



BRIDGING THE GENDER GAP IN RESPONSIBLE FINANCE

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Tool 1

Visioning a Happy Life

Facilitation Notes



Visioning a Happy Life

Business development - growing businesses through microfinance - are a means to an end - happy clients, happy families and happy community. But translating microfinance and business development into this bigger vision of personal, family and community empowerment and happiness requires more than just learning business skills and record-keeping. It certainly requires more than just getting into debt.

Happiness requires having a vision for one's life, and a plan for empowering oneself to achieve that vision. It means working together with family members on an equitable basis - where all those working hard (women and youth as well as men) also see just fruits in terms of ownership of property, use of income and participation in decision-making. It means cherishing social relationships in the community and supporting others. It requires working in harmony with the natural environment.

This Session will therefore focus on the question: What does happiness look like? What do happy families look like? What do happy communities look like? What does empowerment look like? What role does business play? What role does finance play? What is already achieved? What are the priorities for change?

We will have some fun - though the topic is very serious and asks us to question what we are doing with our lives and why. Visions will be drawn because then things are clear. We dream in pictures not in words. Research has also shown that drawing increases the capacity of the brain to be creative and do new things - it increases intelligence. You can also fit many more symbols than words onto one page. In the modern world of fast messages, visual communication is now central to getting messages across - no one wants to read pages and pages of writing any more. Everyone can draw - we draw as children but somehow we forget and do not develop the skill.

We will then share our visions with others - to find our 'soulmates' so we can share experiences and help each other on the journey. We will make new friends and become part of a bigger network.

Then drawing are easy to convert into songs and dance that will keep us inspired, and also inspire others. So you will want to share what you are learning when you get back home. And want to come to the next training sessions to learn how you can plan with your family to work towards your vision. We even want to do our own song around this vision so you can all leave happy.



Aims of the Soulmate Empowerment Visioning

This first introductory session aims to be fun and inspire clients with a vision of themselves, their family and community as a result of successful business and access to finance. It also introduces gender and generational issues in 'happy family' including land ownership and control of coffee money as well as division of labour.

In addition it replaces the normal mechanical participant introductions where people stand up like dummies and say their name in a way most people do not remember. That is also intimidating for people who are not very confident. The soulmate activity helps clients to get to know each other better - even if they are already neighbours. It develops confidence in drawing and participatory skills that will be built on in following sessions.

But things must be light and fun - so people really want to share what they are learning and want to come to the next training session to learn how they can plan to work towards this vision.

Aims for Participants:

- introduce and reinforce a faith in the possibility of change
- clarify the role of finance in their vision for themselves, their families, the business and their community;
- introduce basic drawing as a fun and useful activity to bring people together
- introduce participatory discussion skills and develop confidence
- introduce gender and generational issues through discussing ownership of assets in visions eg houses and cars, and contribution of women, youth and men to achieving these

Aims for FSPs:

- increase understanding of and respect for clients' own visions and how they relate to the aims of the FSP
- increase understanding of the similarities and differences in visions between women, and/or men from different backgrounds
- improve participatory listening skills of staff and communication with clients and others in the communities where they work.

Aims for the facilitator:

- to understand participant expectations and clarify which of these can be fulfilled through the planned design of the trainings, which can be fulfilled by some adjustments or additions to the planned schedule, and which are the subject of another training - eg other business training or GALS trainings.
- to assess the specificities of the particular participant client mix and context eg how easily do people interact, what are likely sensitive issues etc in order to manage group dynamics and assess pacing of the sessions.
- to get people talking and energised so that they are open to some of the new things in the following sessions.

Box 1. Facilitation Overview

Timing
3 hours
based on 20-30
participants

- Arrival and welcoming vision song from another process playing as people arrive.
- Pairwise discussions as people arrive until planned start time.
- Welcome and urgent logistical details (5 minutes sharp! facilitator and organisation introductions come at the end when people are energised)
- Facilitator explanation of the underlying Empowerment Vision narrative (see above), soulmate activity, reasons for drawing and explanation that this exercise is where they will get to know everyone. Deciding applause (15 minutes)
- 1: Explanation of vision sun, individual drawing and expectations (20 minutes)
- 2: Mingling, introductions and finding 'soulmates' (30 minutes)
- 3: Group discussion, collective drawing, expectations and song (40 minutes)
- 4: Plenary presentation of drawing and song (50 minutes - 10 minutes each of 4-5 groups)
- Facilitator wrap up, feedback on expectations and explanation of homework and next session (20 minutes).

**Materials/
inputs**

- One A4 sheet of plain paper or notebook diary with coloured pens per participant.
- 1 flipchart with coloured markers for each group ie x 4-5.

**Facilitator
preparation**

- Familiarise yourself with the instructions, including the description on encouraging drawing and GALS Facilitation Guide. Bring music and drawings if possible.
- Make sure the seating arrangements will enable individual reflection, 4-5 tables with flipcharts for group discussions and space in the middle for mingling and singing.

**Participant
preparation**

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

Outputs

- Individual visions in notebook diaries
- Soulmate group visions
- Songs
- Drawing and participatory skills and networking
- Understanding of the likely similarities and differences between participants, and between women and men and whether or not there is a need for norm setting at this stage.
- Flipchart of participant expectations for future reference and evaluation

**Homework
for
participants**

- Take forward the vision drawing to the next exercise and share with people at home

**Homework for
facilitator**

- Photograph the flipcharts with brief notes
- Consider implications of observations on participants and process for the following activities.

PAIRWISE DISCUSSION

as people arrive till planned start

IMPORTANT
The Notebooks should not be given out until the start of the visioning below. It is important that people do not start writing on the front page.

Participants are very busy people. They have left businesses and families to come to the training. It is very important that people should be learning new things as soon as they arrive. Some people may arrive early, and they should be immediately welcomed and given something interesting and useful to do. Other people may then also come early next time.

Play a recording of songs from another process and having some drawings on the walls will also make the venue interesting.

As soon as people arrive the facilitator asks them to sit with someone they do not know well - this is the opportunity for them to get to know new people better, even if they already know people by sight. Though they should not be forced to sit with someone they do not want to. They should introduce themselves and say a little bit about their background - family, business, group etc. Then discuss what they have been told about the training and their expectations.

THE SESSION MUST START ON TIME

If people arrive late, they should be welcomed by the facilitator as soon as is convenient. With a sympathetic and open question as to the reason they are late - is it because of transport issues that need to be taken into account by the organisers or participant the following day. Or some unexpected issue that will not make them late the following sessions. Usually if latecomers are treated sympathetically, like responsible adults, and the training is interesting enough when they come, they will not be late again. Unless there is some reason at home, in which case their needs should be accommodated by the facilitator.

EXPECTATIONS

10 minutes

At the planned time, the facilitator starts. They explain that the methodology used in this training is participatory, and the first job for the facilitator is to understand clearly the visions and needs of participants. Then adjust the content accordingly.

Before proceeding and to get people energised they explain and agree with participants on an applause that will be used to appreciate other people during the workshop - in group activities and plenary. APPLAUSE CONVENTION SHOULD BE BRIEF BUT ENERGETIC. See facilitation guide.

They then ask the people who came early to come to the front in pairs and explain briefly what their partner thought the training was about and their expectations. Once the first pair has explained, then people should be asked to put their hands up if they also had the same thought/expectation. The next couple then just adds new things, and so on until all expectations are finished. Remember applause.

The facilitator then explains the visioning activity using the narrative above.

INTRODUCTION

SOULMATE VISIONING KEY STEPS

1 Individual drawing

20 minutes

Vision questions

What will your life look like in 5-10 years time if you are happy?

What will your Happy Family look like? Who is there? Who is doing what?

How is your business? What do you have? Who gets the money? Who decides what? Who owns what?

What do your friends and the community environment look like?

What do you yourself look like if you are empowered to change and achieve this vision?

Ring in green at least 5 things you think can generate savings - add things if necessary. Ring in blue those things where you think loans will be needed.

Participants are asked first to close their eyes, and think of what they think 'a happy life' would look like in 5-10 year's time. How would they want themselves, their family and business to be?

Then hand out the notebooks and ask participants to open these at the first page. Explain the importance of keeping different parts of the notebook separate: front for their personal drawings, back will be the pictorial steps for each tool for sharing with others, the middle for notes so they can revise and/or tear out pages later.

On a flipchart at the front of the hall ask someone to come up and draw a large red circle. This represents the big sun vision. Then ask how this could be made more shining. Someone else comes up and draws the lines for the rays of the sun. Remember applause.

On the first page of their Notebook participants draw the large sun circle, and inside it put symbols for the vision images they see. Symbol drawing should be simple and clear, not drawing every hair. They should think about what should be the same colour, what is important/bigger/smaller/in the centre/at edge, what is near to what, maybe arrows between? The facilitator does not intervene in the discussion, but just ensures that there are people on the drawing and asks people to think about issues of ownership of assets and indicate this on the drawings, and savings and loans.

When participants think they have finished their drawing, they stand up and mingle with each other, introducing themselves and sharing their vision drawings.

IT IS IMPORTANT TO KEEP PEOPLE MOVING. THEY NEED TO SHARE WITH EVERYONE, NOT JUST CHAT TO ANY ONE PERSON. Or they miss to meet their soulmate on the other side of the room.

As they mingle they decide which participants they think have vision drawings most similar to their own and form a group with them. Normally this produces 3-5 groups of different views, with any who do not feel they can join the other groups then forming one group of 'special people' together. Say these are often the people with the most innovative ideas, and are very important.

3 Group discussion

40 minutes in 4-5 groups

This collective drawing should be a participatory process - it is not a task given to the most 'artistic' participant. Everyone draws, no one draws for anyone else and no one stands in front for long. This is part of the development of participation skills and the participatory process is as important as the beautiful product. All participants should make sure everyone can see and hear the whole discussion and is not left out at the back - or just sits back doing nothing.

In each group each person comes up systematically in turn, briefly present themselves and writes their own name on the flipchart, then shows their drawing to the group. They then draw something they think is most important in their vision - something new each time. They make sure the group agrees, and also discuss where and how on the drawing things should be put - what is bigger what is smaller and so on. As people sit down they should be applauded.

Then share ideas on savings and loans - trying to increase the things that can generate savings, and be very precise on the need for loans.

Each group appoints a presenter - preferably the person who has spoken least so everyone has a chance to develop their confidence at speaking.

Once everything is drawn, people sit in pairs to think about words and tune for a 'Vision Song! Then each pair presents to the group to decide, refine and practise. Again it is important that everyone participates, and this is not dominated by just one 'songwriter'.

Again the facilitator does not intervene, except to ensure participation in the group - encouraging those who normally dominate to 'lead from the back' and those sitting back or standing at the back to come forward. They also observe which drawings seem strongest from the point of view of gender fairness to decide order of presentation for the plenary.

Presentations start with the drawing the facilitator considers to be the least complete in terms of the happy family vision (but do not say this is the reason for selection!), vision and end on

The groups come up in turn to present each other and their vision drawing and their estimate of the proportion of farmers they think has achieved what already. When the presenter has finished other group members are invited to add.

Other participants listen and think or note things they think are different from their own drawing/ questions they have. Focusing particularly on issues of ownership, savings and loans.

As each group finishes they hand the pen to the next group and are applauded as they sit down. The facilitator sits at the back or side and does not touch the marker.

Songs can be before or after each presentation, or all at the end, depending on time, how many are finished and energy levels. Some could be left for the following day.

4 Plenary sharing

50 minutes:

10 -15 minutes: per group

2 Finding soulmates

30 minutes

GENERAL POINTS ON FACILITATION

Remember the aims at this stage are:

- the understanding and discussion, not just the final drawing.
- ownership, openness and fun, not 'political correctness' or accuracy of information
- getting a sense of what happens 'naturally' coming from participants so you understand how to strategise change from the back in later stages.
- The Session does not start with separating participants into specific groups but leaves open to observation whether and in what ways they may have different perspectives.

DO

- Be sure to change the **seating arrangements** if necessary to encourage discussion and participation. Seating should not be like school, but chairs in groups with passages between.

Make sure everyone:

- is drawing for themselves
- has put their individual symbol and group symbol on the outside of the diary
- has put the date on their vision
- is drawing in their diaries the right way up
- is now comfortable holding a pen.

Make sure **everyone is engaged all the time**. If some people are having difficulty, put those people together to support each other. Do not put advanced people with those having difficulty, or the advanced people will get bored and those struggling will sit back and not develop confidence.

You can support and reinforce anything which you think is particularly **positive in support of women's rights and gender justice** eg visions where women have ownership of assets, where men are helping with children etc. You can question (politely, strategically and without accusation) anything which is obviously against the GALS principles. And things which support assumptions eg that men are heads of household or women are weak etc.

Observe the **participatory process** throughout and (politely) introduce and continually reinforce principles of inclusion, equity and respect right from the start. If the participatory process has been very bad and some participants are very disruptive, then some discussion on norm-setting may be needed for the next session. But ask participants themselves to comment and make suggestions.

DON'T

Don't try to teach or preach - you will just lose people from the start.

NO ONE SHOULD EVER DRAW FOR SOMEONE ELSE or they will never learn anything. This is important for later.

NO ONE IN GALS SHOULD EVER BE LEFT SITTING WITH NOTHING TO DO. They should be further developing their own drawings and/or discussing and helping others

Don't make norm setting appear 'teacherish' - farmers are adults and should self-enforce norms themselves leaving you to continue to facilitate from the back as a friend? Particularly on gender issues.

Facilitator Checklist

Apart from photographing the flipcharts, and noting the expectations, no specific documentation is required of this session. It is important not to seem to be monitoring or controlling what should be a very lively and open discussion.

Issues to observe to guide future facilitation:

- How much consensus is there between the visions? What are the main differences? Between women and men? Between women? Between men? Between people from different backgrounds? Do you think it is necessary to question any gender differences in visions? If so how?
- What were the conclusions on savings? On loans?
- Has the discussion process been equitable and participatory? Did women and men mix happily together, or separate out into single-sex groups? Have women participated equally in the group discussions? Have men felt they could express themselves freely? Have groups been dominated by a few individuals? If not, what are the implications for the following sessions?
- Are any people still having difficulty drawing? They may need some encouragement. Are any people drawing for others? This should be strongly discouraged - or people will never learn.
- Are there any gender/youth issues which you feel are likely to be very important? Changes which everyone would seem to support? Issues which are very important, but likely to be sensitive? How would you tackle these without causing undue conflict and losing people along the way?
- How did the songs go? Do they reflect the issues, or just 'PALS, PALS PALS, we will progress, thankyou Oikocredit'? For the first song that is OK, but for the next tools things need to be more specific.
- Look at the aims of the session and tick those you think have been achieved.
- Did you have any difficulties as facilitator? How do you think those could be addressed in the following sessions? Including norm-setting and seating.

CONSIDER

Will you need to make any changes to seating arrangements and logistics to increase participation in following sessions?