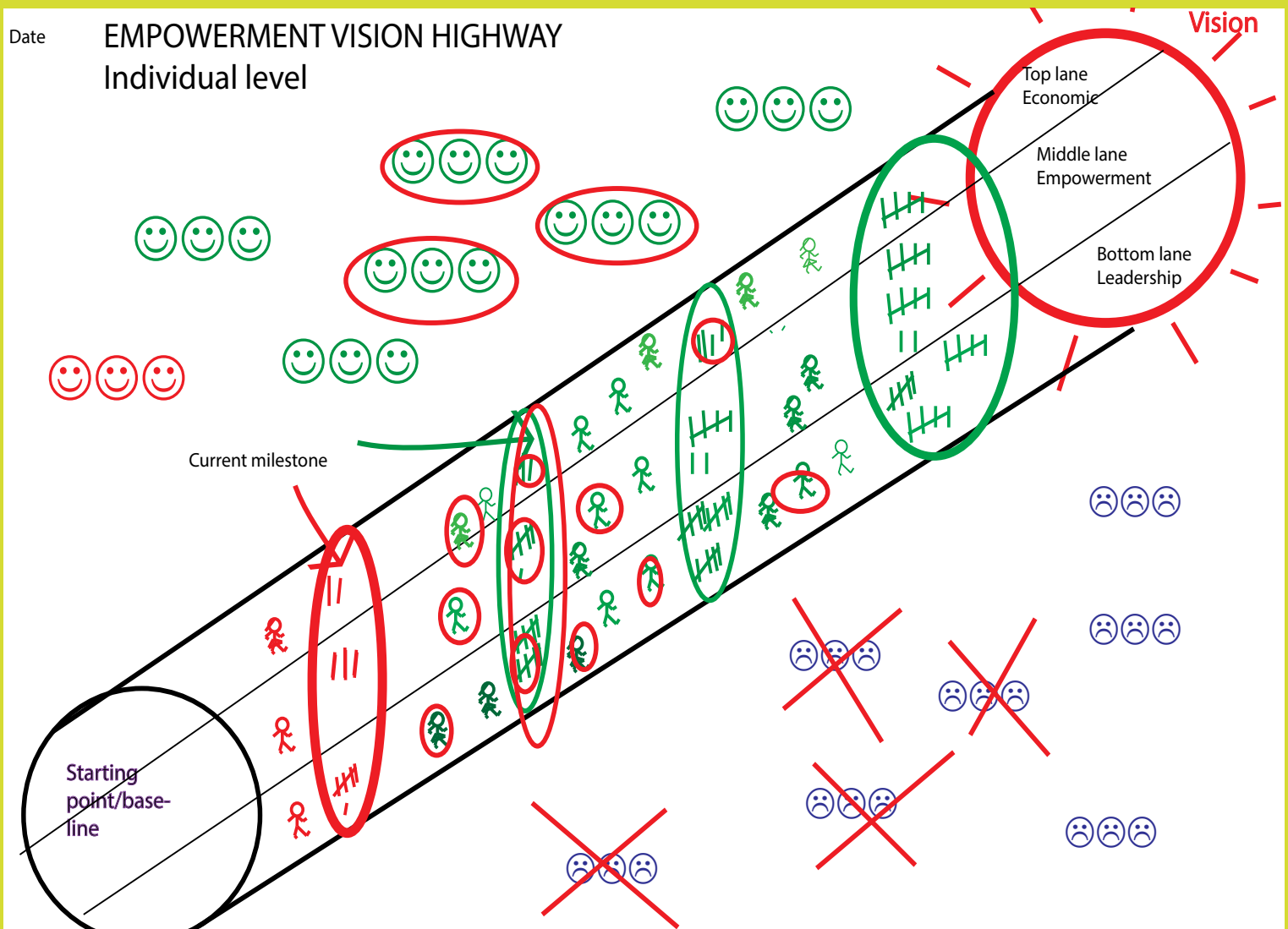
5 Assessment: opportunities and challenges

You will also need to review the opportunities and challenges from your first vision journey and the business challenge action tree:

Opportunities: Which opportunities did you manage to get? Were any less achievable than others? Try to identify at least 5 new opportunities you discovered. Draw the opportunities you think are likely to be relevant for moving to your next target on the top of the road - some may be timed for only one milestone, put these in that place next to the road. More general opportunities you can put anywhere but further from the road. Try now to have 15-20 opportunities.

Challenges: Which challenges did you manage to overcome? Were there any unexpected challenges? Draw the challenges you think are likely to be relevant for moving to your next target on the top of the road - some may be timed for only one milestone, put these in that place next to the road. More general challenges you can put anywhere but further from the road. You should do a thorough risk analysis. Then see if you can balance with opportunities that can help you address them.

Assessment: Given the opportunities and challenges, do you think you need to adjust your target, milestones and/or activities? You can now finish your plan in pen.



6 Track: are you reaching your vision?

The Empowerment Vision Highway makes a detailed life plan over time, bringing together the achievements and learning from the other tools. But if you really want to progress you should continually track your achievements, and also the things you are not able to achieve as you move from one milestone to the next.

Are you achieving your fruits? If achievements go as planned, ring those things in red as achieved.

Are you on track to your longer term vision? If achievements are not going as planned but you still want them then ring in green as still unripe fruits and transfer the same green symbol to the next milestone circle. If achievements are not as planned and you decide they are no longer necessary, or impossible to achieve, then ring in blue as persished fruits.

Revisit your achievements and challenges to check these and implications going forward. Did you manage to take advantage of opportunities? Have you seen more opportunities that can help in future? Did you face unexpected challenges? Make sure you have clearly ringed in green those that will be important moving forward.

MFI : FINANCIAL ACTION LEARNING SYSTEM

Loan officer monitoring

The Loan Officer only refers to this tool if there is a problem with the analysis on the next loan cycle Financial Management Calendar, with loan repayment, or the client has not benefited from the loan as assessed by the Financial Management Calendar. If there are problems, the loan officer should consider:

- 1) Was the **target realistic** in view of their earlier achievements?
- 2) Was the analysis of **household relationships and support networks** realistic? Had they identified enough complementary sources of support? Had they done a proper risk analysis?
- 3) Had the client been **tracking** on the Empowerment Vision Highway and referring back to the analysis on their Loan Management Calendar and Happy Family Tree?

SPM monitoring

The Empowerment Vision Highway can be used as the main tracking tool for SPM indicators covering economic, household and community/networking indicators.

It is particularly useful for looking at the potential intelinkages between gender empowerment in the middle lane and economic achievements.

Product innovation

Visions and achievements/challenges from the EVH can be analysed to point to potential new products and/or challenges with existing products.