



# **WOMEN'S EMPOWERMENT THROUGH SUSTAINABLE MICRO-FINANCE**

**ORGANISATIONAL GENDER TRAINING**

**TARAQEE FOUNDATION,  
QUETTA, PAKISTAN**

**DECEMBER 13<sup>TH</sup>-16<sup>TH</sup> 2005  
DRAFT REPORT**

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Designed and written by

**Linda Mayoux**

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## CONTENTS

INTRODUCTION .....	5
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SESSION 1: WOMEN'S EMPOWERMENT THROUGH SUSTAINABLE MICRO- FINANCE: ASSUMPTIONS, REALITIES AND WAYS FORWARD .....	11
---	----

SESSION 2: GENDER POLICY: STARTING THE JOURNEY .....	21
---	----

SESSION 3: DESIGNING MORE EMPOWERING PROGRAMMES: PARTICIPATORY TOOLS.....	24
---	----

SESSIONS 4 AND 5: WAYS FORWARD FOR THE ROAD JOURNEY .....	31
--	----

SESSION 6: BRINGING IT TOGETHER: ROAD JOURNEY ACTION PLAN.....	38
---	----



## INTRODUCTION

### SUSTAINABLE MICRO-FINANCE FOR WOMEN'S EMPOWERMENT: AIMS OF THE TRAINING

Microfinance programmes have significant potential for contributing to women's economic, social and political empowerment. This is not only through provision of financial resources, but also through bringing together thousands of women in organised groups and the non-financial services they provide.

However gender discrimination in access to many micro-finance services continues. Moreover evidence suggests that actual contribution to women's empowerment is often limited. This is the case even in financially successful microfinance programmes. This is not just a question of lack of impact, but may also be a process of disempowerment. Credit is also debt and savings are foregone consumption and investment. Time spent in group meetings may take women away from other activities.

Women's empowerment cannot be an assumed outcome from financially sustainable micro-finance. It must be strategically planned as an integral part of programme design. There are no easy blueprint solutions. Different microfinance providers have very differing structures and constraints. The ways in which women's empowerment can be most efficiently and sustainably mainstreamed will differ between organizations.

This is not just a question of tacking on a few women's products and a bit of gender training. At the programme level it requires:

- ✓ Mainstreaming gender throughout all product design to ensure equal access for women as well as men and also that

clients receive maximum benefit from accessing these products in terms of both incomes and empowerment.

- ✓ Mainstreaming gender equality and women's empowerment throughout non-financial service delivery for both women and men to ensure women's equal access to all services and that all services contribute to gender equality and women's empowerment.
- ✓ Strategies to build on the micro-finance organisational base (individual lending and groupbased) into a wider organization to challenge gender inequality.
- ✓ Mainstreaming gender issues in micro-finance advocacy and lobbying to ensure that there are adequate resources for empowerment strategies and also to ensure an enabling macro-environment for women's empowerment.

Underpinning the programme-level strategies are strategies at the organisational level:

- ✓ Clarity in the underlying gender and empowerment vision and how this can be effectively mainstreamed throughout the programme.
- ✓ Greater awareness of the negative as well as positive impacts of micro-finance and ways in which these can be avoided.
- ✓ Clarity about the different options to increase financial, organizational and developmental sustainability and ways in which sustainability can be reinforced by women's empowerment.
- ✓ Internal gender policy to ensure sustainable capacity to realize the full potential of micro-finance to empower women.

- ☑ A participatory process which involves clients in programme design, monitoring and evaluation.



## TARAQEE FOUNDATION

Taraqee Foundation has been serving poor communities in Baluchistan since 1994.

Taraqee's Vision is:

**Prosperous and enlightened  
Balochistan where people have access  
to all basic amenities and facilities of life  
on equitable basis.**

Its Mission is:

**To alleviate poverty in Balochistan  
through gender sensitive, people  
centred approaches by providing a set  
of social and economic services. It  
advocates for positive change in the  
society, by promoting linkages with  
other stakeholders of civil society.  
Taraqee also pledges to respond to  
calamities.**

Taraqee's core programmes are Basic Health Education and Services, MicroFinance and Economic Development and Community Physical Infrastructure. All these are based on community mobilisation.

TF's Micro-Finance and Economic Development programme (MFED) aims to reduce poverty by providing micro credit and saving facilities to poor women and men. It was initiated in 1996 with funding from Canadian International Development Agency (CIDA) and is currently supported by Pakistan Poverty Alleviation Fund.

An indigenous model is followed serving around 30,000 women and men (21,000 women, 9,000 men) in Quetta, Sibi and Naseerabad districts. Around 287 million rupees had been disbursed with 99% rate of recovery. Through social mobilisation TF has organised over 1,300 Community Organisations with over 26,000 members as borrowers and savers. By July 2005 savings worth Rs.12 million had been mobilized from the communities.

The enterprise development component arranges technical support to small and medium enterprises by providing quality control and skill trainings, establishing linkages (clients, vendors) and other marketing services to borrowers.

## GENDER EQUALITY STRATEGY

Taraqee has a Gender Equality Strategy, developed in 2005 with the technical support of Aga Khan Foundation. This provides an overall framework for a gender-informed development process over a period of five years.

The underlying goal is:

**to promote equality in gender relations  
with a focus on social identities by  
means of awareness, advocacy and  
institutional change.**

The **programme objectives** focus on reviewing and reforming development activities

- to reduce power imbalances and gender discrimination through Taraqee's development interventions
- create opportunities for women and men to equally participate in and benefit from development outcomes.

The **organizational objectives** focus on streamlining in-house systems and human resource processes to show Taraqee's willingness and ability to strengthen its gender equality stance. The objectives are to:

- enhance awareness and build staff capacities to effect gender aware organizational development
- catalyse the process of learning and cooperation with Community

Support Organisations and networks in Baluchistan to advance gender equality goals.

By implementing this strategy Taraqee plans to:

- strengthen gender mechanisms across programme planning and implementation
- raise awareness and engage in advocacy on gender issues
- enhance women's capacities at the grassroots
- promote gender research and linkages

The operational plan will be reviewed and updated every year to respond to emerging development opportunities. The GES process had identified a series of gaps in relation to gender, objectives, approaches and mechanisms (See Box below from the GES document).



## Programme Analysis and Gender Priorities: Micro-finance and Enterprise Development Programme

Gaps/Issues	Objectives	Approach	Expected Outcomes	Mechanisms
<ul style="list-style-type: none"> <li>· Lack of financial resources / assets of resource poor households particularly women</li> <li>· Patterns of male control over women's life choices and productive resources</li> <li>· Women's limited exposure, access and awareness of markets</li> <li>· Restricted mobility and skill building opportunities for women as compared to men</li> <li>· Absence of support for business initiatives from the household</li> <li>· Lack of confidence to take business risks</li> <li>· Unfavourable market dynamics for subsistence level enterprises</li> </ul>	<ul style="list-style-type: none"> <li>· Provide micro-finance and enterprise development services to low income communities especially women</li> <li>· Build relevant skills to enable productive utilisation of loans</li> <li>· Sensitise households and other key actors to issues pertaining to gender relations and their implications overall</li> <li>· Facilitate market knowledge and linkages to promote women's enterprises</li> </ul>	<ul style="list-style-type: none"> <li>· Arrange for client / women friendly micro-finance products</li> <li>· Build product skills among women together with confidence, business management and marketing competencies</li> <li>· Counsel and arrange interactive dialogues with women and men to raise their awareness on women's role and rights in development</li> <li>· Arrange for exhibitions / fairs, exposure visits and marketing dialogues with potential marketing concerns for linkage development</li> <li>· Sensitise the micro-finance staff on gender issues and the implications of following a commercial approach to micro-finance for the poor</li> </ul>	<ul style="list-style-type: none"> <li>· Easy access to micro-finance services by resource poor women and men</li> <li>· Enhanced bargaining and marketing capability</li> <li>· Supports for female enterprise development initiatives</li> <li>· Improvements in women's ability to decide about loan and income utilisation</li> <li>· Established market linkages for enterprise product promotion.</li> <li>· Increased recognition of women's business role</li> <li>· Gender sensitive provision of micro-finance</li> </ul>	<p>The Strategy outlines a broad framework for MFED unit operations to devise gender aware loan products. The strength of Taraqee is its prominent focus on women clients. About 70% of its clients are women. However, the challenge is to monitor the pattern of loan utilisation to assess the extent of women's control over its benefits and their status within the household. The section, with technical support from the Gender Advocacy Development Manager, will be developing appropriate mechanisms to ensure their female clients receive maximum benefits from their loans. Gender analysis is one mechanism that will assist.</p>

## AIMS OF THE TRAINING

The aims of this organization-level training were to start to address Taraqee's organisational objectives: to give programme staff at all levels the skills to enable them to develop sustainable ways forward for their GES.

The training followed a training of trainers in Islamabad and many of those participants also came to Quetta to assist in the training, present their programme experience and reinforce the learnings in Islamabad by learning and using participatory tools in a new field context.

The training focused on cumulative development of an innovative strategic planning tool: the Road Journey. It built on Taraqee's six-week GES process to cover in more detail:

- ☑ Gender and empowerment frameworks and how they have been/can be applied to the situation in Pakistan.

It also brought an international dimension to the Taraqee discussions to discuss:

- ☑ Empowerment strategies and the ways in which international innovations can be adapted to the local context.

It brought some new tools:

- ☑ Participatory Action Learning Tools which can be used for participatory programme planning, impact assessment and market research

It then began more detailed discussion of:

- ☑ Sustainability options and ways in which empowerment strategies can be cost effective and reinforce rather than undermine sustainability.
- ☑ Organizational implications in terms of Management Information Systems and staff gender policy.

## STRUCTURE OF THIS REPORT

The training was unfortunately too short for the sort of detailed discussions on product and service design and internal policy which Taraqee intends to have in future. The training really requires 6 days with at least 3 days field preparation by the main facilitator to adapt the generic training materials. However the post-earthquake situation and Taraqee's involvement in the relief effort imposed time constraints on staff availability. The training was also unfortunately disrupted by serious illness of a number of participants and also a series of technical problems with multimedia for the Powerpoint presentations. These both disturbed the flow of discussion and meant that notes could not be kept systematically.

This Report therefore does not confine itself to the discussions at the workshop itself. It focuses particularly on the implications of the discussions for the key issues and questions Taraqee may need to consider in furthering the GES.

The Report is organised roughly according to the Sessions at the actual workshop. But the discussions have been edited and rearranged somewhat in order to follow a logical sequence for readability and usability.

Appendix 2 gives the training programme.

Appendix 3 gives the list of participants.

Further resources on all the topics covered can be accessed through the genfinance website <http://www.genfinance.info> managed by the author and sponsored by Aga Khan Foundation Canada. Further discussion can also be found by joining the genfinance Yahoo group:

<http://finance.groups.yahoo.com/group/genfinance>

## SESSION 1: WOMEN'S EMPOWERMENT THROUGH SUSTAINABLE MICRO-FINANCE: ASSUMPTIONS, REALITIES AND WAYS FORWARD

### 1.1 WHAT IS GENDER EQUITY? DIAMOND EXERCISE

Many of the participants had previously had gender training. However some remained confused, and also apprehensive about how what they had learned could be implemented in practice. They were particularly concerned about increasing conflicts within communities. Some also felt that gender differences were natural and could not be changed.

Gender training, more probably than any other type of training except anti-racism training, raises many personal sensitivities. Peoples' reactions are often based as much on gut reaction and personal experience as rational response. The only way forward for anyone trying to take gender equity seriously – women and men - is constant reflection on one's own prejudices and preconceptions. It is only then that we can have open minds in examining the views of programme clients.

The gender equity diamond provided a necessary space for women and men participants to think through some of their basic assumptions and what, for themselves a 'gender equitable society' might look like. The exercise also started to develop skills in using some new participatory methods which can be (and were later) applied in the field.

Group No

What you like most about being a woman/man and would want to keep in the ideal society

What you dislike most about being a woman/man and would want to change in the ideal society

**GENDER EQUITY DIAMOND**

Women's Empowerment through Sustainable Micro-finance Training by Linda Mayoux Session 2: Core Elements

Slide 3

### **Stage 1: Individual reflection questions 10 minutes**

1) On three cards draw symbols in Green to represent the three things you like most about being a woman/man. Mark each with number 1-3 with 1 representing your absolute favourite.

2) On a second series of three cards draw symbols in red to represent the three things you like least about being a woman/man. Mark each with number 1-3 with 1 representing your most disliked aspect.

### **Stage 2: Gender Equity Diamond group activity 50 minutes**

1) On the Flip Chart each group member should put number 1 likes at the top of the diamond and number 1 dislikes at the bottom of the diamond. Number 2 and 3 likes and dislikes should then be progressively ranked in the two other segments of the diamond.

2) The different symbols should then be aggregated so that symbols representing similar aspects or concepts are combined into one, with a new card represented by one commonly agreed symbol and a vote number to represent the number of cards. The should then be pinned in the relevant level on the diamond.

3) Consider each symbol and on the card ring in red those which you consider to be biologically determined and hence not possible to change.

4) Of those remaining ring in green those you think should be priority for change.

4) Choose a group representative to feedback to the plenary.

### **Stage 3: Equity diamond plenary feedback 60 minutes**

This stage attempts to combine and reach consensus about non-negotiable aims of gender policy.

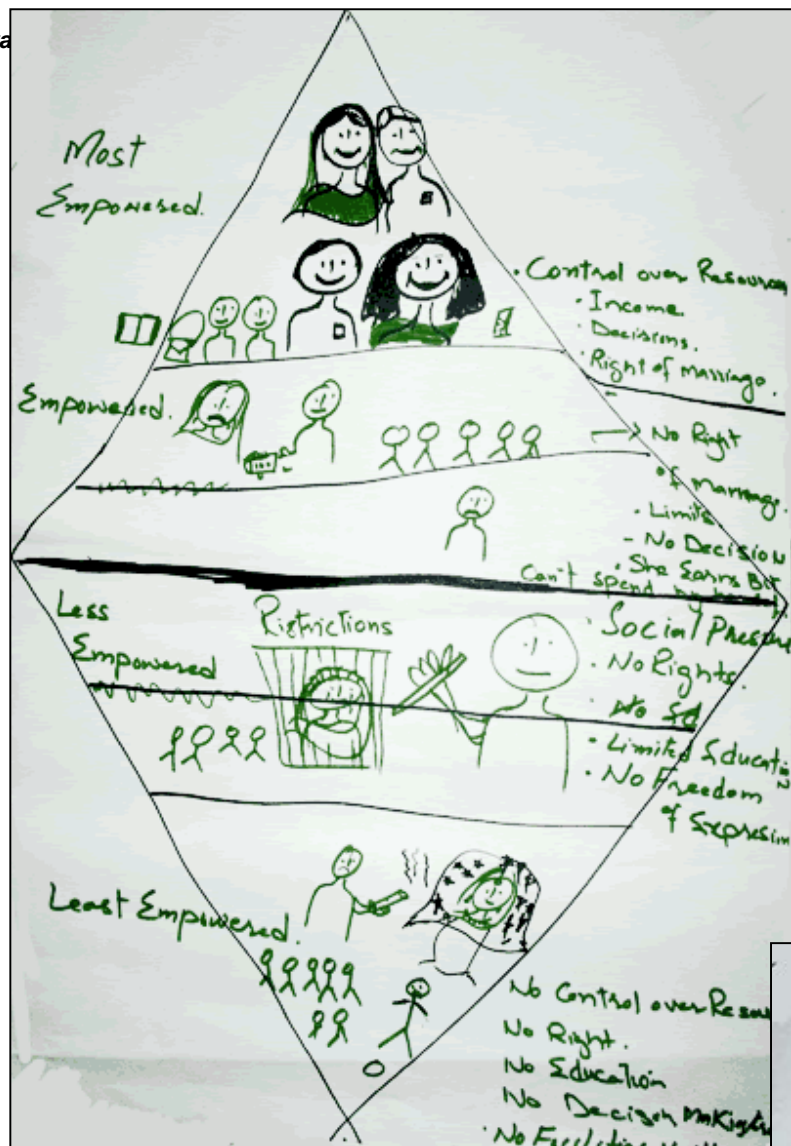
A representative from each group in turn comes to the front and re-pins the cards at the appropriate level on the group diamond, with women on the lefthand side and men on the right. They should also explain the reasons for their ranking and the discussion behind it.

The participants then attempt to reach consensus on the ranking.

The diamonds are shown overleaf. Not all the groups followed the questions precisely. There was also insufficient time for both the discussion of the biology/culture debate and discussions of gender non-negotiables in Stage 3. The full version of this exercise requires 2 hours.

Nevertheless, the exercise produced some very interesting discussions – including differences of opinion between women and between men. For example:

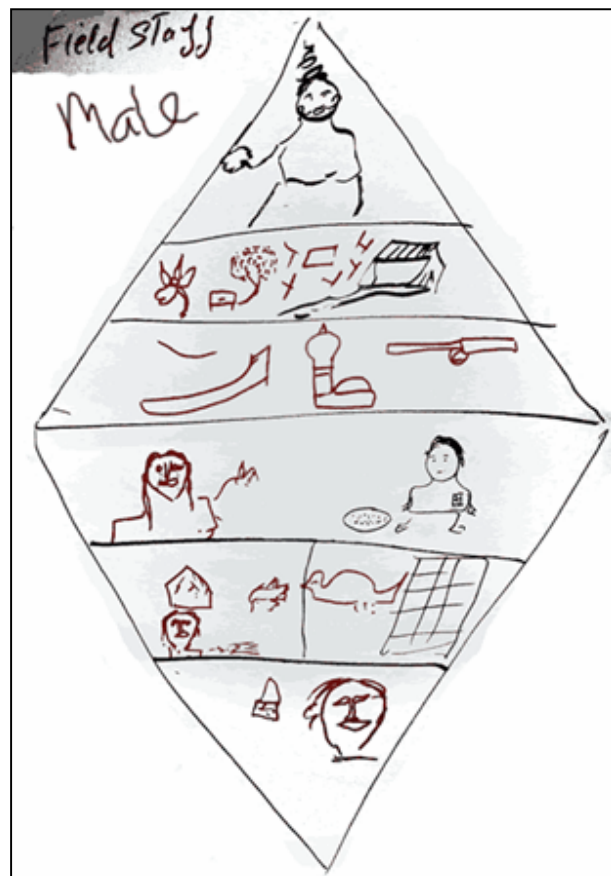
- Female field staff focused much more on concepts of empowerment, rather than what they liked about being a woman. At the top of their empowerment diamond were women and men working together with mutual respect.
- Female management staff disliked most the cultural constraints on women's choices, but decided they wanted to retain purdah. There was some discussion of what this meant – is it in the clothing or in the mind?



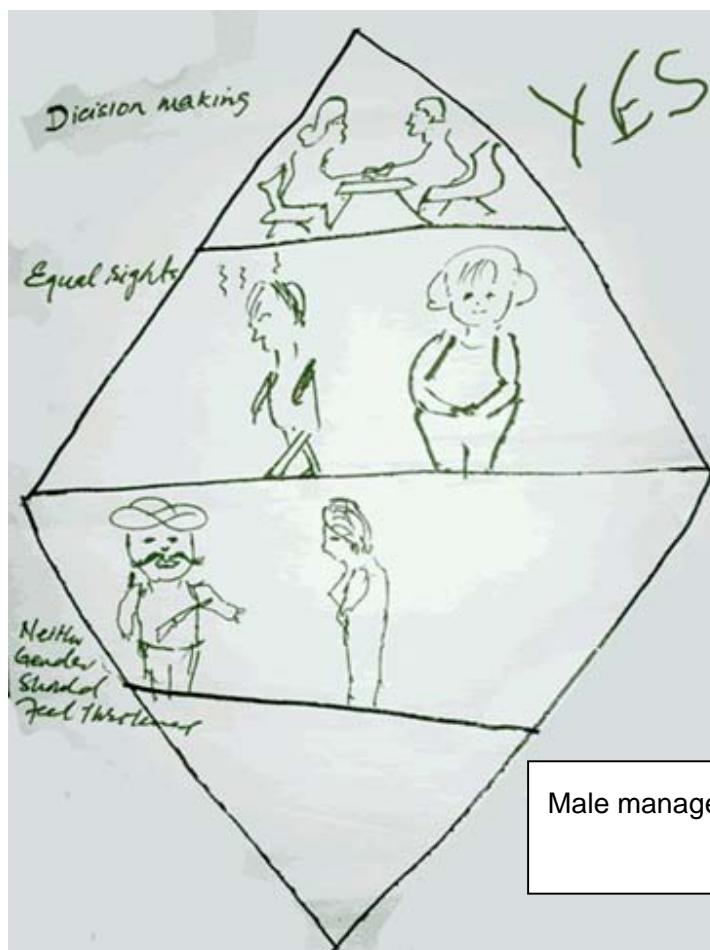


Male field staff wanted to be able to take their wives out and for their wives to have much more freedom, but felt this was prevented by 'society' and 'culture'. This led to a discussion about who actually makes 'culture' and how can it be changed?

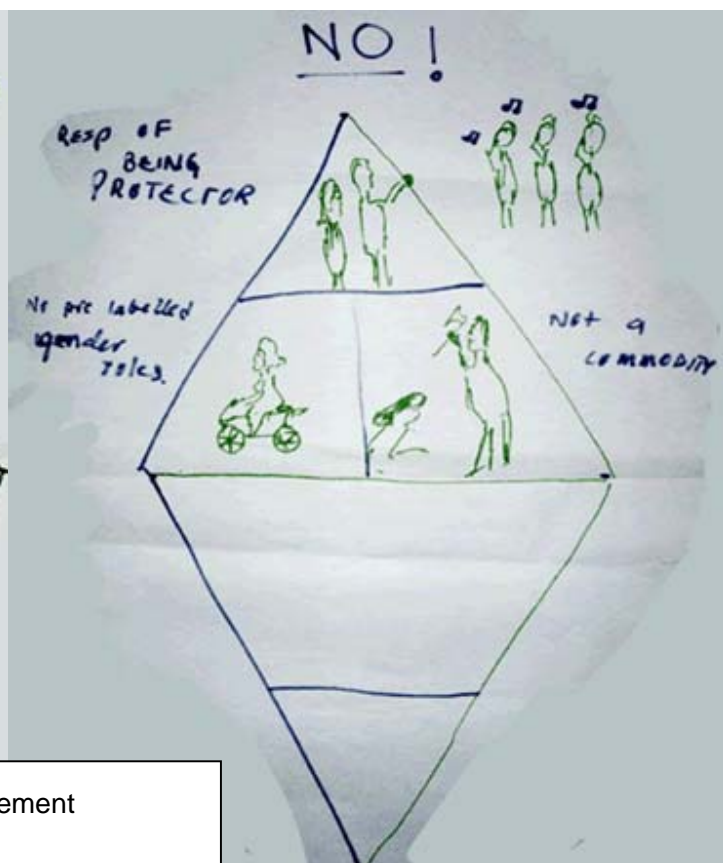
Male field staff



Senior male staff wanted women to have an equal role in decision-making and equal rights. They did not want to always be seen as the protector and wanted women to have more freedom and independence. But some also resented positive discrimination for women in job applications.



Male management



## 1.2 EQUITY, EQUALITY AND EMPOWERMENT: BASIC GENDER CONCEPTS

The exercise was then followed by a Powerpoint presentation on Basic gender Concepts by Afsheen Anwar to put the points raised into a coherent framework which could then be used to analyse Taraqee's programme and strategies.

The presentation also clarified the key gender principles on which a programme vision and commitment can be built.

### ***Gender is a social construct:***

Biological sex differences are very few and are unimportant in terms of determining gender inequality.

### ***Gender inequalities can therefore be changed***

Because gender inequalities are socially determined they can be changed

### ***Gender means both women and men:***

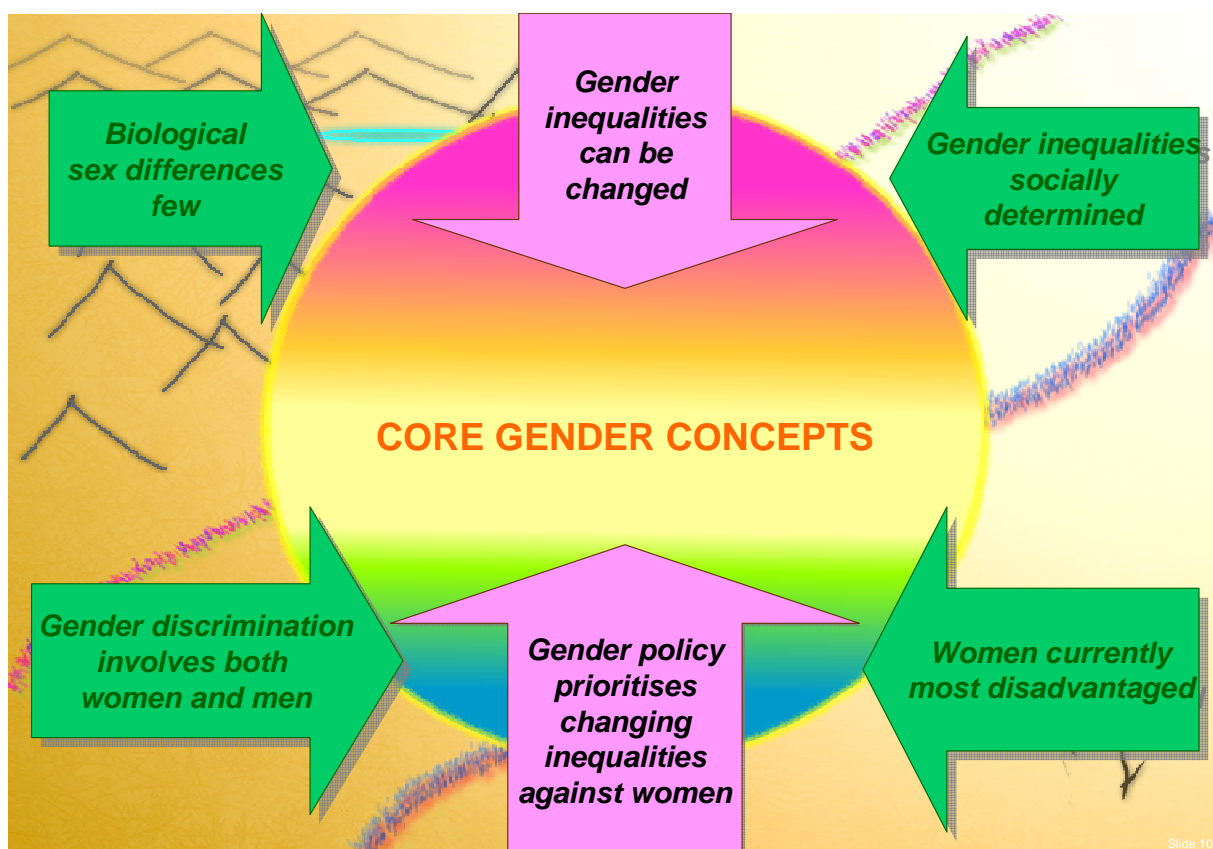
Discrimination based on gender affects both women and men adversely.

Addressing gender inequality to redress discrimination against both women and men requires actions by both women and men to challenge their existing attitudes, privilege and practice.

### ***BUT Gender also means prioritising the interests of the currently most disadvantaged sex ie women***

In the current situation gender inequality affects women more adversely than men. This justifies prioritizing attention to those inequalities which affect women, whether this is in the form of strategies targeting women or strategies targeting men to help men to change and promote gender equality.

It was explained that in the current situation all the statistics on income levels, mortality rates, education and health show that men have most of the power and resources in the world and enjoy much better conditions of life. Women are disadvantaged, often suffering sexual violence. The diamonds from women in Kashf in Pakistan show that this even leads



to suicide and murder (See Handout 2 and also the Taraqee diamonds below.).

The figures given for Pakistan and Baluchistan in Taraqee's Gender Equality Strategy are particularly shocking:

- Women are 71% of the people living in poverty
- Female literacy in Baluchistan is only 14% and only 8% in rural areas. 21% of girls leave before completing primary school compared with 9% boys.
- Fetching water takes a large amount of women's time.
- Infant mortality rate for girls is 81% (??or is this the sex ration of infant mortality??)
- Maternal mortality rate is 800 per 100,000 births compared to national level of 340.

At the same time things are changing and there are areas of active promotion of women:

- 33% seats in local government are now reserved for women and 17% in provincial assembly – though this still does not reflect the sex ratio in society as a whole.

Building on gender debates (see the concepts overview in Handout 1 from the training) it is useful to conceptualise the goal of gender policy in terms of three aspects:

- ☑ **Gender equality** of opportunity, power and resources

- ☑ **Empowerment** to make realisable and informed choices

The combination of these then enables:

- ☑ **Gender equity** of outcomes

These are graphically presented in the rainbow sun at the end of the road journey (See diagram below).

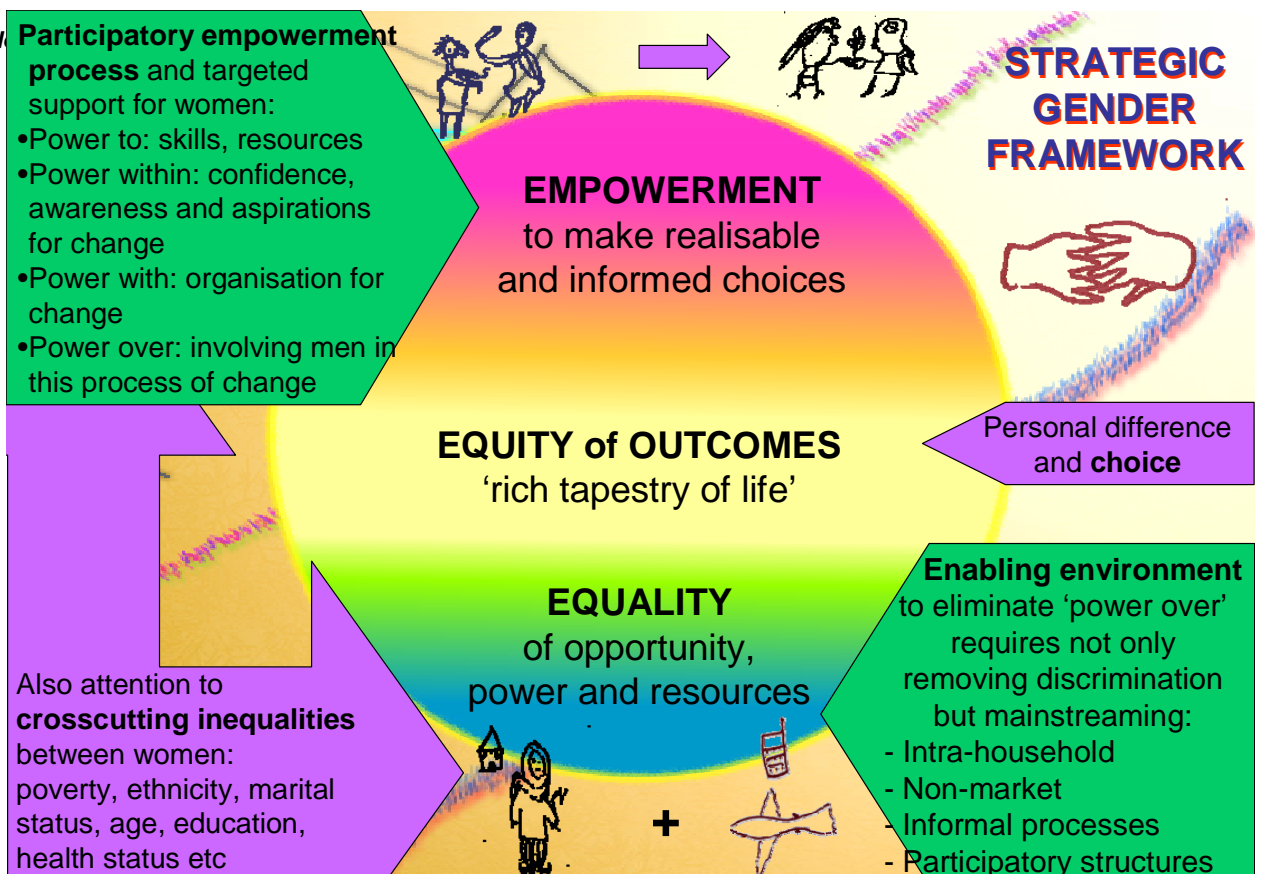
1) At the base is a solid foundation of ***GENDER EQUALITY OF OPPORTUNITY***: *elimination of those differences which perpetuate unequal power and resources and ascribe lower value to women's choices.* It may also be used to refer to those more limited areas where men's choices and access to power and resources are limited. *Gender is no longer a basis for discrimination and inequality between people.*

This means that the current blue (ie male) bias and concentration of power and resources needs to be turned to a nice peaceful green.

2) This foundation of equality supports and is complemented by active promotion of ***WOMEN'S EMPOWERMENT***: the participatory process through which women, who are currently most discriminated against, achieve gender equality and equity. Where the extent of women's disadvantage means that they are unable to fully promote their own interests, this will require support by development agencies at household, community and macro levels. This will include support for men to change those aspects of their behaviour, roles and privileges which currently discriminate against women.

This means turning the angry and shocking pink (feminine anger) into a happy glowing orange through helping women identify and achieve their aspirations.





Both equality and empowerment also mean addressing other dimensions of inequality between women: poverty, ethnic identity, poverty, ethnicity, marital status, age, education, health status etc which affect women's opportunities and choices as well as power and resources.

3) The bright sunrise goal in the middle, if these two dimensions are achieved, is **GENDER EQUITY OF OUTCOMES**: Gender equity does not mean making everyone the same but freeing both men and women from the constraints of gender stereotyping and inequality to realise their full potential. Not all women want the same thing, as was seen in the diamond exercise. But choices and potentials should not be based on gender discrimination and inequality, any more than on racial or religious discrimination. In a gender equitable society both women and men enjoy equal status, rights, levels of responsibility, and access to power and resources. This enables them to make their own informed, realisable and free life choices.

This does not mean everyone will be the same. Or that on average women and men may not make different life choices. There

may still be **GENDER DIFFERENCE** : but only those differences between women and men which are freely chosen and value-neutral. Most current 'differences' between men and women, even where they may involve an element of choice (e.g. what to wear) are nevertheless embedded in structures of gender inequality which generally ascribe lower value to women's choices and perpetuate unequal access to power and resources. In a gender equitable society no such inequalities would result from gender difference.

Some examples for clarification:

- *Gandhi and a beggar: Gandhi was poor through choice, a beggar is not. For Gandhi poverty is equitable, for a beggar it is not.*
- *A woman may choose to stay at home to look after children, but this is only an equitable outcome if she had a real choice including equal opportunity to well-paid work and anxiety-free childcare which is good for the children and equal assistance with unpaid household work.*

- A woman may choose to take only a small loan. But this is only equitable if she has equal access to large loans as men, the qualifying criteria do not discriminate against women (programme question) and she has equal possibilities of using and benefiting from a large loan (context question).

of themselves, each other and also children, elderly people and others in their communities and wider society.

Strategies for women and men must be part of a wider strategy for **gender mainstreaming**.

Many men (and some women) see women's empowerment as the opposite of this. A situation where men will become small and weak, and suffer violence from women.

This is a misconception. **ALL power over is bad.**

Women's empowerment means transforming all power relations through giving both women and men the skills, resources and confidence to change gender inequality (**power to and**



**powerwithin**) so that together they have **power with** to work together in the interests

### 1.3 GENDER AND MICRO-FINANCE: A LONG ROAD

This discussion was then followed by a Powerpoint presentation by Linda Mayoux and Fauzia Keria: Women's Empowerment and Sustainable Micro-finance: Approaches, evidence and key elements'. This discussed international debates and experience on women's empowerment and micro-finance.

Concern with women's access to credit and assumptions about contributions to women's empowerment are not new. Nor are they a Northern imposition. Many women's organizations world-wide have included a credit and savings component both as a way of increasing women's incomes and bringing women together to address wider gender issues.

From the early 1970s women's movements in a number of countries became increasingly interested in the degree to which poverty-focused credit programmes and credit cooperatives were actually being used by women. Self-Employed Women's Association (SEWA) with origins in the traditions of unionisation and the Indian women's movement identified credit as a major constraint in their work with informal sector women workers. SEWA, followed by other Indian women's organizations started credit schemes linking women with banks and/or setting up special women's banks.

The problem of women's access to credit was given particular emphasis at the first International Women's Conference in Mexico in 1975, leading to the setting up of the

Women's World Banking network and production of a series of manuals for women's credit provision.

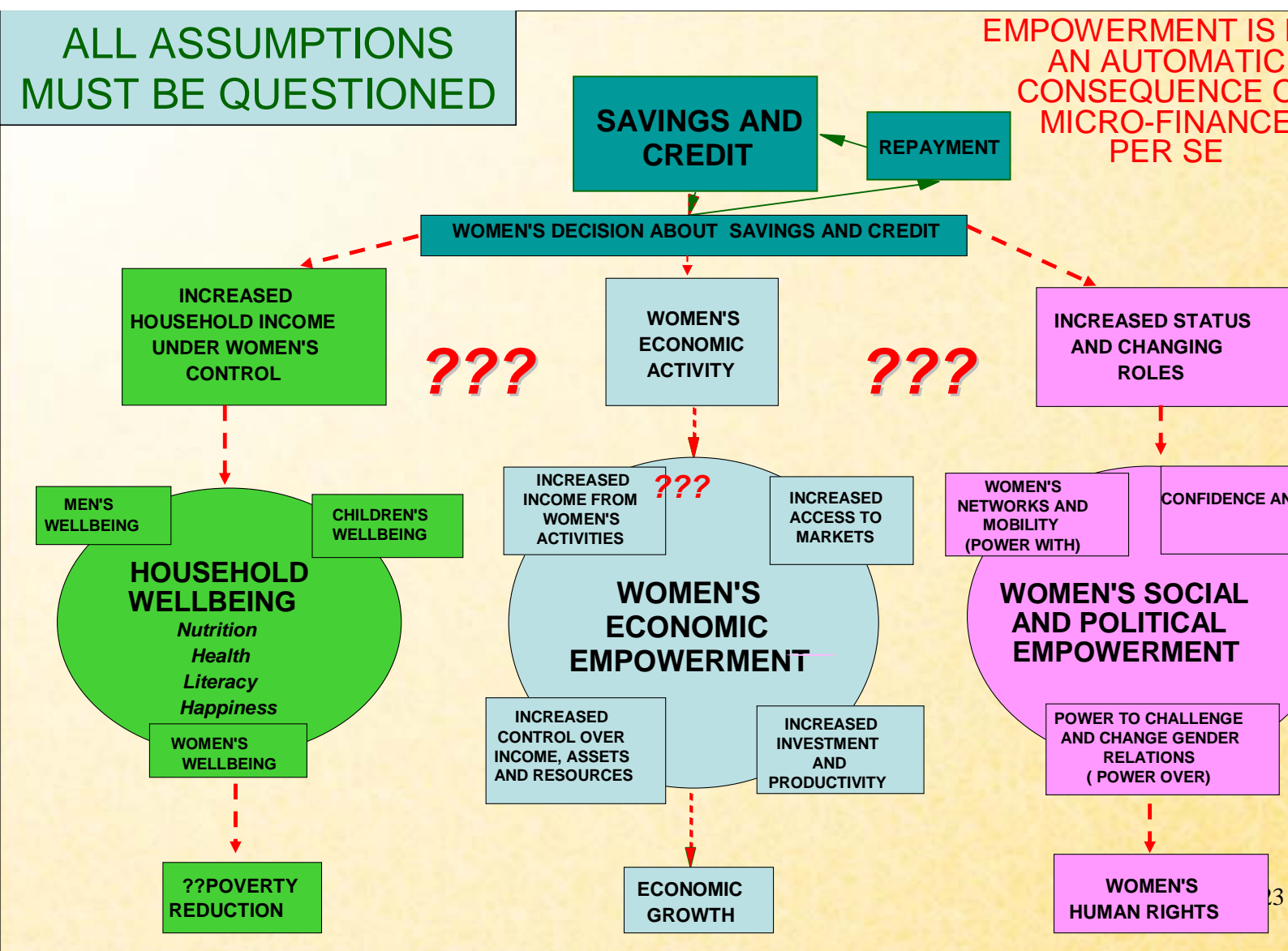
The 1980s then saw a mushrooming of donor, government and NGO-sponsored credit programmes in the wake of the 1985 Nairobi women's conference. This period also saw development of large minimalist poverty-targeted micro-finance institutions like Grameen Bank and ACCION.

In the 1990s a combination of evidence of high female repayment rates and the rising influence of gender lobbies within donor agencies and NGOs led to increasing emphasis on targeting women in micro-finance programmes as a key element in the donor poverty alleviation agenda and gender policy.

It is widely assumed that savings and credit will in some way initiate or contribute to a series of 'virtuous spirals' of economic empowerment, increased well-being and social and political empowerment (See Powerpoint below).

There are a lot of glowing qualitative and anecdotal case studies used to justify expansion of micro-finance. But there has been no systematic cross-cultural or inter-organisational comparison of relative gender impacts of different models or strategies of micro-finance.

There are undoubtedly some successful case studies. Most programme have case studies of some women who started from poverty, started economic activity, improved well-being and became more involved in local community activities.



Nevertheless, and despite the shortcomings of the information available, what the evidence does show is that *all the assumed linkages between access and empowerment need to be questioned*.

Taraqee therefore needs to analyse very critically the impacts of its different products, services and group strategies to see how far they do actually contribute to these different dimensions of empowerment. This diagram could form the basis of an indicator

framework for Taraqee to complement the participatory indicators identified through the diamond exercises conducted in the field visit.

This framework also underlies the questions discussed in Session 4.

Following this presentation Hafsa Sajjad gave a presentation on Kashf's experience (details of part of this presentation can be found in the handout on Kashf diamonds).

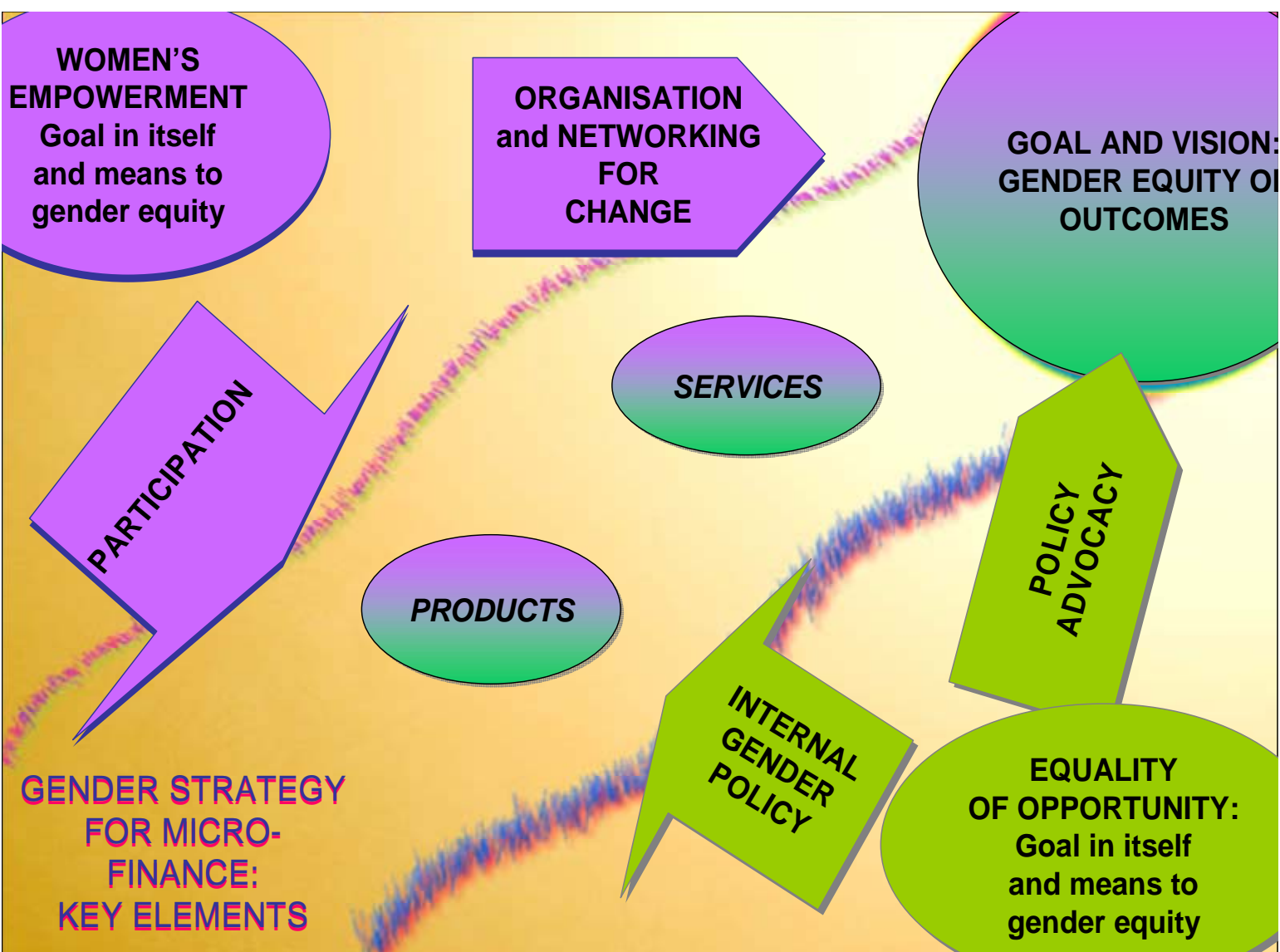


## SESSION 2: GENDER POLICY: STARTING THE JOURNEY

Underlying the whole training is the idea of an organisational 'Road Journey' (See below). The GES had identified some broad strategies and approaches (See above). challenge for Taraqee is to put these broad suggestions into practice. The implication of the focus on gender equity and the equality/empowerment dimensions is that merely collecting statistics on numbers of men and numbers of women will not be enough. These can be indicative only of positive or negative trends. Analysis must look at whether or not there is also both equality of opportunity and positive action to enable women to overcome current disadvantages.

This requires:

- 1) In the mainstream of the road, a framework of questions about products design, services delivery and group formation which would enable Taraqee to both design new products and services and also to assess whether or not they meet the criteria of 'gender equity'.
- 2) Participatory tools for empowerment to ensure that Taraqee is in touch with female and male clients and can address their aspirations and build on their existing strategies.



- 3) A framework of equality of opportunity in the form of staff competences
- 4) Policy advocacy to increase equality of resources and power.

There are many different types of Road Journey (see [www.palsnetwork.info](http://www.palsnetwork.info)) One of the simplest is a Vision Journey which can be used for strategic planning. This:

- ☑ identifies the organizational vision at the top right end of the road
- ☑ puts existing situation at the bottom left of the road/plots the steps and ways forward along the road.
- ☑ identifies the opportunities/strengths and the risks/weaknesses which need to be borne in mind when moving along the road.

This first Road Journey exercise plotted what participants felt, in the light of the day's discussion and the GES, was the existing situation in the programme in relation to:

- empowerment vision
- opportunities
- risks
- existing empowerment strategies

Differentiate between female-specific (red), male-specific (blue) and mainstream (green).

This exercise was done in small groups divided into male and female groups and by seniority of staff.



This Session continued over into Day 2 in a recapitulation of what participants felt they had learned and understood and their key questions which they wanted to be answered.

Participants felt they were clear about:

- ☑ Gender means sharing and increasing understanding between women and men.
- ☑ Women have rights and Taraqee needs to create awareness and support these.
- ☑ Women's empowerment can come through economic stability as a result of micro-finance.
- ☑ Road Journey as a strategic planning Tool.
- ☑ Diamond as a means for women and men to examine their views and visions.

But they also had continuing questions:

- ☹ Women are now empowered – how can men come up? What are men-specific gender issues?
- ☹ What is equity? To what level is equality desirable? What about male and female-specific roles?
- ☹ How to deal with religion and culture?
- ☹ Where to start? At what level?
- ☹ Is micro-finance the only way to gender equality? Is micro-finance empowerment or debt? After what number of loans can one expect empowerment to take place?
- ☹ Possible uses of the media and role of political process?
- ☹ How to implement the Road Journey? And the Diamond?
- ☹ How to translate policies from Islamabad to field realities?

## SESSION 3: DESIGNING MORE EMPOWERING PROGRAMMES: PARTICIPATORY TOOLS

A crucial element in empowerment strategies is participation. The third Session used the Diamond Tool with three women's groups and two men's groups to see how women's and men's visions differed from each other, and from those of Taraqee staff.

The broad questions we attempted to answer were:

1. What are women's own aspirations in relation to gender equity, equality and empowerment?
2. How far has micro-finance enabled women to fulfil these aspirations?
3. In what ways could the programme improve its contribution to gender equity, equality and women's empowerment?
4. In relation to all three questions? What are men's views? Do these differ? If so, how? What should be done about any differences?
5. How far and in what ways are these different from the gender equity criteria identified by staff in Session 1?

In order to translate the concepts of equity and empowerment into concepts which would be acceptable in the conservative communities, empowerment was translated as 'powerful woman' and gender equity was phrased in terms of what women and men would be doing in 'happy families'.

Road Journeys for women's enterprises were also conducted with four female entrepreneurs to see how the access to loans had affected their lives.

The findings of one short exercise (this needed three rather than two hours) can only be seen as indicative. Unfortunately because of the illness of some of the participants not all the diagrams or notes were given to me. Three of the diagrams and the explanations are given below. They were very interesting:

- ☑ Women in the farsi speaking group discussing empowerment wanted their own income so they could give this to the family. One woman also remarked on the problem of 'disobedient husbands'.
- ☑ Men as well as women recognised the problems of women's very heavy workload and wanted girls to go to school.
- ☑ There were big differences of opinion between men. Although some were very conservative (3 men walked out of the men's group discussing women's empowerment), others really wanted change.
- ☑ The best way of introducing discussions of women's empowerment with men was in terms of 'happy families' and this offered a very productive entry point on which Taraqee could build.

The degree of detail and depth of discussion was very interesting for staff and they found the drawing methods very useful. These same methods, with practice and a bit longer can be used for much more rigorous investigation of peoples' perceptions. Staff can ask more probing questions. The diamonds can also be used as the basis for baseline studies and impact assessment through more detailed quantitative questions. Separate diamonds could also be done on particular indicators to go in more depth on issues like women's work, violence etc. Some ideas are given on the PALS Network website.



The Road Journeys were particularly interesting. These showed the considerable determination which some women have shown in setting up their enterprises, even in the face of family opposition and demands. They are also working together and helping each other.

Taraqee could use these Road Journeys to find out how many women are really benefiting from the loan, what the common risks and opportunities are and then the implications for Taraqee strategies.

More advanced versions of the Road Journeys can also be used for loan assessment, business planning, product needs assessment and so on.

The big advantage of these diagrams is that they can be done by clients themselves individually and in groups for their own learning without external support. This is so even with illiterate people. Diagrams develop confidence and participation and also are a very good introduction for adult literacy and

numeracy programmes. With more practice diagrams can be made much more rigorous for monitoring and impact assessment as part of a participatory action learning process. They can also be used to investigate very sensitive issues like domestic violence.

Diagrams are a very cost-efficient method for training and also monitoring and evaluation. But in the process they in themselves increase peoples own understanding of their lives, dreams and challenges and skills to plan for the future. In the evaluation forms three of the participants said they had not realised their clients 'were so intelligent' and that they now understood clients better.

The most cost-effective way of developing the drawing, analytical and documentation skills required is to integrate their use into other trainings. Details of all the Tools and how they are being used elsewhere can be found at [http://www.lindaswebs.org.uk/Page3\\_Orglearning/PALS/PALSIntro.htm](http://www.lindaswebs.org.uk/Page3_Orglearning/PALS/PALSIntro.htm) and [www.palsnetwork.info](http://www.palsnetwork.info)

### **Stage 1: Preparation: identification of questions and tools and role play**

Participants were asked to form 4 teams:

1. Women's group to conduct women's empowerment diamond with women
2. Men's group to conduct women's empowerment diamond with men
3. Women's group to conduct gender equity diamond ('happy families' with women)
4. Men's group to conduct gender equity diamond ('happy families') with men.

Groups then appointed:

1. A main facilitator
2. A person to keep time and generally keep order
3. A person to do keep notes for the report back to the training plenary
4. But all the drawings and diagrams will be done by programme clients. The facilitators will not be allowed to hold the pen.

## **Stage 2: Fieldwork**

1. Participants should ensure that participatory process is followed.
2. Participants should ensure that there is a clear Key on each chart.
3. They should ensure that there is a narrative of the discussion, and what the drawings mean as well as a final diagram.
4. They should ensure that some conclusion has been reached and agreed with participants regarding the impact question asked and ways forward before the close of the exercise.
5. They should also tell the women/men that the diagram will be returned to them once it has been photographed and used at the workshop.

## **Diamonds**

Gender equity diamond question: In a happy family, what is a man doing and what is a woman doing?

Women's empowerment question: what does an empowered woman look like?

Each person was given a card and asked to draw symbols of their own views on the question.

They then fed back to the group and voted on the selection of views and ranked them on the diamond.

Finally they estimated how many people were in each category within their community.

If time had permitted the last action step would have been to discuss how people at the bottom of the diamond could be helped to improve their situation, where they themselves would like to be in future and then set targets for tracking progress.

## **Enterprise Road Journey**

4 women entrepreneurs were asked to draw:

- 1) the vision which they have for their business in a large circle at the end of the road
- 2) draw where they started before taking the loan in another circle at the beginning of the road
- 3) describe the stages along the road
- 4) draw the opportunities and risks above and below the road respectively
- 5) discuss advice which they would give to other women starting a business.

## **Stage 3: Feedback to plenary**

Once the field diagrams had been photographed and used for the workshop, they should be given to staff of the programmes involved to be given back to the groups which produce them.



### Women's empowerment group 1 (farsi speaking).

1) In the top of the diamond powerful women have many facilities: children go to school, have TV, washing machine, iron, morocycle, sewing machine, good food, telephone. The woman is able to give money to her husband (top left). 16% of women in the community belonged to this category.

2) Just below the middle point less powerful women had books, table, rented house, only 4 children, cycle, TV, washing machine. But some people (in red outside) have a dirty home and dirty children. About 20% of women in the community belonged to this category.

3) Most women belonged at the bottom of the diamond as powerless women. The woman is unemployed, man in govt service, many children no facilities and are fighting. They are in a rented house, worried for food. There is a lot of rubbish around. Woman and men unemployed, fighting and woman crying. Children have no education.

### Women's happy families group

1) at the very top of the diamond men and women working together.

2) the next stage women are not working and there is much more pressure for the men because of the wife and children at home

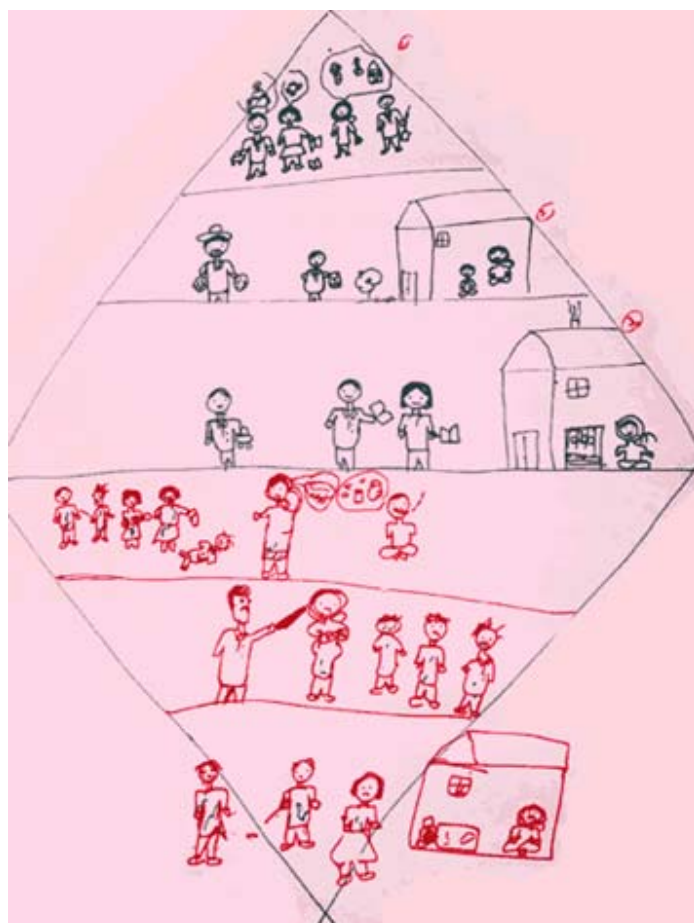
3) the next level women have too much work getting water, but both help each other and the woman cooks at home

#### Unhappy families:

1) man is sitting. Woman has a lot of work. Children fightin outside

2) man with big stick and violence and children are outside

3) woman sitting at home alone and children running around outside.



### Men's happy family diamond

This group decided to do two halves on same paper, the different indicators are pink for what women are doing and blue for what men are doing.

Happy families at the top have TV, light, school, road, sunrise over mountain but they want transport, own houses, field for children to play, girls should be able to go to school.

Unhappy families at the bottom: women have a very heavy workload, woman is crying and quarrelling, children are just playing outside and getting into trouble.





### Road Journey 1 Rubina

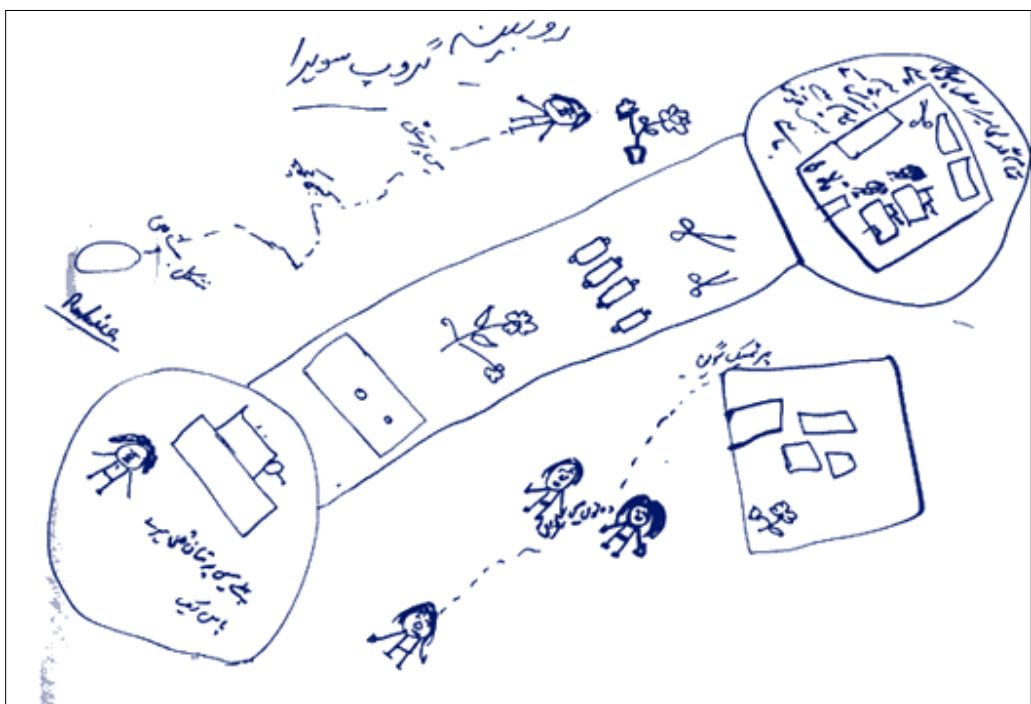
Vision: wants a tailoring business: scissors and machines

Started: very worried with one sewing machine

Then she got a loan from Taraqee, and became aware (flower). She bought accessories and scissors

Her husband wanted to get a motorbike. But she refused. Then they agreed on her idea for a tailoring business.

Opportunities and risks: she has a lot of difficulties first. She had many ups and downs but now she is happy.



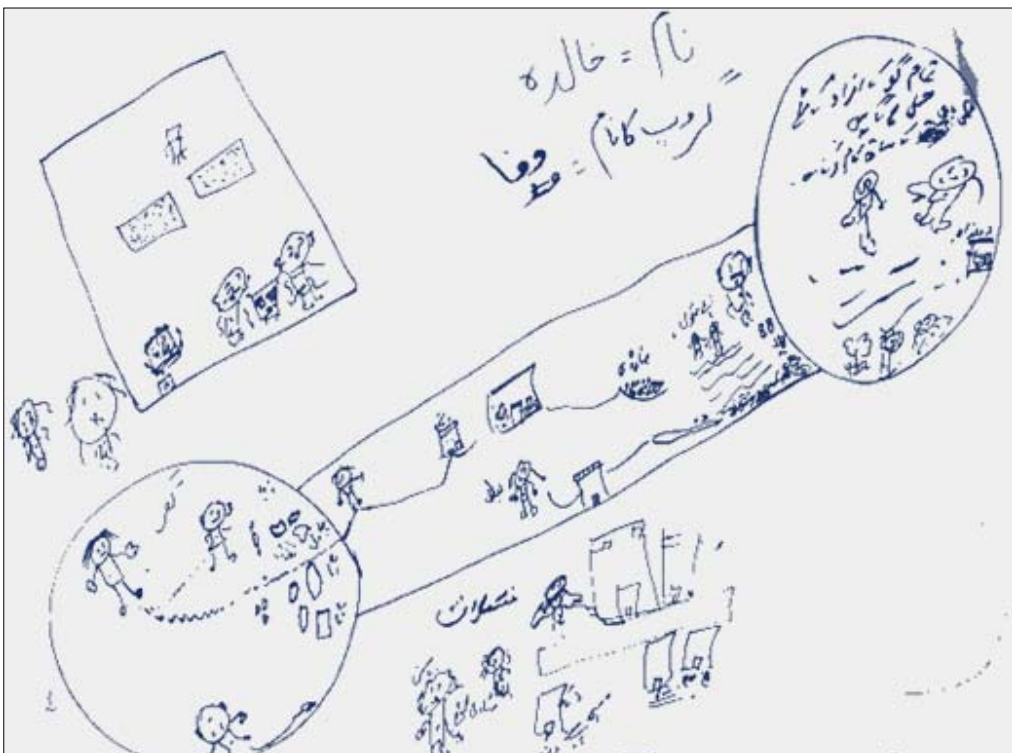
### Road Journey 2 Khaleda

Vision: she wanted to solve their problems. She wanted a happy family and respect between husband and wife. Now sit together and discuss everything.

When she started she had rice flour etc at home. There were arguments between husband and wife because of poverty.

With her loan she was able to get a shop, improve her life and the children are now going to school.

She faced many risks: her mother wanted to take the money for her sister's marriage. Her brother also wanted the money for starting his own business. But she said she would pay when she had a sustainable income.



### Road Journey 3: Shazia

Her vision is to have a big beauty parlour with haircutting and slimming centre.

She started with a loan from Taraqee. Worked in partnership with Jharna. Then she was able to set up on her own.

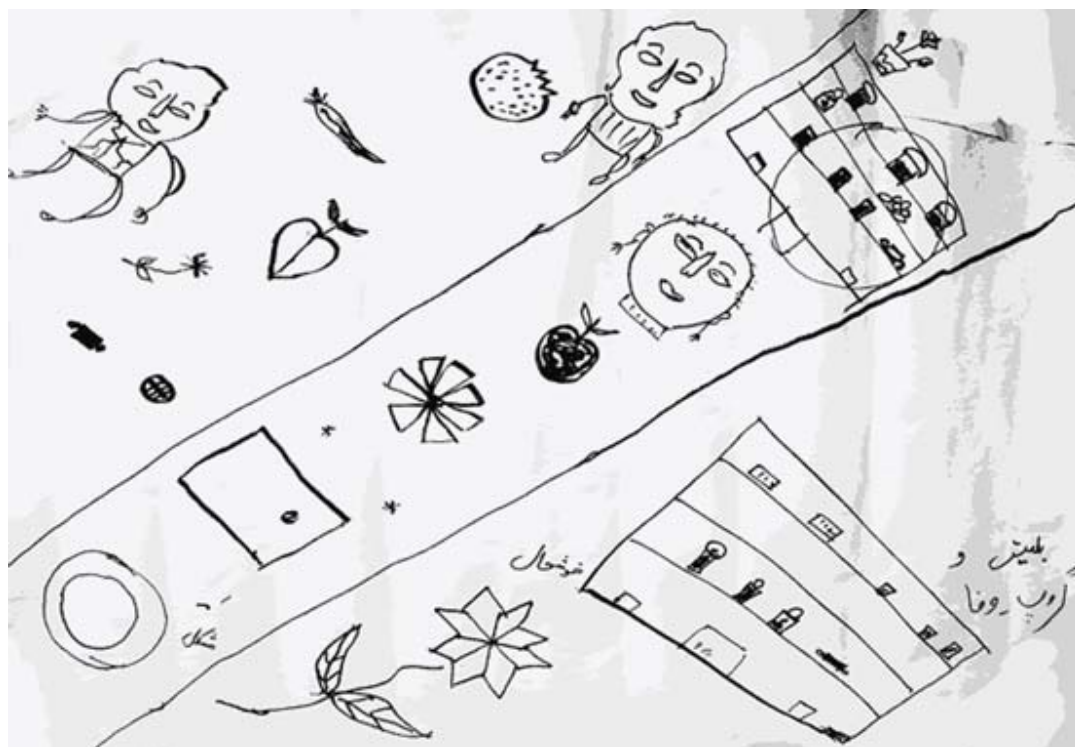
She face risks because her brother wanted to buy a motorbike. But she said when she was herself sustainable she would give. There were also arguments with her husband.

But the big opportunity she had was to work in partnership with her friend at the beginning.



### Road Journey 4: Wafa

(no notes available)



## SESSIONS 4 AND 5: WAYS FORWARD FOR THE ROAD JOURNEY

Day 3 of the training started to fill in some more practical strategies on the Taraqee Road Journey. This part of the training started with a Powerpoint presentation 'Empowerment versus sustainability? Ways forward' looking at international experience in relation to:

- 1) product design
- 2) non-financial services
- 3) groups

This was followed in the afternoon by a second Powerpoint presentation 'Walking the Talk: Internal gender policy'. A full discussion of the main content of these presentations can be found in the Background paper for the course and/or the Powerpoint notes for these Sessions.

Micro-finance products inevitably affect inequalities and power relations within households, communities and markets – for better or for worse. Evidence indicates that women's ability to use micro-finance to increase incomes and control these incomes are significantly affected by details of micro-finance product design: not only interest rates and repayment schedules, but also collateral requirements application procedures, loan size and purpose and savings conditions and so on. These all affect women's ability to use micro-finance to increase incomes and control these incomes.

There are no blueprints. Precisely which sorts of provision are needed will depend on economic and social context and the needs of particular groups of women. However product design is not merely a technical banking issue to be decided from above by programme staff. It is important to consider

not only financial sustainability, or even access, but how access can also lead to empowerment.

For many women it is unlikely that credit alone will be enough, and it is now generally recognized that non-financial services or 'credit-plus' is also needed. This needs to go further than occasional gender training to integrating gender issues throughout programme activities and interactions with clients.

This includes the whole core promotion of the programme : what sorts of images and messages is it sending out through the images in offices, the advertising and promotion and the consistency of gender aims in the community with internal gender policy. Standard program promotional leaflets, calendars and advertising which are produced anyway, provide a very powerful means of presenting alternative models and challenging stereotypes. This has no extra cost, it is just a question of vision and employing or influencing the right designers.

Even in basic savings and credit training and group mobilization it is possible to integrate empowerment concerns. There are many issues within the household and community which need to be discussed in order to enable women to anticipate problems in repayment or continuing membership and so on. Discussions need to equip women to devise solutions which also address the underlying gender inequalities which are causing the problems in the first place. Men can also be invited to these meetings, including some progressive male leaders.

Organisations like Taraqee have a range of other separately funded interventions for both women and men, apart from female-targeted micro-finance. It is crucial that gender issues are fully integrated into other social interventions even those not conventionally seen as 'women's issues' like agricultural training and technical support. There is also a need for services for both women and men to

reduce burden of unpaid domestic work, including childcare.

Most microfinance programmes targeting women are group-based. In many programmes group-based services offering small loans are targeted to women alongside another programme giving larger, individual loans where the majority of borrowers are men. Groups are viewed as a means of reducing costs through passing on some of the responsibility for borrower selection, loan disbursement, monitoring and repayment onto groups. Group formation is further assumed to be inherently empowering for women through bringing them together.

However there needs to be a change of emphasis from viewing groups simply as a repayment mechanism to looking at ways of 'building on social capital' through facilitating groups to develop their own empowerment strategies and linking them with women's movements and other organisations:

There is an important role for groups as a forum for information exchange and mutual learning between women. This includes for example successful women entrepreneurs within programmes sharing their experiences with others, skills exchange. Savings and credit groups also provide an acceptable forum for women to come together to discuss gender issues and organise for change. However questioning of gender roles does not happen automatically, and women may need considerable support particularly in the form of information, organisational and leadership skills, and also in the actual strategies they decide to employ. It is also important to include men in this process to avoid unnecessary conflict and enable women to be more open about their needs and aspirations.

Advocacy and lobbying are becoming increasingly important areas of activity in many microfinance programmes. Microfinance programmes also provide a potentially large and organised grassroots base for developing advocacy and lobbying

strategies around gender issues. However gender issues have been completely absent from advocacy activities of most micro-finance NGOs. Providing an enabling environment for women will involve addressing the entrenched discrimination in mainstream banks and advocacy on gender discrimination in economic, social and political policy.

It is extremely difficult for an organization which aims to promote gender equality and empowerment if it practices gender discrimination within the organization. It must 'walk the talk'. Evidence indicates a clear linkage between contribution to women's empowerment, and even women's access to micro-finance, and levels of female staff. In many other contexts, even those where men are able to talk freely to women, there are many issues related to gender inequality and discrimination which women would not be able or wish to discuss with men.

This is not to say that male staff cannot have good relations with female clients. Male staff are also key in contacting and changing the attitudes of men within the community. At the same time although it is obviously the case that male staff may be very gender-aware and supportive, it is generally only where there is a 'critical mass' of women in positions of sufficient authority within organisations that gender issues become fully integrated into 'malestream' programmes and implemented.

Equal opportunities is likely to require quite profound changes in recruitment criteria, organizational culture and procedures in many programmes. Enabling women to join the organization and take up promotion possibilities will require changes in institutional culture and also introduction of more family friendly working practices. These would also enable male staff to fulfil their own duties and responsibilities towards their families.

The two Powerpoints were then followed by small group discussion to:



- ☑ rank existing products, services, group activities and internal policies along the road according to the degree to which participants thought they were empowering, bearing in mind the relevant questions below.
- ☑ consider in more detail issues of gender mainstreaming: which products, services, group activities and internal policies should/could be common to both women and men and which should continue to be gender specific
- ☑ identify ways forward in making products, services, group activities and internal policies more empowering, again bearing in mind the relevant questions below.
- ☑ discuss interrelationships between staff gender policy and empowerment of women clients, including role of men.

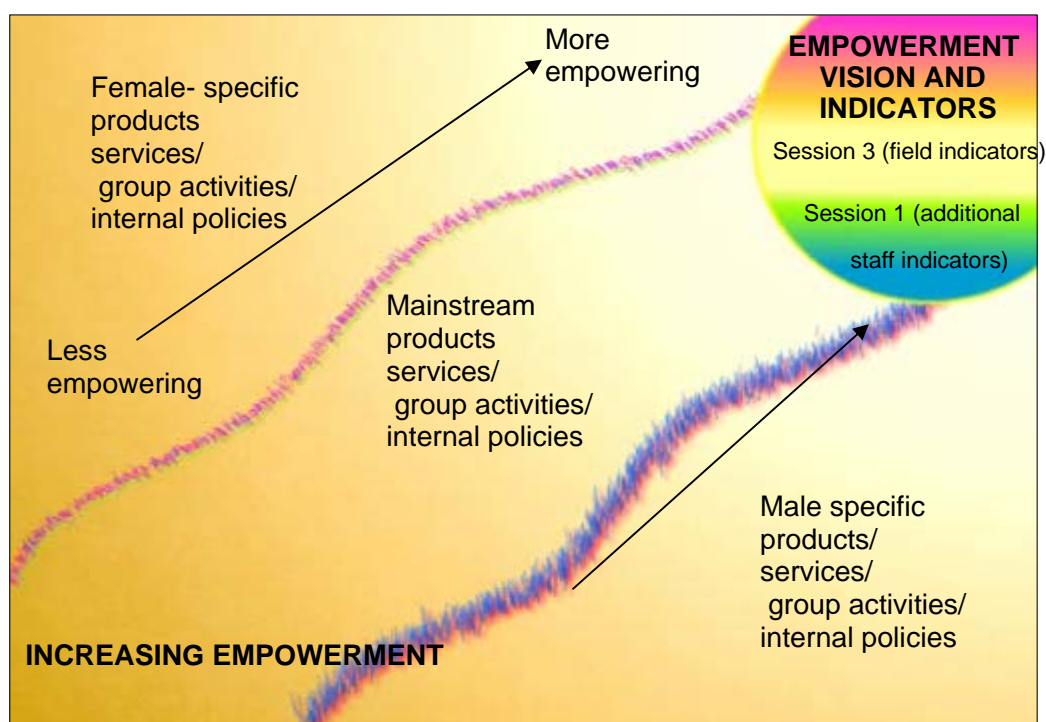
## Process

Participants formed 4 self-selecting groups to draw a gender mainstreaming Road Journey for one of the following:

- ☑ Product design
- ☑ Non-financial services
- ☑ Participatory structures
- ☑ Internal gender policy

The Gender and Empowerment Checklists below show the types of questions which need to be asked when mainstreaming equality and empowerment

The outcomes of the discussion are given under Session 6.



## **SOME EQUALITY AND EMPOWERMENT QUESTIONS IN PRODUCT DESIGN**

### **Eligibility and collateral requirements**

- ☑ Equality question: do collateral requirements treat women as autonomous agents rather than dependents?
- ☑ Empowerment question: do they encourage registration of assets in women's or at least in joint names?

### **Application procedures**

- ☑ Equality question: do application forms, location and advertising of services appropriate to women's levels of literacy and normal spheres of activity, e.g., credit and savings disbursal by women in women's centres?
- ☑ Empowerment question: do application procedures encourage women to improve literacy and extend normal spheres of activity, e.g., negotiating with male officials in male public spaces?

### **Large versus small loans**

- ☑ Equality question: do women have equal access to all sizes of loan? Are small enough loans available to give women the confidence to apply? Do women have equal access to large loans?
- ☑ Empowerment question: are loan amounts large enough to enable women to significantly increase incomes and control over assets?

### **Directed versus non-directed loans:**

- ☑ Equality questions: are loans available for the types of activities in which women are involved, e.g., small loans for working capital for trading and non-directed loans for consumption? Do loan packages encourage women to enter non-traditional and more lucrative activities?
- ☑ Empowerment questions: Do they increase women's ownership of assets? Do they encourage higher men's expenditure on women and household well-being? Are they likely to promote credit for women in non-traditional activities and directed consumption loans for, e.g., housing registered in women's names, girl's education, women's health available to both women and men

### **Voluntary versus compulsory savings:**

- ☑ Equality question: are savings facilities flexible to women's patterns of access to income?
- ☑ Empowerment question: do savings facilities give women reasons and authority to increase control over own income and/or access male income? Are they likely to favour compulsory savings?

### **Repayment schedules**

- ☑ Equality question: are repayment schedules appropriate to the types of activity in which women are involved?
- ☑ Empowerment question: do interest rates and repayment schedules enable women to significantly increase their incomes and control over income?

## **GROUP B: NON-FINANCIAL SERVICES ROAD JOURNEY**

### **GENDER EQUALITY OF OPPORTUNITY**

What are the possibilities for mainstreaming gender awareness and women's interests and concerns into:

- ☒ all training programmes and design of all nonfinancial services for women and men
- ☒ services for both women and men: services to reduce burden of unpaid domestic work, including childcare.

### **WOMEN'S EMPOWERMENT**

- ☒ What gender specific services are needed for women eg training/mutual learning for women to increase organizational as well as business skills, legal aid support.
- ☒ What gender- specific services are needed for men eg for religious leaders or community leaders, networking men who want to work for change in gender inequalities?

### **SUSTAINABILITY**

Can financial and/or organisational sustainability be increased through eg:

- ☒ Mutual learning and networking between women?
- ☒ Cross-subsidy from other parts of the programme?
- ☒ Actively promoting and networking members/clients with other organisations challenging gender inequality, including women's movements and men's movements for change
- ☒ *Organisation-level collaboration with other organisations? eg for legal aid, training, gender research*

## GROUP C: QUESTIONING PARTICIPATION

*How far and in what ways do the structure and function of groups contribute to gender equality and empowerment?*

### GENDER EQUALITY

- ☒ Do group structures actively promote women to take an equal part in leadership? Are women equally represented in group structures at all levels of programme, particularly beyond primary groups? Do group structures increase women's decision-making and negotiation skills? For which women?
- ☒ Do group processes actively promote women's participation in discussion and allow at least equal space for discussion of women's interests and concerns
- ☒ Do decision-making processes give at least equal weight and importance to women's interests and concerns
- ☒ Do eligibility criteria allow equal access for women and men?
- ☒ Do they discriminate against particularly disadvantaged women, e.g., very poor women, younger women, women from particular ethnic groups?

### EMPOWERMENT

How far and in what ways are groups built on as an organisational basis for:

- ☒ For mutual learning and information exchange between women and between women and men?
- ☒ Collective action by women

- ☒ Mobilising male support for change in gender relations.
- ☒ Does group composition extend or merely replicate women's existing networks?
- ☒ Does time spent in microfinance groups detract from time spent in other social or political activities which might contribute more to empowerment?
- ☒ Does group size increase women's collective strength?
- ☒ Do structures exist for linking microfinance groups with other services for women and with movements challenging gender inequalities?

- ☑ integration of empowerment indicators into existing programme MIS

## **POSSIBLE ELEMENTS OF INTERNAL GENDER POLICY**

Consider both the following questions checklist and ideas and the example of CODEC gender policy in the Handout.

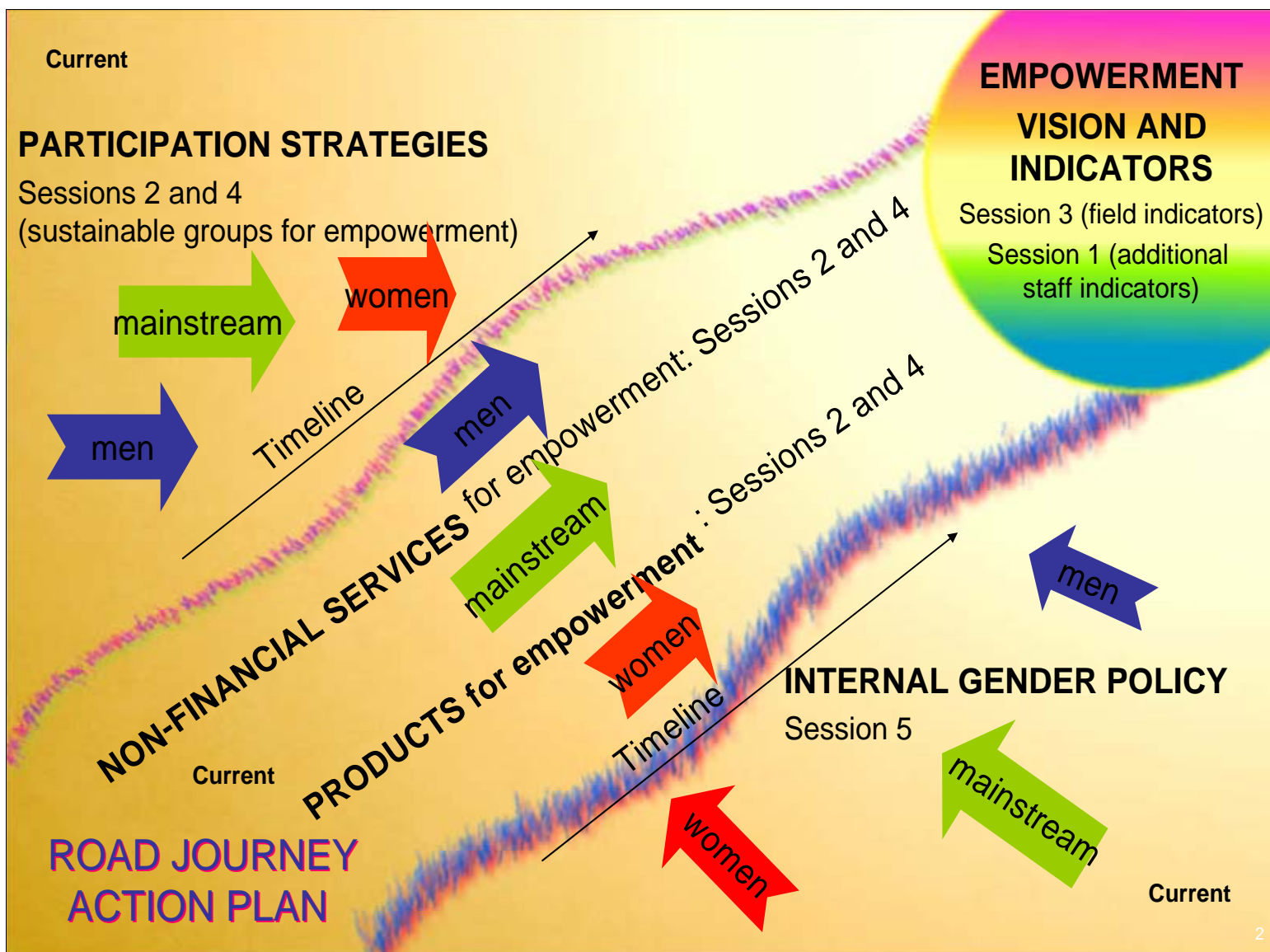
- ☑ gender awareness requirements as an integral part of all job descriptions and recruitment requirements in the same way as attitudes to other dimensions of social discrimination like race and religion
- ☑ equal opportunities policies for staff, including equal rights to promotion, pay and benefits and family friendly working practices for both women and men (eg flexible working arrangements, maternal and paternal leave policies, childcare and dependent care leave and support)
- ☑ gender and empowerment awareness and gender skills training for all male and female staff to provide an equitable working environment for both women and men as an integral part of staff skills development
- ☑ active promotion of women to leadership positions until gender equity is reached

If you have time, discuss also what else might be needed? eg

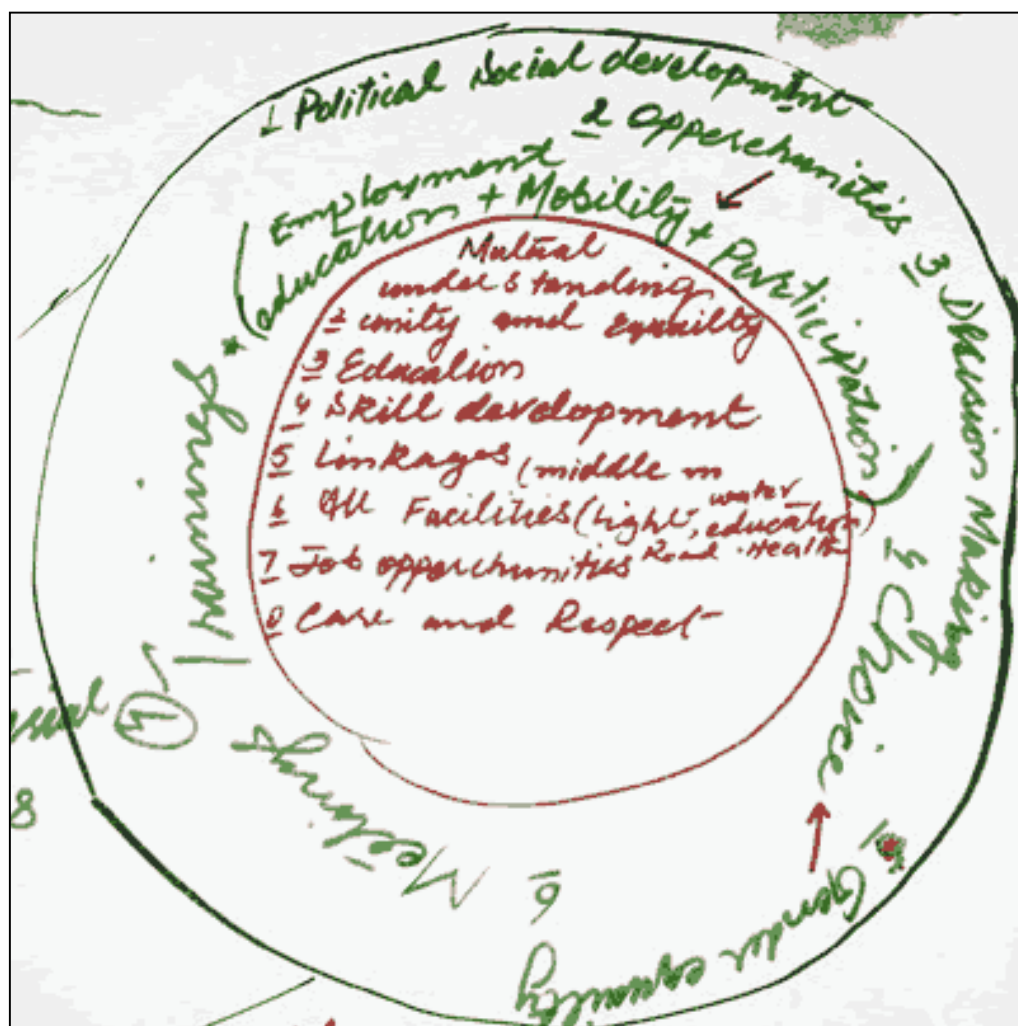
- ☑ ensuring specialist gender skills to work with both women and men from a gender perspective are available and coordinated from within the organisation or through close collaboration with other organisations
- ☑ concrete incentives for women's empowerment in programme implementation including incentives for women themselves, for male participants and male and female staff

## SESSION 6: BRINGING IT TOGETHER: ROAD JOURNEY ACTION PLAN

The final day attempted to bring together the main conclusions from the previous 3 days in one Road Journey – this was introduced in the Introductory Powerpoint and the diagram is reproduced below.







- ☑ access to basic needs facilities including education and health

**Taraqee indicators** which follow from Taraqee's vision and analysis of the root causes of poverty and gender inequality:

- ☑ Political and social development
- ☑ Opportunities and Choice
- ☑ Mobility including direct access to market
- ☑ Participation

Although these demands do not yet come directly from the field, fulfilling these underlying goals are necessary to fulfilling women and men's immediate demands. For example access to basic needs and ensuring that these meet women's as

Each group began by revisiting the question of equality and empowerment indicators to combine:

**Field indicators** which form the middle of the vision circle as the main focus of priorities to build on peoples' own demands and gain wide support for Taraqee's gender strategy. These focused on three main areas:

- ☑ household relations: mutual understanding, respect, care and equal decision-making
- ☑ women's income-earning: skills development, linkages with middlemen, job opportunities

well as men's needs will require women's political participation. Mutual respect in the household requires women to be knowledgeable about the outside world and make wise decisions, which in turn requires women's mobility outside the household and men's gradual acceptance of this. Many other such linkages can be shown to raise community awareness using for example Challenge Solution participatory tools (See KRC PALS Manual) and drawing on the empowerment circles diagram below from the Powerpoint presentation.

## PRODUCTS

Taraqee's credit policy is currently under review and was only in draft form at the time of the training.

Taraqee provides three types of loan:

- ☑ General: Quetta town
- ☑ Agriculture: more to men than women
- ☑ Livestock: more to women than men

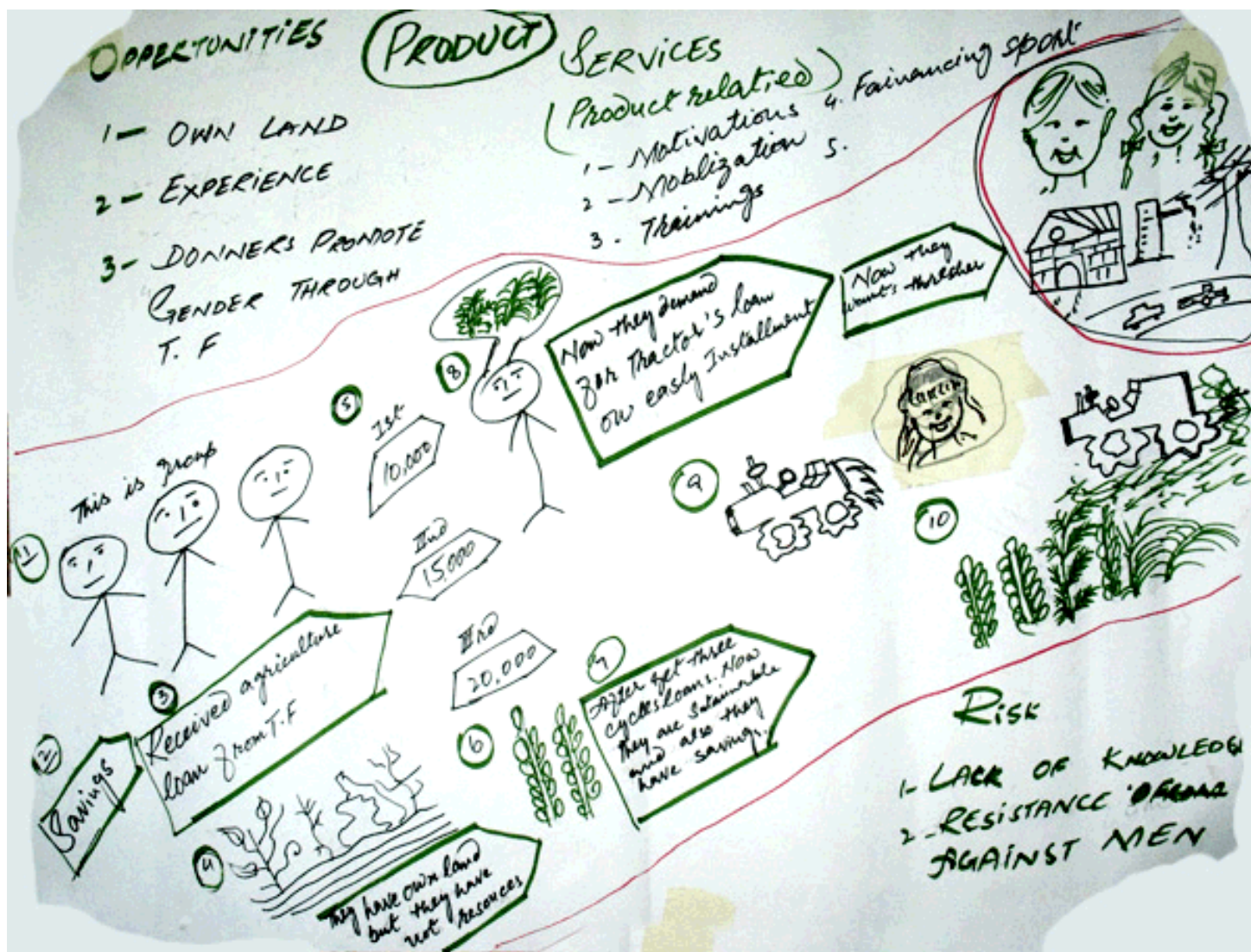
Currently loan size is Rs10,000 (first loan) to 30,000 and clients are allowed up to 6 loans if they repay regularly.

Repayment is over 1 year in 12 equal instalments, starting 1 month after loan disbursement. Rs100 loan fee. Compulsory Rs100 savings which can be withdrawn on completion of loan.

Participants identified in Session 1 opportunities like availability of funding, training, markets and savings, but also the risk of low loan repayment.

Very little is known about actual use and impact. Though from the four entrepreneur Road Journeys above, it is clear that in some cases loans have led to significant changes in women's power in the household and much improved gender relations.

Participants in this final session focused particularly on the agricultural loan where they identified the empowerment process





shown in the diagram below. Women's groups get skills, land and a loan for a tractor. Ultimately they would also learn to drive the tractor. They also want a threshing machine. Then they would also control the income and increase the wellbeing of their households.

Participants then discussed how more livestock and agricultural loans could be given to women. There was however some concern that livestock loans might increase women's workload in feeding and getting water without significantly increasing incomes or women's control.

It was agreed there are still many important questions which remain to be addressed – particularly how can the products for both women and men be designed to increase the likelihood that access to loans will be translated into empowerment. This needs to bear in mind the questions on the empowerment cycles diagram and the questions outlined above.

## **NON-FINANCIAL SERVICES**

Taraqee currently provides many different types of training for women and men into which gender issues could be integrated. This includes both core micro-finance training on loan use as part of the loan application process as well as technical skills trainings for different types of enterprise and managerial training.

It was agreed that women needed to be given equality of opportunity in all trainings and also be encouraged to take up non-traditional skills to avoid market saturation in female skills. This is an important dimension of empowerment through increasing choices open to women.

It was also agreed that attention needed to be paid to gender awareness for men. For example agricultural training also needs to discuss issues around household relations – allocation of work, incomes and investment and so on. Sustainable households are

necessary for sustainable agriculture.

Other types of support include market linkages and exposure visits. Here recent work on participatory methods for value chain analysis may be useful. Details of innovative training methodologies can be found at: [http://www.lindaswebs.org.uk/Page2\\_Livelihoods/BDS/BDSIntro.htm](http://www.lindaswebs.org.uk/Page2_Livelihoods/BDS/BDSIntro.htm)

## **GROUPS**

Group meetings to review the progress of the group, loan utilisation and other matters. Participatory norms are followed - all should sit so they can see each other and all should be allowed to speak.

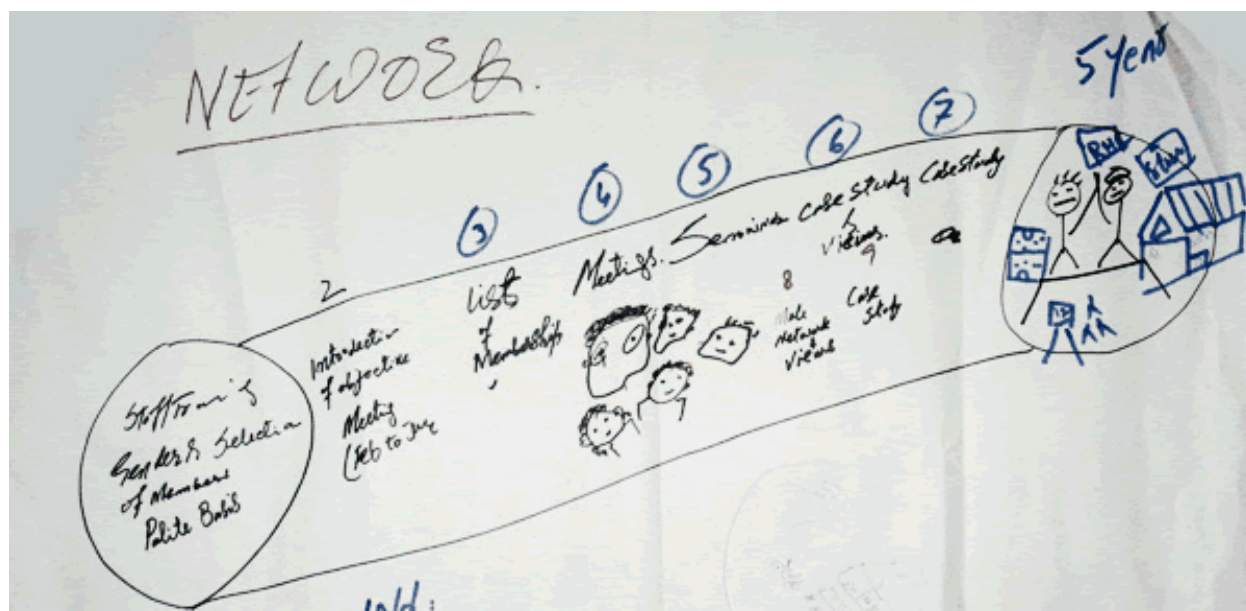
However groups have not so far been facilitated to act on issues concerning them. Men and women's groups remain separate at community level and there are no higher structures to bring them together.

Participants therefore developed a long-term plan for raising awareness in the men's and women's groups using Tools like the diamond and Road Journey. These would then form a participatory structure to bring about change in gender inequalities and also promote cooperation between women and men for change and development in general.

Full details and timeline are still to be established, and more practice/guidance is needed in using the tools, but the process was envisaged roughly as follows (see diagram below):

1. pilot networking of progressive women and men like some of those interviewed in the field visit.
2. developing a plan with them and establishing targets
3. acting on the issues which they raise

4. participatory assessment of the process based on the diagrams produced and documentation of some case studies to guide scaling up of the process.



## STAFF GENDER POLICY

Taraqee's staff gender policy is fully mainstreamed in its general staff rules and regulations and does not exist a separate 'gender policy' as such.

In general it was felt that women's needs as staff were very well met. The problem was mainstreaming benefits enjoyed by women so that men could also benefit.

It was also felt that discrimination persisted between women and men in the field. And although gender awareness training existed in Taraqee's policy document it had not been implemented for most staff.

These questions need to be considered in much more detail in separate groups of male and female staff, also looking at differences between staff at different levels of seniority and role in the organisation – particularly field

staff and management as the issues are very different.

## **INFLUENCING THE MACRO-ENVIRONMENT: QUESTIONS FOR FUTURE**

Many questions on policy were left unanswered in the training because of lack of time.

Taraqee is asked to also consider the questions below:

### **Networking**

- ☒ Do you think your organization has any particularly innovative strategies or techniques which it would be useful to share with others?
- ☒ Has your organization identified any empowermentrelated challenges that you feel it would be useful to collaborate with other organizations to solve?
- ☒ Is your programme involved in networks? Are there any networks that your organization could join?
- ☒ If your programme is involved in networks, are gender and empowerment issues ever discussed? Who controls the agenda at network events? Could your organization influence this agenda so that empowerment concerns are more fully addressed? How?

### **Lobbying donors**

Is your organization involved in lobbying?

What is the gender policy of the donors your organization has a relationship with?

How well is this policy implemented? How could empowerment concerns be more fully addressed?

### **Advocacy for wider change**

- ☒ Is your programme involved in advocacy?
- ☒ How could empowerment concerns be more fully addressed?
- ☒ What are the priority issues your organisation could or should be involved in?

## TRAINING TIMETABLE

### DAY 1: WOMEN'S EMPOWERMENT THROUGH SUSTAINABLE MICRO-FINANCE: OVERVIEW OF GOALS, APPROACHES AND ISSUES

#### Introductory Session

9.00 – 9.15 Welcome by AKFP, Taraqee and facilitators

9.15 – 9.50 Introductions and expectations

9.50 – 10.00 Overview of training programme, practicalities and norm setting

#### Session 1: Women's Empowerment and Sustainable Micro-finance: Assumptions, Realities and Ways Forward

10.00 – 11.30 **Basic gender concepts: Diamond Exercise and Powerpoint** Afsheen Anwar

11.30 – 11.45 Break

11.45 – 1.00 **Women's Empowerment and Sustainable Micro-finance: Approaches, evidence and key elements** Powerpoint Linda Mayoux and Fauzia Keria

#### Session 2: Gender Policy: Programme Experiences

2.00 – 3.00 **What is empowerment through micro-finance: Views from Kashf Foundation**  
Hafsa Sajjad

3.00 – 5.00 Starting the Empowerment Road Journey: Issues for Taraqee presentation , Rubina Ali followed by small group work

5.00 – 5.30 ANANDI video

### DAY 2: DESIGNING MORE EMPOWERING SERVICES: PARTICIPATORY TOOLS

#### Session 3: Participatory Tools for Empowerment

9.00 – 10.30 Recap of Day 1 learning

10.30 – 11.30 Participatory Tools in Action – Role Plays

11.30 – 12.30 Discussion and final preparation for field visit

1.00 – 6.00 Field visit

### **DAY 3: MAINSTREAMING EMPOWERMENT FOR SUSTAINABILITY: ORGANIZATIONAL GENDER POLICY**

9.00 – 10.30 Finalising Report-backs from field

10.30 – 12.00 Participatory empowerment indicators and strategies: Feedback from fieldwork

### **Session 5: Empowerment Versus Sustainability? False Dichotomy**

12.00 – 1.00 Empowerment versus sustainability? Revisiting the debates Powerpoint Linda Mayoux

### **Session 6: Towards an Empowering Organization: Internal Gender Mainstreaming**

2.00 – 2.30 Energiser: We are all equal here!

2.30 – 3.00 ‘Walking the Talk’: internal gender policy Powerpoint Fauzia Keria

3.00 - 5.00 Revisiting the Road Journey small group discussion

### **DAY 4: BRINGING IT TOGETHER: ORGANIZATIONAL ACTION PLAN**

### **Session 7: Bringing It Together: Organizational Action Plan**

9.00- 11.00 Revisiting the Road Journey small group discussion continued

11.00 - 1.00 Road Journeys: Final Plans feedback

2.00 – 2.30 Address by Mr Amjad Rashid, Taraqee Chief Executive.

2.30- 3.30 ‘One Road to Rule them All’ Organizational Action Plan discussion continued.



## PARTICIPANTS: TARAQEE GENDER TRAINING

Name	Designation	Organization	Contact Number	Email Address
Abdul Bari Khan	Cluster Incharge	Taraqee Foundation	2447078	
Rubina Ali	DCE	Taraqee Foundation	2447078	<a href="mailto:drubinaali@yahoo.com">drubinaali@yahoo.com</a>
Khalida Wali	Credit Officer	Taraqee Foundation	2447078	<a href="mailto:rosemary489@hotmail.com">rosemary489@hotmail.com</a>
Mohammad Zaman	Credit Officer	Taraqee Foundation	2447078	
Nasir khan Marri	Branch Manager	Taraqee Foundation	2447078	
Uzma Aftab	Cluster Incharge	Taraqee Foundation	2447078	
Uzma Jaffry	Credit Officer	Taraqee Foundation	2447078	
Ruqayya Sarwar	Branch Manager	Taraqee Foundation	2447078	
Mehrab	Regional Manager	Taraqee Foundation	0838-612476	
Rose Mary Dennis	Program Officer	Taraqee Foundation	2447078	
Qalandar Raza	Branch Manager	Taraqee Foundation	0744-012304	<a href="mailto:raza_magasi@hotmail.com">raza_magasi@hotmail.com</a>
Rafiq Baloch	Manager	Taraqee Foundation	0333-7807897	<a href="mailto:mrafique_kurd@yahoo.com">mrafique_kurd@yahoo.com</a>
ShahJahan	Manager	LSO Unza	50293	
Saira Siraj	Program Officer	Taraqee Foundation	0333-7833297	<a href="mailto:saira@taraqee.org">saira@taraqee.org</a>
Khurram Riaz	APO IS	AKF	0345-5101379	<a href="mailto:khurram.riaz@akfp.org">khurram.riaz@akfp.org</a>
Iqbal Bano	Credit Officer	Taraqee Foundation	074-4043518	
Abdul Ghaffar	Branch Manager	Taraqee Foundation	0333-7542710	<a href="mailto:ghaffar_bangulzai@yahoo.com">ghaffar_bangulzai@yahoo.com</a>
Tariq Shah	Branch Manager	Taraqee Foundation	0333-7343234	<a href="mailto:tariq_shah2005@yahoo.com">tariq_shah2005@yahoo.com</a>
Ghulam Mustafa	Branch Incharge	Taraqee Foundation	0722-513845	
Miss Muirad Jan	Credit Officer	Taraqee Foundation	0333-7331580	
Farah Khan	Branch Incharge	Taraqee Foundation	0838-613524	
Asifa Asghar	PA toCE, DCE	Taraqee Foundation	081-2829091	<a href="mailto:asifaasghar@yahoo.com">asifaasghar@yahoo.com</a>
Mehnaz Mansoori	Regional Coordinator	Taraqee Foundation	0838-612476	
S. Abid Rizvi	Advisor Creche	Taraqee Foundation	0300-9381775	<a href="mailto:abidquetta@yahoo.com">abidquetta@yahoo.com</a>
Salim Zaman Khan	Manager Admin & Person	Taraqee Foundation	0300-9389788	<a href="mailto:admin@taraqee.org">admin@taraqee.org</a>
Dr. Agha Xaher Gul	Coordinator Health	Taraqee Foundation	0300-3824159	<a href="mailto:xgul@taraqee.org">xgul@taraqee.org</a>
Amjad Rashid	CE	Taraqee Foundation	0333-7808630	<a href="mailto:taraqee@taraqee.org">taraqee@taraqee.org</a>
Shakeel Azam	MIS Officer	Taraqee Foundation	0333-7861641	<a href="mailto:shakeelazam@taraqee.org">shakeelazam@taraqee.org</a>
Shabnam Ara	Coordinator Training	AKRSP	0943-412736	<a href="mailto:aeni99@yahoo.com">aeni99@yahoo.com</a>
Mohammad Asim	Admin Officer	Taraqee Foundation	0333-7813088	<a href="mailto:mahb81@yahoo.com">mahb81@yahoo.com</a>