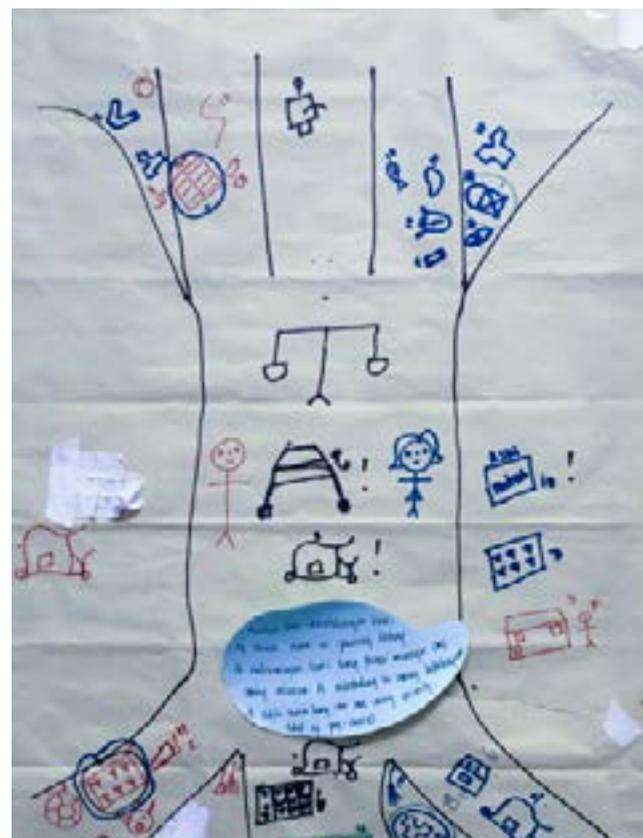


BRIDGING THE GENDER GAP IN RESPONSIBLE FINANCE

TOOL 2 HAPPY FAMILY TREE



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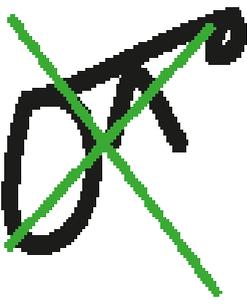
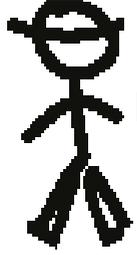
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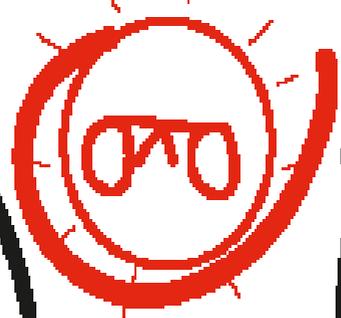
HAPPY FAMILY TREE

Name and date

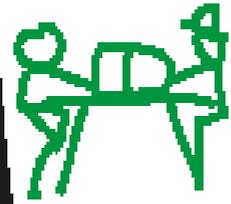
Step 4: FORCES - property and decision-making



STEP 1 TRUNK Who is in the household?



????



Step 3: BRANCHES who gets what?

What women alone spend for themselves



What women alone spend for the family

Step 5: Does the tree BALANCE? Are things efficient?

Step 7 Track



Step 6 ACTION COMMITMENTS Put 10

Step 2: ROOTS who does what?

What women alone do for an income



What women alone do unpaid for household

What men alone do for an income

What men alone do unpaid for household

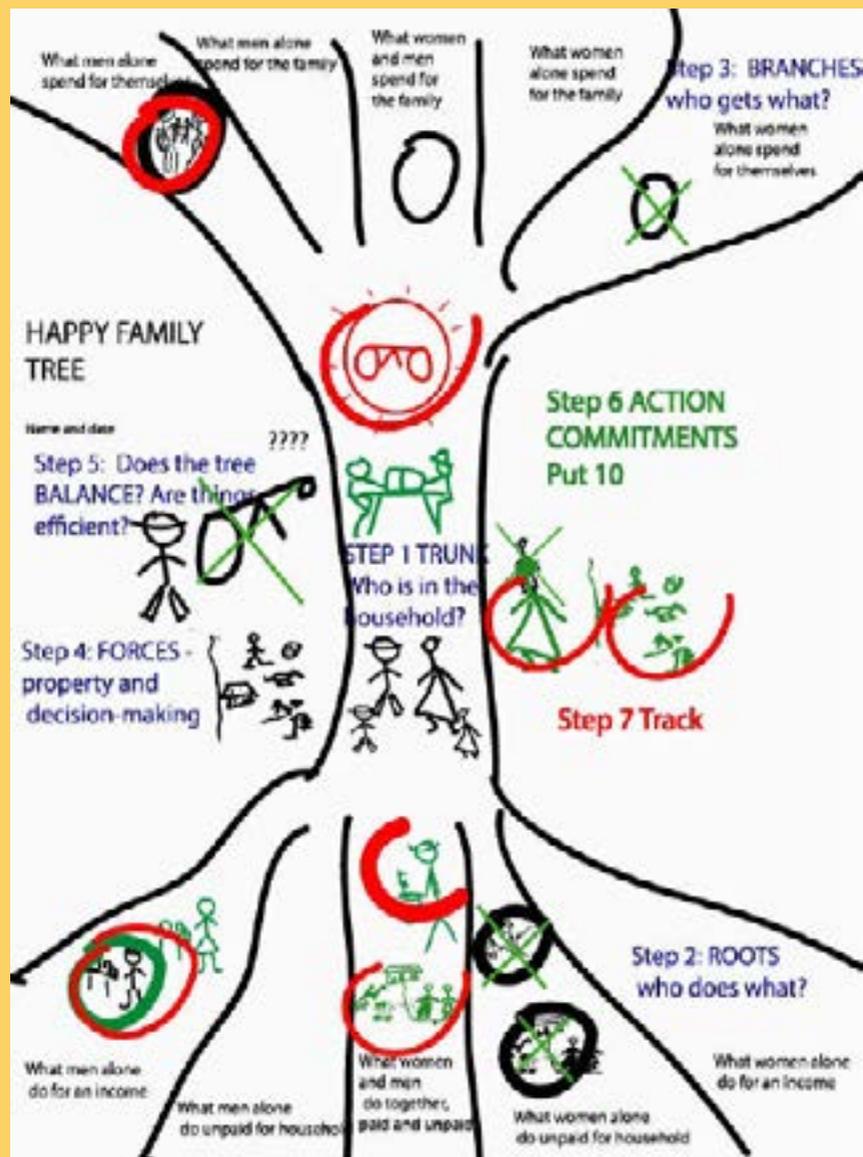
What women and men do together, paid and unpaid



What men alone spend for themselves

What men alone spend for the family

What women and men spend for the family



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 and fall down.

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.

STEPS

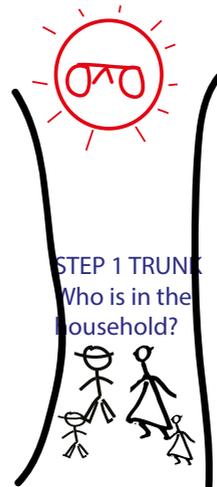
Draw the Happy Family Tree on the next double page of the notebook diary. Use the book on its side with roots on one page and branches on the other.

Start in pencil first and then add colour later.

Remember to put your name and a date.

HAPPY FAMILY TREE

Name and date

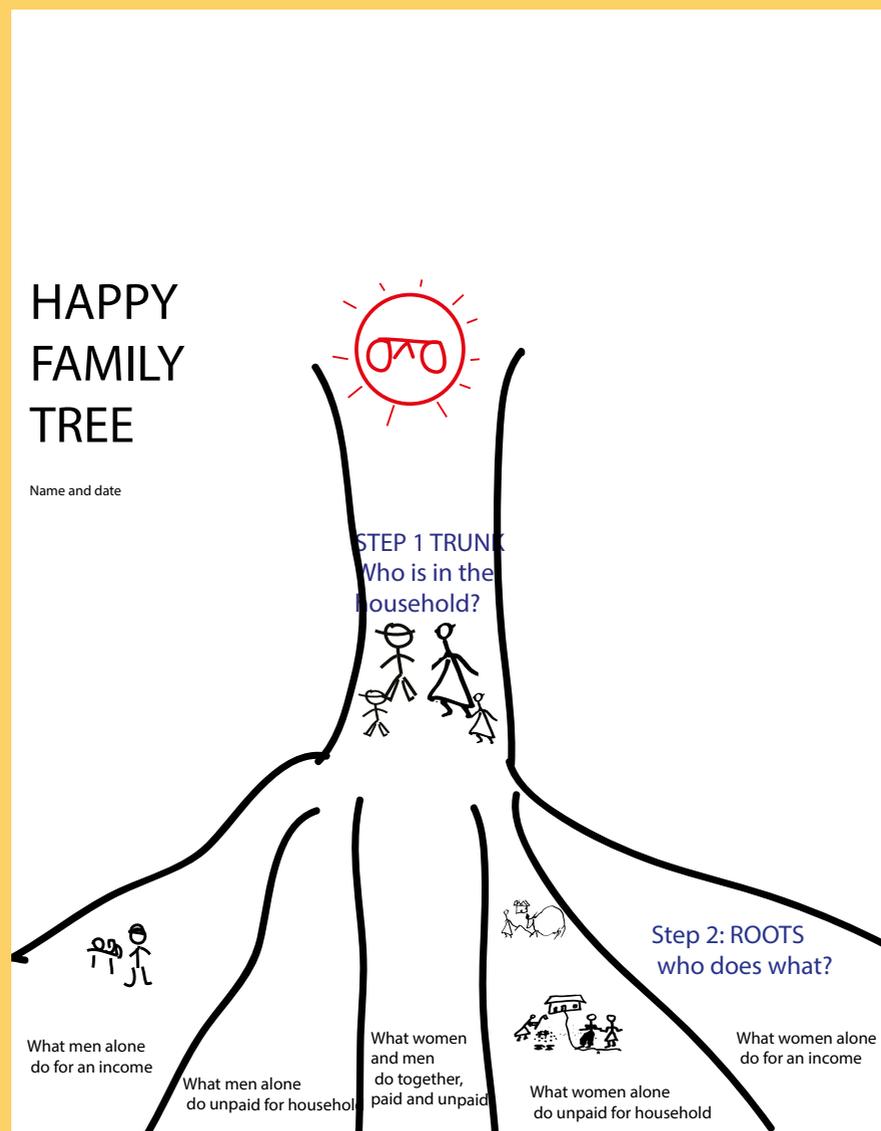


1 *Trunk: who is in the household?*

Draw the trunk Draw two lines in the middle of the paper for the trunk.

Happy Family Vision: Draw a symbol for the Happy Family at the top of the trunk - this is what we are aiming for. A happy family is one where there is love, and also fairness.

Who is in the trunk Put symbols for each household member on either side inside the trunk. Differentiate women and men by symbol, not colour. Adult women should go on the right side of the trunk, adult men on the other. 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?

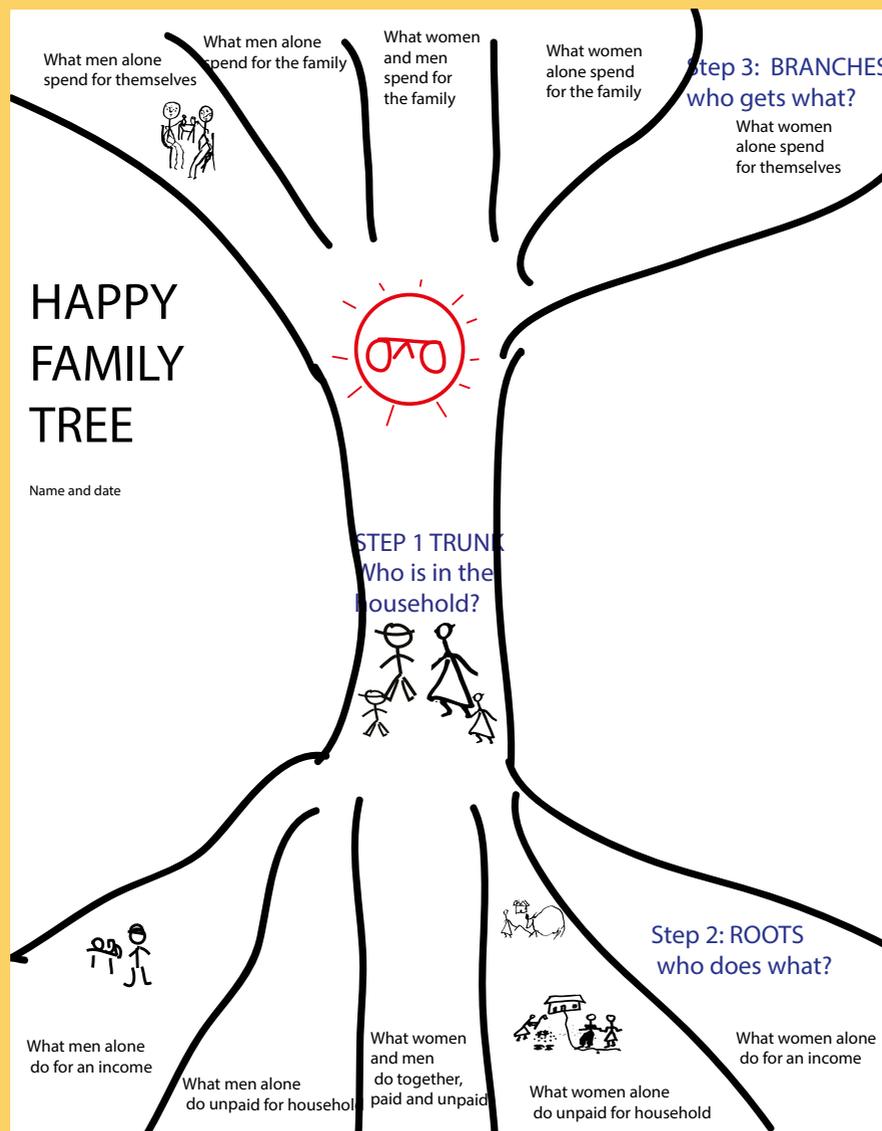
The roots look at division of work in the family.

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

Activities for an income: On the outside root on each side put the activities which people of that sex performs alone for themselves for an income. You can draw those that take more time larger.

Activities that are unpaid: On the inside roots put the activities which people of that sex perform alone for the family eg housework and crops for family consumption. You can draw those that take more time larger.

Activities together: In the central root put those activities that both women and men do, putting the symbol on the side of the sex who does most. You can draw those that take more time larger.



3 *Branches who gets what fruit?*

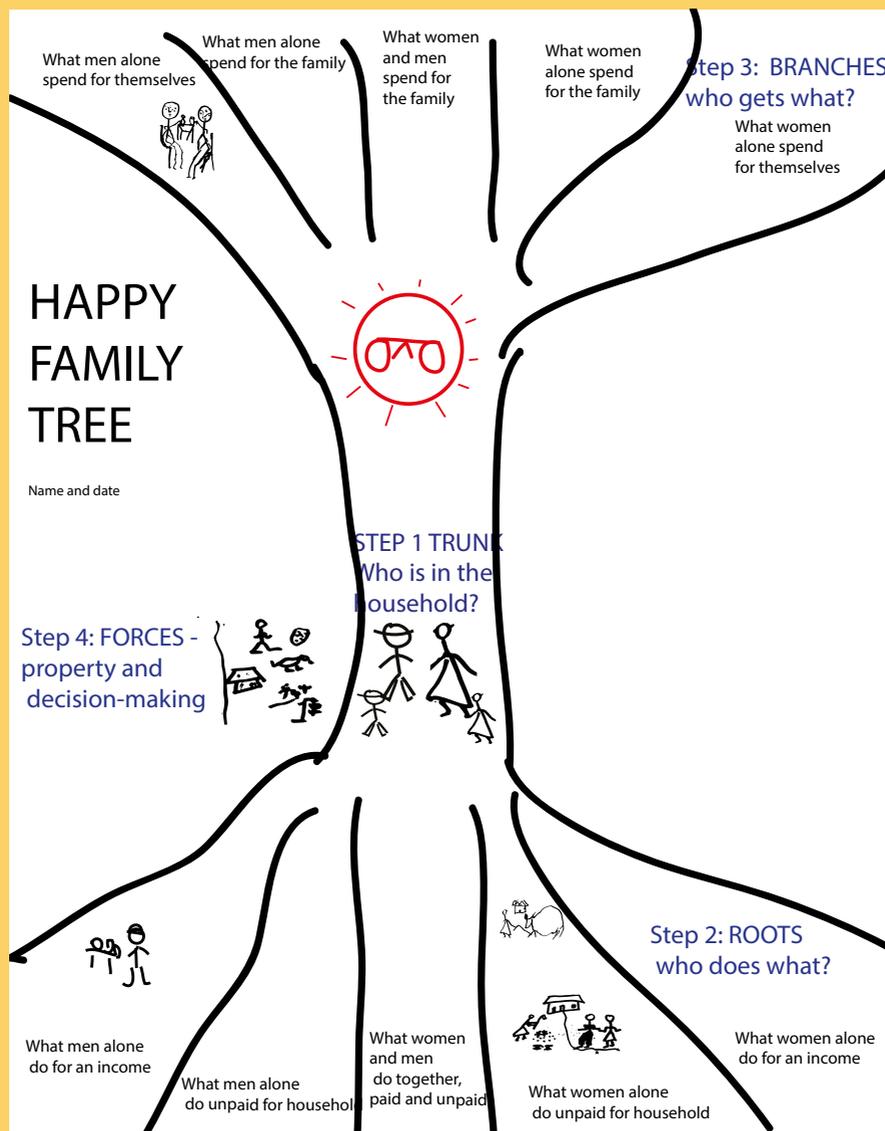
The branches are for division of expenditure.

Draw the branches Draw five branches corresponding to each root, women, men and central trunk for joint household expenses.

Personal expenditure On the outside branch on each side, draw symbols for personal expenditure that each sex makes for themselves alone. Draw the largest expenditures with a larger symbol.

Contribution to household expenditure Household expenditure that only one sex pays for should be on the inside branch on each side. Draw the largest expenditures with a larger symbol.

Joint expenditure 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. Draw the largest expenditures with a larger symbol.

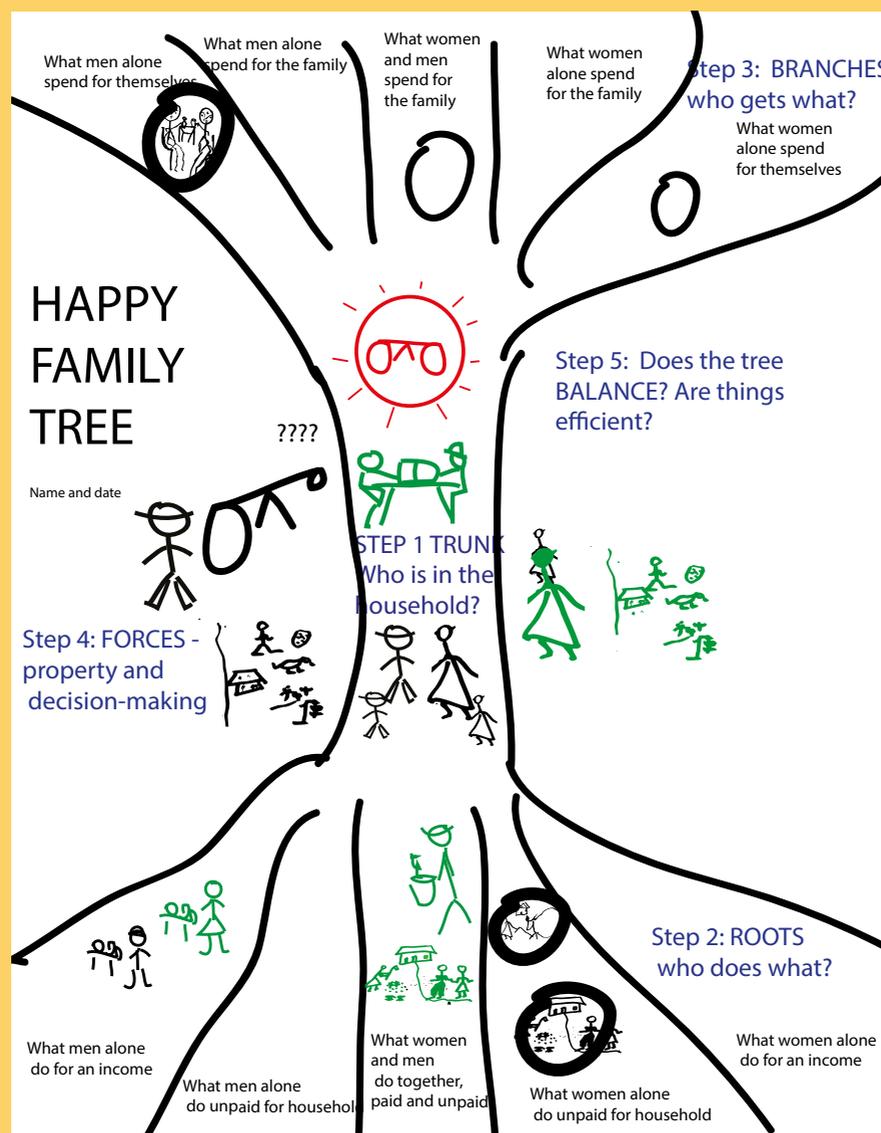


4 What is pushing the tree?

Linking the degree to which work leads to personal benefits are ownership of assets and decision-making.

Property On their respective side of the trunk put symbols for the property which women and men own - eg who owns the land? who owns the livestock? who owns the house? Draw the most important types of property with a larger symbol.

Decision-making On their respective side of the trunk put symbols for 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? Draw the most important types of decision with a larger symbol.

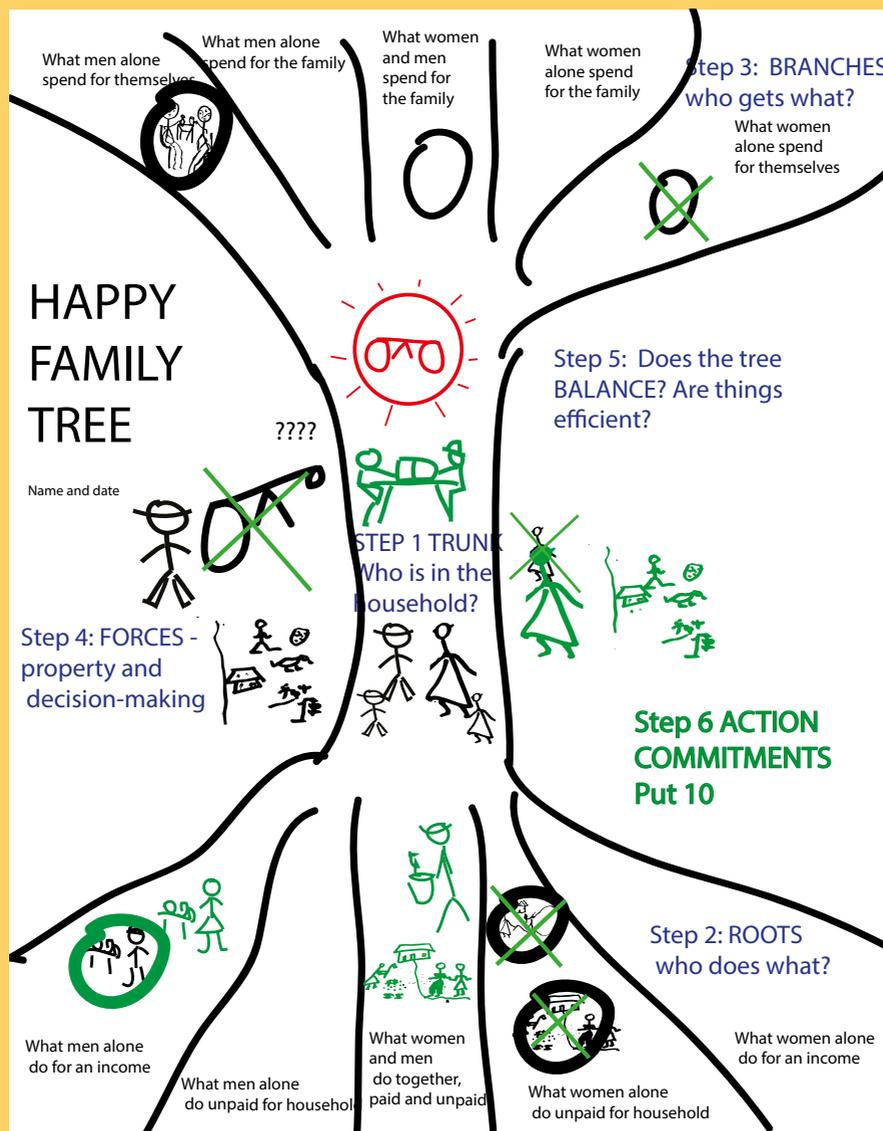


5 Assessment: Does the Tree Balance?

Work and expenditure 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 current degree of gender balance and fairness in work and expenditure at the bottom of the trunk.

Good things do not need to change? Ring in black the things you already have and that you like that help the tree to balance and so do not need to change.

What changes to you want to make? Draw or ring in green eg **Fairer and more work?** What activities do you think should be increased to give more income? reduced to be more efficient? shared to be fairer? **Reducing expenditure?** what expenditures could be reduced to free up more money for saving and/or reinvestment through reductions in expenditure? Put the amounts saved per month in green next to the symbol. **Investment** in green draw assets that can be obtained to get better balance? **Improving decision-making** in green draw decisions that would be better shared? or changed.



6 Action: what do we want to change?

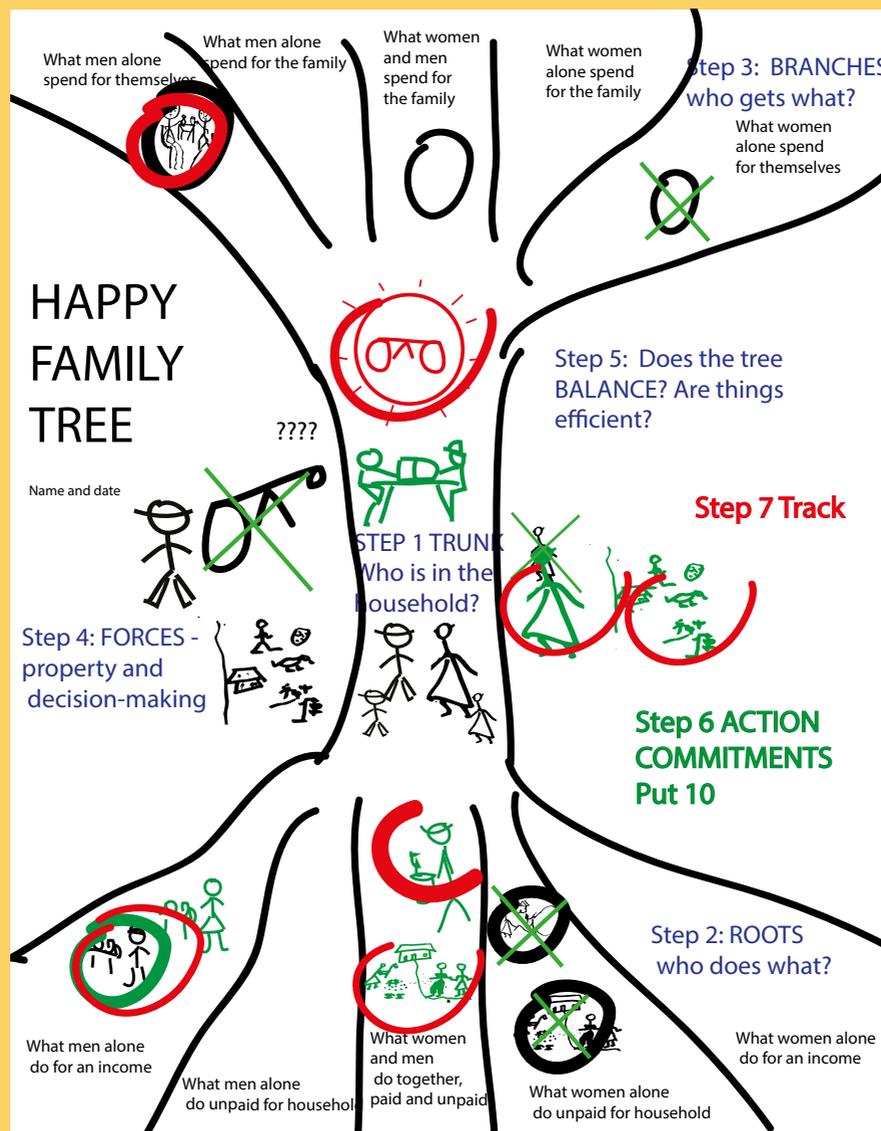
Action commitments Identify 5-10 action commitments on your side of the tree - things you want more of or less of to make the tree balance - tuber fruits on the roots, mango fruits on the branches or cocoa fruits on the stem.

Make it SMART Put a timeframe to achieve each change 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.

Implications for savings and credit: Looking at changes:

- 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.
- 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.

NOTE: All commitment fruits are on participants' own side of the tree: WOMEN DECIDE FOR WOMEN, MEN FOR MEN. Bringing your own commitments to the table first promotes cooperation and not a clash from the start.



7 Household contract and monitoring fruits

Track your changes As you make your changes, the green fruits are ringed in red. Things that are part achieved are part ringed. Fruits that you decide will never be achieved are ringed in blue as perished.

Share the tool with your friends and family - share the steps first so each person does their own tree. Then you exchange ideas and negotiate.

Do a tree for the whole family: when you have all done your own tree of how each person sees things, you can then all share and do a tree of change commitments for the whole family where everyone plays their part.

MFI : FINANCIAL ACTION LEARNING SYSTEM

Loan officer monitoring

The Loan Officer will only consult the Happy Family Tree if there is an issue with repayment that cannot be explained by the opportunities and challenges on the Loan Management Calendar. In that case s/he will assess whether causes come from imbalances in work, expenditure and/or assets and decision-making in the family. The client will be asked to have addressed, or at least set change targets for, and these changes clearly highlighted on the next Loan Management Calendar before a further loan is granted.

SPM monitoring

The HFC provides a means for identifying and tracking changes in client-identified gender changes in household division of work, expenditure, assets and decision-making.

As much information as possible on these would be collected and analysed from input for all clients from the Loan Management Calendar.

The HFT is used as the basis for follow-up qualitative study of issue arising.

Product innovation

HFTs can be used to identify client-side gender indicators to be taken into account in product innovation. In particular it can help highlight client strategies for addressing issues like overburden of household work (eg from Philippines need for a washing machine) that could be the basis for new loan and/or savings products.

GENDER ACTION LEARNING

All information should be gender disaggregated - allowing for PPI differences. Key 'success' indicators for benefit to women would include:

For clients:

- **work** paid and unpaid
- **expenditure:** for self and family
- **increase in savings and assets** for women as a result of the loan
- **decision-making** for household expenses and household chores and/or equal responsibility for investment in labour-saving technology

For MFIs:

Staff may also face inequalities in their households and/or need to increase efficiency of time-management, expenditure investment and decision-making. For this reason in many organisations staff use the tool to look at their own families and make adjustments that increase their motivation at work and reduce stress.