

WOMEN AND ADOLESCENT GIRLS' EMPOWERMENT AND GENDER EQUALITY (GE) IN VILLAGE SAVINGS AND LOANS ASSOCIATIONS (VSLA): ENGAGING WOMEN, MEN, AND ADOLESCENT GIRLS AND BOYS GE GUIDANCE FOR MNCH/SRH PROGRAMS INCORPORATING VSLA IN SUPPORT OF BETTER MNCH/SRH OUTCOMES¹

OBJECTIVE OF THIS GUIDE

This guide is meant to ensure gender mainstreaming across all capacity building activities related to VSLA/IGAs in all countries implementing MNCH/SRHR projects. It serves Plan International and partner staff and community VSLA facilitators for: 1) understanding why and how to integrate a gender transformative approach in VSLA/IGA group formation and support; and for 2) supporting VSLA facilitators to understand, lead and coordinate complementary group discussions on gender equality (GE) for positive MNCH/SRH.²

Purpose: This guidance focuses on essential content and suggested approaches and exercises for the GE components of the VSLA methodology and process. It discusses GE considerations in community mobilization and selection to training and ongoing support to ensure gender responsiveness. It summarizes good practice approaches and content for all capacity building activities of VSLA facilitators to ensure these community animators are able to;

- Apply a gender sensitive approach to the formation, training and supervision of VSLA groups
- Understand how to adapt different aspects of the actual VSLA methodology and content to cater to the specific needs and interests of women, adolescent girls, men and mixed sex groups.
- Understand and have capacity to facilitate GE-related group discussions during regular SG meetings in gender-sensitive, socially inclusive and age-appropriate ways.

Key themes covered for capacity building of VSLA facilitators/supervisors:

- Gender equality considerations for the different phases of VSLA group formation, training and supervision
- Key gender concepts and terms
- Gender related themes; female leadership, inclusive governance, life skills building for adolescent girls groups; and male engagement themes.

¹ This guidance draws upon several key resources as listed in the References at the end of this document.

² VSLA stands for Village Savings and Loans Associations (VSLA), SGs for savings groups (another term for VSLA) and IGAs for income generating activities.

It is recommended to use this guide in combination with other project GE/sexual reproductive health and rights (SRHRs) guidance documents.³ For example, more precise guidance on how to explore prevention of early marriage and GBV and engagement of men are found in the guidance documents on male engagement and capacity building of CHWs in GE.

Note for the Plan International CO staff, particularly the Gender and VSLA staff:

Gender-transformative projects have gender transformative strategies, tailored to each country's socio-cultural specificities that will address the condition and position of women and girls. At the demand side, specific GE Outcomes are set at the immediate level that relate to women's and girl's empowerment, decision-making and agency. For these projects an indicator at the Immediate Outcome level will measure the level of gender equality knowledge of WRA, their male partners, and of adolescent girls and boys in MNCH/SRHR. In SHOW⁴ for instance, it is **"% of WRA (dis. by age) and their male family members who know at least 2 key gender equality messages related to MNCH/SRHR."** In addition, there are indicators to measure women and girls improved status and decision making power, such as **"% of women who are members of organized community groups (disaggregated by age and type of group)."**

Ensuring gender sensitive VSLA facilitation and taking an integrated VSLA approach to have supplementary discussions on gender equality promotion for positive MNCH/SRHRs is a key strategy for some gender transformative MNCH/SRHR projects. VSLA groups are being used as a platform for supporting women and adolescent girls' empowerment and male engagement in MNCH/SRHR. Promotion of women and girls' participation in SGs supports outcomes to improve their social capital and networking. With these improvements, they will have greater access to financial resources if and when in need for emergency health care; improved economic bargaining power and social support to make better and more prompt health decisions and have greater support from their male partners and relatives.

It must be emphasized that a gender sensitive approach to VSLA is required across all countries implementing VSLA within MNCH/SRHR projects. As much as possible, recommendations and themes presented in this guide on gender integration into the various phases of VSLA activities should be used to guide VSLA interventions in order to ensure a high level of consistency across countries. As part of all capacity building of VSLA facilitators or supervisors, a gender equality module should be designed and implemented as part of training for these projects.

For whom: It has been developed for all Plan International country offices implementing MNCH/SRHR projects; 1) Plan International staff in Canada and in country designing and implementing the VSLA/IGAs methodologies and process and 2) for Plan International staff and partners developing training material, training and ongoing support to VSLA/IGA facilitators.

³ These GE guidance documents for programming include Promundo guidance on male engagement and Community Health Worker GE training guidance.

⁴ SHOW (Strengthening Health Outcomes for Women and Children) is a multi-country, 4.5 year (2016-2020) project implemented by Plan International in Bangladesh, Ghana, Haiti, Nigeria and Senegal, supported by Global Affairs Canada.

1. THE CASE FOR SAVINGS GROUPS AS A PLATFORM FOR WOMEN AND GIRLS' EMPOWERMENT AND POSITIVE MNCH/SRH OUTCOMES

VSLAs have become an evidenced-based good practice for promoting women and girls' empowerment and more gender equitable relationships among women and men, both in households and in communities. It is well-documented that these groups can be powerful social and economic empowerment platforms for women and girls. Global evidence has shown many positive results, whether just from doing VSLA by itself or by doing integrated programming, i.e. using the regular group meetings to discuss other issues in a specific sector. Women and girls' participation in savings and IGAs have brought many positive results for women and girls' empowerment and gender equality including;

- **Improved health:** reduced risk of HIV, improved sexual and reproductive health, reduced violence from male partners and increased decision making in her and child's health;
- **Improved social status:** increased social status and respect, increased mobility; increased access to safe spaces to problem-solve, and to strengthen their social networks and sense of solidarity;
- **Increased access to and control over financial resources** from saving and accessing loans and increased knowledge and skill in financial and business literacy to help them build up and potentially diversify their small scale businesses and, if integrated with other value chain enhancing activities, help them move up to more lucrative IGAs; and
- **Improved self-confidence and leadership skills** as they practice their communication and leadership skills as group and Executive members.

1.1 CHALLENGES

Despite these positive benefits, many VSLA interventions find household decision-making continues to be dominated by men and the goal of improving family well-being through women's participation in VSLA/IGA can reinforce prevailing gender norms relating to women's caregiving role in households. Men may appreciate women for having increased earning power to pay for everyday household needs, yet at the same time may pull away from sharing responsibilities for household reproductive and productive wellbeing. In the end, women may have more earning power but they end up reinvesting all the money in daily household survival rather than getting support from husbands/family or other community supports to further their businesses or to pool together resources and sharing of duties with male partners for greater overall household wealth and wellbeing.

VSLA experience shows men react in different ways when their female partners/wives are VSLA beneficiaries, regardless of whether they themselves are VSLA members too (in the same VSLA or another). For example:

- Men can be supportive and appreciative of the economic benefits to their wives and households.
- Men can continue to dominate household decision-making and traditional gender roles can define how VSL benefits are to be used.
- Men can end-up keeping away more of their own income for personal use, contending that their wives now have disposable income and don't need their support.
- Men may reduce the use of gender-based violence or if they feel threatened, increase the use of gender-based violence as household dynamics and power balances shift.
- Money related family conflicts can increase, but can decrease also as women become increasingly financially independent or are viewed as productive contributors to household economies.

1.2 SOLUTIONS

Taking a Gender Transformative Integrated VSLA Approach

VSLA has become popularized as a multi-purpose development tool: a platform for integrated programming and as a building block for women and girls' economic and social empowerment. Most Plan International's programs employ an "integrated" approach to VSLA activities and thus use the savings groups as entry points for building in sectoral educational components, be it in health, education or sanitation. The combination of group education and increased income is supposed to lead to investment in the sector(s) through saving, increased income, and/or the establishment of social funds. By and large, Plan International targets women in VSLA activities as a means to address their socioeconomic condition and position. However, Plan International also prioritizes the need to engage men and adolescent boys and girls, knowing that working with women and girls in isolation does not lead to improved equality among women and men or boys and girls.

Engaging men as partners for women's empowerment and positive MNCH/SRH

Regardless of the membership composition in VSLAs, in light of gender-related issues and the influence men have over the lives of women and children, to optimise the dividends of savings groups, it is critical to engage men as **allies** in the process. If men and boys are themselves supported to question dominant masculinities they will begin to value more women and girls' transformation through their own changing values for more harmonious gender respectful values and dynamics. For example, CARE International has proven the effectiveness of integrating its "social analysis and action" approach to VSLA. It serves a dual purpose of both improving overall household wellbeing and building women and men's abilities to challenge and change gender power inequalities. From there, women and men take positive actions towards more gender equitable relations for improved reproductive and sexual health.⁵

Key strategies must;

- Create women and girls specific groups for enabling them to develop safe spaces to build their social and economic assets.
- Create male only groups for them to feel safe and to discuss, challenge and explore new masculinities for more positive experiences of fatherhood, couple relationships and MNCH/SRH
- Take into account men's realities and needs in a way that does not cause harm to women and girls and promotes gender equality and the empowerment of women.
- Ensure women's successful participation in VSLA/IGA on the one hand and build the ground for progressively more equitable relationships and practices in homes and communities.
- Consider engaging men directly or through complementary group engagement and community mobilization in the case of single-sex VSLAs (women only) by engaging their partners through outreach and dialogue; and mixed-sex VSLAs by engaging the male VSLA members (whether they are partners of participating women or not) to increase male collaboration with women in VSLA activities as well as act as peer educators for men in the community at large.
- Consider the gender and age specific needs of the most vulnerable women and adolescent girls.
- Combine support to both same sex groups and to bring women and men together such as couples to dialogue and work together on questioning unequal gender norms.

⁵ Care International (2012a; 2012b).

2. GE INTEGRATION IN VSLA/IGAS – WHO, HOW AND WHAT?

Gender equality themes should be integrated into all VSLA/IGAs activities of: 1) the regular VSLA methodology and process and 2) once the VSLA groups have been established; more specific GE related group education and dialogue sessions should be introduced.

2.1 ROLES AND RESPONSIBILITIES

Project and partner field staff must be well capacitated on the VSLA and GE/MNCH/SRHRs group education components of the VSLA. For the GE components of group meetings, they must be able to provide ongoing feedback and support to the VSLA facilitators on their facilitation skills and the content of the sessions. It is recommended that trained Plan International staff and partners supervise and mentor VSLA supervisors in their work. Good strategies are:

- holding regular debriefing meetings with VSLA facilitators to share good practice, challenges and problem solve;
- ensuring support from the CO GE and health advisers and partner field coordinators;
- Provide regular monitoring of the group discussions including using monitoring tools for tracking frequency and quality of group discussions (see male engagement guidance note for example).
- Encourage experienced facilitators to act as mentors to new and less experienced facilitators

It must be noted that being a VSLA supervisor/ animator/facilitator is in itself a demanding job. It requires correctly following the right steps and supporting and supervising the groups, albeit in gender sensitive ways, to learn to save, pay back, and start and/or grow their businesses and to invest and use the social funds for MNCH/SRH. Accordingly, it is recommended that organization and facilitation of reflective discussions and group education sessions should be shared among several community educators in order to avoid putting too many demands on the VSLA facilitator's existing role, where feasible and as suggested below.

Being a group discussion facilitator is demanding as well. It requires gender and cultural sensitivity, strong facilitation, communication and active listening skills. They must also be confident talking about potentially taboo topics such as male dominance/patriarchy, sex, early marriage and GBV.

2.2 OPTIONS FOR WHO SHOULD LEAD AND FACILITATE THE GROUP EDUCATION AND DIALOGUE COMPONENTS

Considering the demands of both roles, the **GE discussion component of the VSLA can be facilitated by multiple project trained community change agents**. Their responsibilities are to provide regular weekly/bi-weekly or as feasible, group education and discussion facilitation within the SGs. Some of these sessions can be organized by the VSLA facilitator and others distributed among GE champions, Queen Mothers and leaders of the SGs (mother and fathers' groups (i.e. daddies clubs, grannies clubs, Change-Maker Groups etc., adolescent girls and boys clubs etc.) and by inviting project trained CHWs or local facility health providers for a specific or series of facilitated dialogues. The right mix of most appropriate facilitators will vary by country, i.e. some countries are supporting adolescent peer educators who could themselves work with adolescent girls SGs on life skills-building.

Using local change agents has advantages. They can provide locally-relevant and meaningful suggestions, stories and case studies and in the local language which are important for the promotion of gender transformative health-enhancing behavior change.

Another important complementary strategy is to **work with local partners on the GE-related group discussions**. Find partners who have the specific technical expertise, capacities and training you need, including local community-based organizations (CBOs) to support on different components. Inviting

project trained local/traditional or religious leaders to these sessions has also been known to yield positive results given their existing authority in communities.

2.3 GE INTEGRATION IN VSLA PROCESS

Below are recommended strategies for integrating gender equality concerns across VSLA/IGA interventions and the main phases from community preparation, VSLA formation and training to the supervision of SGs:

2.3.1 PREPARATORY PHASE: Introduction of VSLA Benefits as Economic/MNCH/SRH-support mechanism to communities

Community Mobilization, Outreach and SG Selection/Recruitment

In all community mobilization messaging, combine into the “marketing pitch,” GE messages:

- Communicate the benefits of VSLA for improving economic and social security for women, men, adolescent girls, their households and communities.
- Value of social fund for supporting SG members/households’ health, particularly for timely utilization of health services for family planning, healthy pregnancies, deliveries and newborn care.
- Value of men and adolescent boys’ engagement to support their female partners and relatives as fathers and male relatives. Emphasize importance of men as caring fathers and active partners in promoting healthy harmonious relationships with their partners, and better pregnancies/delivery, family planning and newborn care.

Gaining buy-in and selecting and recruiting women, men and adolescent girls

VSLA formation activities must follow certain basic selection criteria even though there will be variation country by country:

- While SG formation is a self-selecting process, it is highly recommended to have a mix of female, male and mixed-sex groups.
- All countries implementing these projects must at least have 33 percent women and girls in the VSLA membership and leadership positions in mixed-sex groups. Several countries have committed to 70 percent women and adolescent girls’ representation in membership and leadership positions.

To reach this, in community mobilization and meetings, it is recommended to:

- Identify local social and gender power dynamics based on sex, age, ability, wealth status, educated versus illiterate and ethnicity differences. Local power dynamics will likely influence who participates and who does not in the SGs.
- Ensure target groups and VSLA activities are inclusive of the most vulnerable women and adolescent girls based on local contexts and realities.
- Raise awareness and obtain approval from male and female leaders, influencers and local authorities at multiple levels to form and support SGs in the targeted location.
- Clearly explain that the project is focused on reducing maternal and child mortality amongst marginalized and vulnerable women and adolescent girls, and their children in targeted regions.
- Explain that affecting real change requires commitment and participation of women, men and adolescent girls and boys.
- Recruit women, men and adolescent girls, facilitate their self-selection into SGs and finalize commitment from eligible male and female community members for project participation.
- Begin to identify men and boys and influential male and female leaders in targeted communities who challenge traditional gender norms, and may like to form all-male or mixed sex SGs.

Selected groups can be the same groups as the daddies clubs (Ghana), fathers' schools (Senegal) and self-help groups or change makers groups (Bangladesh) and so on.

Tips for Group Selection

- **Mixed sex groups** - Ensure that women are equally represented in membership and in the VSLA governing body (chairperson, treasurer, Secretary, Box-keeper, Money Counter etc.) and make up at least 33% in both structures.
- **All WRA groups (20-49 years)** – Encourage in group support importance of mix of women of different backgrounds, wealth, educational, ethnic and age status to support fair and inclusive leadership as part of first Executive committee selection and for annual voting there-after. For example, older elite women may dominate all-female groups and may end up accessing more SG resources, dominating group decision-making and exclude the most vulnerable and marginalized women.
- **All-adolescent girls** – It is recommended to divide up adolescent girls according to their social status. For example, separate in school and out of school girls into different groups. Often their social status and issues are very different and these differences may take away from the feeling of being in a safe space of solidarity and support that will be needed for discussions on GE, adolescent SRHRs, life skills and awareness and prevention of Harmful Traditional Practices (HTPs).

It will likely be harder to recruit and find adolescent girls, particularly the most vulnerable, i.e. out of school, married/partnered and unmarried/un-partnered. A critical step will be first gaining commitment from parents, husbands/partners, mother in laws, male and female influencers and caregivers. More targeted youth-friendly outreach is important such as making house-to-house visits and using existing youth groups and leaders, churches and mosques, girl-relevant youth social spaces and media. Extremely vulnerable girls will likely not just show up at the SGs.

- For out-of-school adolescent girls/mothers and especially those who are employed, such as domestic workers, you may need to get permission from their employers and will have to give them extra support because they are more likely to have very weak social networks. Married adolescent girls may also be harder to reach because in many countries married adolescent girls often go and live with their husband and his family; and become dependent and under the authority of their husband and in-laws. As these issues are different from unmarried girls, they might prefer their own groups to meet in.
- It may be possible to reach out to out-of-school girls through vocational training institutes.
- Girls may be dependent on parents or their male partner/husband for weekly contributions and thus it is important to get other household members/parents support. This may entail convening and sensitizing parents/guardians, elders, husbands or male-partners, in-laws, or brothers, among others.
- It is important to note that girls should be consulted first if possible to ask them who they want the project to consult in terms of male partners, parents and so on.
- If there are already existing adolescent or young girl role models in the area who have themselves been trained in ASRH and or SGs or microfinance, consider inviting them to share their testimonies as part of the community mobilization campaigns to convince girls of the benefits of being in a SG.
- **All male FGDs** – Members may include first-time, expectant, or experienced fathers and or male relatives living with pregnant WRA and or adolescent girls. Encourage male role models to join

and lead all male groups. These men may be found by consulting community leaders or through formative research. Pay attention to the different needs and interests of men of different ages and status in selecting groups. Younger fathers may not be comfortable opening up in front of older men. Be cautious of men that may be very resistant to change and may even undermine positive group dynamics. Try to focus on positive messaging around men as fathers and partners based on their own self-interest for change (see male engagement guidance note for more details).

2.3.2 TRAINING PHASE

Based on evidence of successful integrated programming,⁶ it is strongly recommended that the initial start of support to **all** VSLA groups focus on VSLA internal set up of membership and leadership, the group constitution, regular savings, group regulations and basic training on financial literacy. This part of the guide provides some basic additional content, tips and good practice recommendations for rendering this phase of VSLA group support more gender and socially equitable between and among all female, all male or mixed sex groups.

Gender sensitive good practice for more inclusive group management

- Support group management to value and demonstrate transparency, participation, equity and clear management structures.
- Include mentoring and coaching for each group based on their needs and interests, i.e. female role models for the adolescent girls groups to facilitate their participation; male GE champions for men's groups; and female and male GE champions and couples in mixed sex groups.
- Adjust meeting times to fit women, men, and adolescent girls' schedules. For women or adolescent girls, it may be necessary to choose meeting times around household responsibilities and providing some form of child care for mothers as a means of support and ensuring both their attendance and retention in groups.
- Given that working on VSLA and promotion of gender equality can create tensions among group members, it is strongly recommended to include in the training, a lesson on conflict prevention and resolution.

Gender sensitive good practices for VSLA facilitators in VSLA methodology training

- For women and adolescent girls groups, if possible, connect mature savings groups to wider youth and or female-governed organizations, networks and bodies at district, regional and national levels representing youth and or women's voice and interests in society.
- Women and adolescent girls may very early on begin to ask questions about personal issues or even issues on GBV. For this reason, it is important for the project and partner staff and VSLA. facilitators/supervisors to be prepared to answer any questions or to refer them to a trained CHW.
- Pace and deliver information in ways to that it works well with your target group.
- Project and partner staff and VSL facilitators should be prepared to support a woman and or adolescent girl coming forward with a disclosure of violence by offering options to:
 - Assess the woman's safety;
 - Develop a safety plan, and/or
 - Refer the individual to existing quality services specific to intimate partner violence.
 - All information must be kept strictly confidential.

For adolescent girls

- Adapt the standard VSLA methodology to adolescent girls' needs and interests. Consider making it simpler, shorter, and more succinct.
- In planning sessions, consider: what information do the girl members really need? What are the most contextually appropriate ways to explain the information?

⁶ CARE International (2012a; 2012b; 2012c; 2012d).

- The frequency and content of training content may have to be adjusted depending on the needs and realities of the target group such as to be different for in-school girls as opposed to out of school girls.
- Interweave into the explanation on savings, loans and VSLA process, culturally appropriate and relevant stories, games, and songs to make learning fun and to help participants internalize and retain information.⁷

Note: For all girls groups, a good practice is to create culturally relevant call-and-response to be used consistently before, during and after SG meetings. Such exercises can bring the group together, indicate transitions to a different task during a meeting and rally each other's support. For example, in CARE International's *Ishaka* project in Burundi, a lead member would call out "Courage-courage" and everyone would then respond: "Courage for the future!"⁸

Preparation for Gender-Sensitive and Inclusive Elections and Rules of Governance

Inclusive leadership and participation

It is strongly recommended to explore the importance of gender sensitive and inclusive leadership and governance for ensuring all members are able to actively participate. Leaders and members should be encouraged to foster fair, transparent and inclusive decision making and the active participation of all members.

The most resource poor women and adolescent girls and other marginalized groups are often excluded from decision-making even when the issues being discussed directly concern women/girls' needs and interests. A gender sensitive and inclusive approach to group members' participation requires:

- Creating an **open, respectful, non-discriminatory group environment** to encourage equitable participation of all members regardless of their sex, age, ethnicity, ability, wealth status and religion.
- Building and supporting the most disadvantaged to **have confidence and ability to express their views themselves**. They must have self-confidence and effective communication skills to actively participate and take on leadership roles.

For example, it is not enough to just count the numbers of women members in a mixed sex group in a meeting. It requires an understanding of whether these members are able to express their ideas, opinions and feel comfortable to disagree.

The following key terms and proposed exercises can be used to foster more inclusive and gender-sensitive VSLA group leadership and decision making whether for mixed sex or single sex groups.

Leadership is a process of influencing women and men, and girls and boys to reach a common goal.

Authoritarian leadership is when a leader gives tasks and orders without listening to members or asking them for suggestions, improvements or feedback. They work toward their own vision without consulting others except a small powerful group.

Democratic leadership is when a leader consults members before making or taking a decision and works towards a vision based on that of the community. They discuss what is being considered and are

⁷ For suggested songs and games, see (CARE International 2012d).

⁸ CARE International (2012d: 39).

willing to negotiate and compromise and make sure the goal they are working towards is agreed to by all members.

Passive leadership is when a leader does not have their own vision and is led by other individuals and groups and may only make a decision or take action if pressured by particular members in a group to please them.

- Before elections, invest some time with the newly formed group on discussing:
 - What do you understand by leadership?
 - What are different kinds of leadership styles (i.e. authoritarian, democratic and passive)
 - What are good leadership qualities?
 - What constitutes a gender sensitive and inclusive leadership style?

Good Leadership Qualities	Gender Sensitive & Inclusive Leadership
<ul style="list-style-type: none"> • Demonstrates integrity and commitment to team work • Problem solver • Self-confident and determined • Self-motivated • Takes responsibility • Displays inner strength in day-to-day decisions to any issue. • Has firmness of mind with own judgment despite opposition • Courageous • Active listener • Makes fair and wise decisions that benefit everyone. 	<ul style="list-style-type: none"> • Understands and responds to the different needs and interests of women and men and girls and boys of different backgrounds, i.e. considers and adapts SG scheduling to respond to multiple demands on women’s time. • Pays attention to the different and often unequal status of different group members and differences in privileges versus disadvantages, i.e. ensures no members dominate a group, i.e. men often traditionally are culturally valued as the legitimate leaders. • Demonstrates good listening styles • Acts as a good role model • Remains transparent and includes all in group decision making • Ensures all members have opportunities to share their opinions and to influence group decisions • Ensures gender balance in Executive and membership • Takes proactive actions formally and informally to ensure equity in participation and leadership, i.e. promotes female leadership.

Who: all VSLA groups

Note: Suggested exercise aims to ensure women and men and adolescent girls’ groups foster inclusive leadership and decision-making.

- Emphasize that both women and men have the right to be leaders and can learn to be good at the job.
- Highlight the unique contributions that women leaders can make
- Members may have already informally selected leaders for the Executive Committee. If this is the case, then emphasize the importance of holding formal group elections to ensure a democratic and inclusive process. Facilitate formal elections. Confirm with the group that there is agreement and understanding amongst members about who is taking on these important roles.
- It is recommended to review with group members, conflict prevention and resolution (See below).

It is important to remind all groups that not all members have the same status and position to actively participate in group discussions.

Participation is having the opportunity to express a view, influence decision-making and achieve change.

To foster inclusive leadership and group exchange, it is strongly recommended to include in VSLA governance rules, group commitments to ensure that all group members are able to;

- Access to information
- Ask questions
- Express their views
- Have their views listened to and discussed
- Influence decisions

Group decision-making should;

- Consider and integrate all members concerns as much as possible
- Ensure the least powerful and most disadvantaged group members' concerns are implemented.

Internal rules of governance: Make the SGs as inclusive as possible.

- Ensure that due consideration is accorded to gender-related barriers and issues when regulations, constitution and rules of business are being set using a highly participatory approach involving women especially in a mixed VSLA. Issues to consider;
 - For girls in school, working around school hours and arranging meetings at evenings and weekends may be more conducive.
 - In other cases, if there is repeated occurrence of absence from meetings and/or late attendance by a woman or adolescent girl it could be due to her gender-related role at home. This constricting role acts as a barrier to her free participation, requiring investigation and resolution as opposed to automatic penalization that could be demotivating for her.

Note: One good practice is to encourage VSLA members to decide among themselves how they would mitigate or address such issues as part of the VSLA regulations. In Plan International Canada's experience with MNCH/SRH VSLA groups, in cases where women members might stop attending group meetings, Executive Members may decide to pay a visit to the female member's house to find out why she is not coming. In a previous MNCH project entitled WATCH in Ethiopia, a typical practice was for members to learn that a husband was not allowing his wife to participate. Members might decide to meet directly with the husband, to listen to his side of the story and try to convince him otherwise.

- Encourage SGs to have present their internal rules at all meetings to remind all members what they have agreed to follow, especially for commitment to being gender and socially inclusive.
- Rules of governance should also be set that there be at least 33% representation of women and girls in mixed sex groups both at membership and leadership levels.

Note: Suggested exercise is to ask the group to agree on a set of gender sensitive and inclusive leadership and governance principles that all group leaders and members should follow.

Conflict Prevention and Resolution

Conflict is one of the main issues causing VSLA members to abandon their goals, forsake all the good work they have already begun, and in some cases, close their savings group. Groups that do not deal well with conflict have trouble maintaining the existence and function of their SG. It is therefore strongly recommended to integrate conflict management training throughout all capacity building activities of all VSLA groups. Topics to discuss can be on issues of rumors, jealousy, poor leadership, or governance, and conflict around money management are critical. Differences based on sex, age, ethnicity or wealth may be contributing factors to why members see an issue differently. The internal rules must provide details for application in each case.

Conflict Prevention: Conflict prevention means taking all possible decisions and setting up all barriers before any strife turns into fighting or total conflict. Prevention of conflicts can be done by monitoring correctly the relationships between people, analyzing all warning signs; observing if there is any change in someone's behavior or attitude; promoting dialogue; sharing information if you have noticed a warning sign; forgiving one another and setting up internal rules that prohibit doing anything that may lead to conflict. All members have a role in conflict prevention not just leadership.

Note: Suggested exercise is to facilitate a group discussion to ask: What would you do if there is some sort of conflict in your group?

Key themes that should be covered in this group education session;

- Ensure members understand what a conflict is, its causes and consequences
- Ensure members understand what is conflict prevention and conflict resolution.
- Provide real life case studies to discuss about money and conflict.

Note: Suggested discussion: What is conflict? Use scenarios or a game. For example;

A game with eyeglasses:

Two people are wearing glasses. One is wearing glasses with black lenses whereas the other one is wearing glasses with yellow lenses. If they are shown a white sheet of paper while wearing the glasses, and asked what color the sheet of paper is, each one will answer it by the color resembling his/her glasses.

Lesson:

No one is wrong for seeing a different color, even if the color of the paper they are shown is the same. Notice here that two people wearing different colored glasses will see things in two different ways. Our "glasses" in everyday life, affect the way we see situations and are influenced by our sex, birthplace/homeland, education, customs, profession, and age, among others.

Continue with; a conflict may cause women and or men to understand one another better than they did before and know what they must do to prevent conflict so as to coexist peacefully despite their differences. What is most important is to know how you should deal with conflict so they may not bring about bad outcomes.

Sample case study: For instance, if there is a conflict in a household where the wife is blaming her husband for mismanaging household assets, knowing how to manage and resolve conflicts well may help her redress their household situation.

Conflict Resolution: If the people involved in a conflict deal with it properly, deciding to talk and mutually give up some of their interests, they may resolve their conflict by themselves. But in most cases, women and men involved in a conflict prefer to call upon a mediator to help them settle their dispute. Ways to

resolve conflicts may be to ensure you thoroughly understand the causes of the conflicts and understand the various sides; listen carefully and do not jump to conclusions too quickly.

Note: Suggested exercise is to discuss the issue of managing conflicts about money. Ask the group with whom they have had conflicts with over money? Adolescent girls may say with their parents or siblings; married women and men may say with their husband or wife or mention even such conflicts among friends or SG members. *Ask the group:* Is it easy to lead a conversation about money? How do you feel?

Mention that discussions about money matters are delicate conversations.

There are three types of results after the resolution of a conflict:

1. Winner - Winner
2. Winner - Loser
3. Loser - Loser

Ask the group to provide examples from their own experiences of how they have dealt with money based conflicts to be: winner-winner, winner-loser and loser-loser.

The following are examples for each of these results:

For example a winner-loser:

A girl's mother refuses to let her attend a SG meeting because her mother went to a social ceremony and wants her daughter to stay at home and prepare the dinner. The girl does not agree and her mother. The mother decides to beat her and does not allow her to attend the SG. In the end, the girl stays home.

(Tip: use locally-relevant scenarios to explore conflicts around money matters between couples and among older and younger generations and ones that commonly come up in the SGs).

Notes for discussion: *Conclude that for the success of the group, group members should aim to manage their anger and emotions; ensure their voice and words are in the appropriate tone and volume and there should not be any aggressive insults towards another member; Take your time and listen to all sides of the story with interest, and the other party must do the same; clearly state your position and your expectations, and interests. Sometimes your real interests are different from what you are saying, and you have to be clear; be willing to accept some losses, similarly for the other party, for a good outcome to the conflict.*⁹

Note: Suggested exercise is to recap what is conflict prevention and resolution. Then end the session by asking the group to come up with a strategy or list of steps of how they as a group will prevent conflicts and resolve them when they arise.

Female leadership

Who: mainly WRA and adolescent girls' single sex groups with some male only and mixed sex session options

This section focuses on suggested exercises to develop leadership skills in women and girls in order for them to: 1) more actively participate, voice and influence decision making in households, in VSLA and in other community groups; and 2) to build women's self-confidence and communication skills to be able to voice their opinions.

⁹ This section on conflict prevention and resolution was taken from ISHAKA TOOLKIT: A Guide to Girls' Economic and Social Empowerment.

There are additional exercises for men to encourage them to appreciate women's unique contributions and potential to be strong SG leaders. Key themes are to: identify quality and skills of good leadership; emphasize that women, men and girls and boys all have a right to be leaders in their community and to identify different kinds of leaders in the community.

In the women's leadership training, women should be given opportunities to explore their assets; to discuss what barriers block them from taking leadership positions and from these, offer capacity building to improve their leadership skills. A key theme is training women and adolescent girls on how to effectively communicate and negotiate ideas. This training should include practical exercises for women and girls to apply learning on how to negotiate using examples that deal with situations with their husbands, families, SGs and in the community.

Valuing women's leadership for women, men and mixed sex groups

Research studies reveal that women can be as competent as men in organizational management, and can be more competent in some areas, such as conflict resolution. The reasons why women should have an equal share in group leadership and decision making are to:

- Put into practice the principles of democracy and fairness espoused by VSLAs;
- Systematically make use of the distinctive competence of women for the benefit of the whole group, i.e. women are known to be good at saving!

Note: Suggested exercise is to facilitate a focus group discussion on women's unique qualities and how these can potentially make them good leaders. Then ask;

- Discuss what hinders women's participation as leaders. How can these constraints be minimized? (Link this to the discussion of the various and gender-specific responsibilities of women in the home and how the sharing of household responsibilities by men can give women time to engage in leadership activities.)
- How can communities support women's participation in leadership and governance at the local level?
- What can be done to change people's negative attitudes – both women's and men's – towards women in leadership?
- Encourage the group to identify strategies to promote women's leadership in the VSLA.
- Suggest any national laws that promote women's political representation or equity in representation in community groups. For example, many countries of implementation have national gender policies that mandate certain quotas for female representation in government structures right down to the community level.

Note: Suggested exercise to raise the awareness of participants on the distinctive competence of women and on the importance of women's participation in the leadership and decision-making of SGs and community groups more broadly; and to show how women can transform SGs with their contributions and values.¹⁰

- Ask each participant to think of two women, who have proven to be models of empowered women: one woman who s/he admires most; and another woman who s/he wants to thank for her contribution to his/her personal growth or community/societal development. For the woman admired most, ask: Who is this woman? What are her qualities and abilities? What did she do or what has she done which made you or makes you, admire her?
- Ask participants to also thank a woman that has given important contributions to his/her personal growth or community/societal developments, the questions to ask are:
- Who is this woman? What are her qualities and abilities? What did she do or what has she done which made or makes you want to thank her?

¹⁰ This section on women's leadership is mainly drawn from ILO (2005) (See References).

- When each of the participants has thought of these two women, divide them into small groups of 4-6 members. Explain the process of the small group sharing before they break up:

a) First, invite them to share in their small groups the two women they have chosen. This sharing shall be entitled, "Tribute to Women."

b) After all participants have shared, ask each small group to summarize:

- The common qualities and traits of the women they admire and they want to thank;
 - Their reasons for admiring and thanking these women.
 - Their message to women of their own SGs and of the whole community. Message should contain their proposals on what women should do in order to gain leadership status in their SGs and other community groups.
- Give each small group fifteen minutes to share their outputs to the big group.
 - Close with why women are important to development and the SGs at household and community levels:
 - Research shows that women can be as competent as men.
 - List the distinctive competence of women;
 - Reasons why women should have an equal share with men in leadership and decision making.

Building Self-Esteem and Confidence

Who: women and adolescent girls groups only

For women to win elective posts in SGs and effectively perform their leadership roles, they have to have basic self-confidence and believe in their own individual capacities and self-worth. They, as much as their peer male and female members, must equally be able to accept and acknowledge the criticality of the roles, capacities and worth of other women and men in their SGs. These qualities can be developed if women have a deep level of awareness of their own individual strengths and limitations, and a will to continually actualize and transform their potentials. To help women-participants attain this level of personal development, they must go through their own journeys of self-transformation:

- Self-Awareness
- Self-Acceptance
- Self-Responsibility and Assertiveness.

For women-participants to journey into these key places of self-transformation, it is recommended to facilitate self-confidence building exercises for building their personal strengths and identifying their weaknesses as potential leaders. To accompany this, they will need strengthened skills in self-acceptance, and development of self-responsibility and assertiveness, and, thereby, their attainment of self-transformation.

This module focuses on individual woman's actions towards self-development. It is understood that such personal and collective empowerment is simultaneously supported with actions to create the necessary enabling environment and thus broader acceptance of women and girls' rights to lead and play active roles in VSLA and other community group decision making.

Note: Suggested exercise is to instruct the individual participants to list and or review gender myths about women and adolescent girls that are common in their community. Explain that a myth can be understood as a socially and culturally accepted stereotype or perception of what women and girls should be or are. Women, men and boys and girls from that community may perceive that these qualities are "natural" even though they come from those communities' or societies' traditions and culture.

Aside from these myths, they may think of more traditional “**shoulds**” or roles of women at home, in the workplaces and in their communities which they may discuss. Organize them into smaller groups of 4-6 members. Someone in the group who can write and or draw pictures can represent the group’s ideas using the following matrix:

Women	Households	Communities
Gender myths		

Possible gender myths are:

- Women are not as smart as men
- Women do not make good leaders
- Women are naturally more emotional than men
- Women are naturally better at taking care of babies and children
- A woman’s role is to take care of her husband and children at home
- The most important thing a woman can do is have babies
- Women should listen to their husbands (or men generally) and not criticize or challenge their decisions
- It is not as important for a girl to get an education as a boy because her role is to stay at home and learn to take care of a home because she will get married off anyway.
- Women and girls are under the authority of their husbands/male relatives
- Women and girls must show respect and humbleness (deference) to men and boys in the home and in community groups.

Once the groups have completed their listing of their gender myths, the groups can come together and share their list of gender stereotypes of women. Then, request that members reconvene in their groups. Instruct them to review their list of gender myths and to discuss what emotional, intellectual, physical, and economic assets and qualities a woman or girl would need to transform these gender myths so that women and girls are empowered.

An empowered woman or girl is one who recognizes her equal worth and capacity as well as her right to equal access and control over resources with men and other women.

Ask participants to list qualities of an empowered woman:

Women	Households	Communities
Empowered woman		

Possible elements of an empowered women or adolescent girl;

- Believes in herself;
- Has strong self-esteem and confidence
- Is able to freely voice her opinions and concerns
- Is able to make her own decisions based on desired life choices
- Is able to control different aspects of her life
- Have access and control over financial and physical assets such as cash, income, and land
- Able to earn a living
- Able to choose number of children and spacing of birth

- Able to make decisions independently and with husband
- Able to challenge gender based barriers and discrimination
- Able to choose when and with whom to have children
- Lives free of violence
- Has strong social support system
- Holds leadership positions equally to men/boys

After all groups have developed their list of qualities of an empowered woman, reconvene them for a plenary to share their respective lists as words or drawings. Synthesize their lists of qualities of an empowered woman/adolescent girl, and this synthesis will serve as the big group's list of qualities of an empowered woman/adolescent girl.

Note: Individual exercise to explore **removing barriers to action.**

- Ask participants to identify factors within and outside of herself which hinder her holistic growth as an empowered woman/girl. Ask them to prepare to share her ideas with a partner.
- End the session by stressing on the importance of self-awareness, self-acceptance and self-responsibility to their personal growth and to their development as a woman and a person.

Development as Leaders

- Open the second part of this session by saying: "An indication of an empowered woman is her willingness and capability to take on leadership roles together with other women and men. Ask the group to list qualities of an effective leader of a savings group. Ask:
 - What kind of KNOWLEDGE should a good leader have?
 - What kind of ATTITUDE should an effective leader of a SG have?
 - What SKILLS should every leader of SG have?
- Then make a summary. At the end of the activity, you will have hence a list of knowledge, attitude and skills that a leader of a SG should have to become effective. Add any more qualities which, you think, the participants missed.

Qualities of an effective leader

Personal integrity

- Assumes strong moral responsibility toward those whom she leads.
- Keeps the binding together of a group or team through integrity.
- Sets moral tone and value system for the rest of those who are being led.
- Determination
- Takes repeated or different actions to overcome an obstacle.
- Makes personal sacrifice or expends extraordinary efforts to complete a given task or to achieve a pre-determined goal.
- Has firmness of mind with own judgment in the face of opposition or early lack of success.
- Courage
- Exhibits bravery even under difficult situations.
- Has patience in achieving the desired goal or in overcoming obstacles.
- Displays inner strength in day-to-day decisions relating to any aspect.
- Self-responsibility
- Decides how good she wants to be, how hard she wants to work and how far she wants to go.
- Takes responsibility for the setbacks when things don't work-out as planned.
- Understanding people
- Pays attention to the human element in all situations.

- Expresses consideration for human feelings, what motivates them, how they think and how they react.
- Respects others' views and opinions.
- Self-confidence
- Believes in one's self.
- Displays trust in one's own ability to complete a difficult task or meet a challenge.
- Humility
- Exhibits a modest behavior in dealing with people.
- Has a simple, unassuming character which is attractive to others.
- Openness
- As an extension to self-integrity, remains explicit in all issues.
- Makes frank expressions and provides frank explanations if questioned

Skills

- Thinking and planning ahead
- Develops simple and clear thinking for the short and long terms. She is then skilled in developing gender responsive strategic and operational plans.
- Believes that planning begins with self, followed by planning with other leaders and members for the organization or group being led.
- Capacity to develop specific, measurable, attainable, realistic and time-bound plans.
- Capacity to think of programs/projects and activities that will address the practical and strategic needs of women.
- Making things happen
- Has a kind of double vision to spot the talent and the essential person inside and
- Allocates tasks accordingly.
- Takes part actively in getting things done with the belief that one should set an example for others.
- Calculated risk taking
- Takes what is perceived to be moderate risks.
- States a preference for situations that involve moderate risks.
- Decision-making
- Assesses the possible options and consequences prior to making decisions.
- Shows keenness in making timely decisions.
- Wants to be held accountable for decisions made.
- Initiative taking
- Makes the first attempt without waiting for others.
- Believes in doing things even if they do not conform to past norms or have never been done in the past.
- Creative and experimental
- Thinks and acts beyond mind set boundaries
- Trusts that change is necessary to meet the challenges in the environment.
- Takes modest risk in experimenting the creative decision taken and will not hesitate to revert back if positive results are not achieved.
- Conceptualizing
- Has the ability to derive conclusions from past and present experiences as learnings for implementation in the future.
- Focuses on development and progress rather than static status maintenance.
- Listening and questioning
- Believes that listening is the key to two-way communication.
- Questions any unclarified issues to make sure that there are no doubts.
- Respects others' views and expects open feedback for questions raised.

- Team playing
- Respects that she is part of a team.
- Capable of facilitating meetings and discussions.
- Has the ability to manage and solve conflicts that arise between or among team members, or between own self and other team members.
- Monitoring and Evaluating
- Facilitates regular participation

Who: Single sex WRA groups and adolescent girls groups

Note: Suggested exercise is to explore “Understanding oneself and self-esteem.” Through self-reflection, female participants are given the opportunity to identify their own strengths and weakness and to understand themselves more deeply. The facilitator identifies commonalities between all people, particularly males and females, such as, for example: All people have many problems that they are capable of solving; many good things characterize each person; and each person desires and deserves respect. Participants establish a sense of how by knowing themselves, it is easier to understand and respect others. Participants realize that others are knowledgeable, have abilities, dreams, wishes, priorities, and hopes. You want participants to realize that their strengths can help them create positive change, including in their social relationships.

Self-esteem

- Participants understand what self-esteem is, how it is cultivated and enhanced, why it is important, and how valuing our own person without underestimating or overestimating oneself is important for handling challenges surely and courageously. Participants also understand self-esteem in relationship to others.

3. GE THEMES AND GROUP EDUCATION IN TRAINING PHASE

Gender equality can be mainstreamed in all capacity building exercises (skills/business development, financial management etc.) as part of the VSLA intervention by carrying out mixed and/or sex-specific group educational activities. After a couple of months, regular GE specific facilitated discussions can be organized as part of group meetings. These discussion forums can be leveraged for inviting male partners of women-only VSLAs and vice-versa and in mixed sex VSLAs to discuss key gender-related issues and barriers and male engagement to gender equality and MNCH/SRH promotion.

The **purpose of the group discussion component of the VSLA** is to help men, women and adolescent girls and boys move through the various stages of individual behavior change, from basic awareness of valuing self/women as contributing members to the household to finally practicing increased communication and partnership among women, men and adolescent girls and boys.

For **men and adolescent boys**, it is slowly learning that they have a shared responsibility and important role to play as male partners and fathers in MNCH/SRH. It is also about encouraging them to adopt more gender respectful behaviours such as learning that they do not have to use violence but can choose more peaceful respectful means of communication.

Before going through recommended themes, project and partner staff and VSLA facilitators must be capacitated on how to facilitate discussions on gender equality.

3.1 TIPS ON HOW TO FACILITATE DISCUSSIONS ON GENDER EQUALITY

- Gender equality is a sensitive subject. **Create an atmosphere of respect for all views and one of self-reflection.** Not all men are opposed to gender equality and not all women are champions of gender equality by virtue of their sex. Gender is socially constructed and thereby behaviours, attitudes and values are learned. Change is always possible.
- The **objective is to encourage men and women to share, question and analyse their own behaviours, attitudes and experiences so they can unlearn/deconstruct behaviours and values.** This is especially important when engaging men. While it is extremely important to inform women of their rights and gender equality, it is critical to simultaneously work with men to create an enabling environment for the empowerment of women and adolescent girls. Think about the relationships between participants and how to make everyone feel comfortable. Consider gender and age differences as well as power relations related to people's social and economic position and respond to these differences in facilitating discussions.
- If you find in a mixed-sex group, men tend to monopolize discussions, then without shutting them down abruptly, make it a point to seek the opinion of women/adolescent girls by saying "I am particularly interested to hear from those who haven't spoken". Be cautious, if they are hesitant or shy to speak, give them the space.
- To encourage women/adolescent girls to participate actively, you could start discussions with topics in which they have the most experience.
- It is important to **respectfully challenge and resolve views/statements that may be offensive or sexist by offering an alternate view** in keeping with Plan International's values by thanking the participant for their view, seeking an alternative view and backing the alternative opposing view with national laws and evidence. E.g. "*I believe she deserved to be beaten by her husband. She was disrespectful. I don't blame him for breaking her arm and ribs.*" Respond by asking other participants if they agree, if no response is given, provide the response that any kind of violence against women is unacceptable. Refer to national legislation regarding GBV, domestic violence etc. and provide data/evidence to show the harm caused by GBV.
- Depending on context and cultural appropriateness, it may be necessary to have sex and age-separated spaces to discuss issues, so men and women and adolescent girls are open to discuss the themes. Girls may not feel comfortable speaking out in the presence of older women. The advantages of women or girls only groups is that they find a safe space to talk about their lives, to develop their social assets, and to further explore and articulate their own specific needs. As many women are constantly surrounded by the obligations of family, including household chores and caring for their children, it is important to facilitate a space where they can step away from these obligations and reflect on their own wellbeing.
- It is important to note, however, that women and men should also be brought together gradually towards a gender-synchronized approach by having more couple/mixed-sex sessions on the same topics. In all cases, it is vital to check with women, adolescent girls and men to determine their level of comfort in single-sex or mixed-sex groups and ways to promote couple involvement where possible.
- It is recommended to work at social change both within the group and to ensure there is group education and facilitated dialogues with group members' husbands and relatives outside the group. This strategy will maximize on addressing any gender related barriers at household and community levels to members' successful economic and social opportunities.

- For external influencers, raise their awareness about how they can support girls or women or men and the impact it can have on their lives. For example, parents/guardians often don't know how to talk with their daughters about ASRHR. Male partners and husbands might need to understand how their behaviors impact on their wives and on their daughter's reproductive health. This can be done through the other project supported groups, particularly the men's groups.

Other facilitation tips:

- Organize activities close to where women and men live and where they would like to meet
- Think creatively and have fun!
- Cultivate a safe, respectful, non-judgmental environment for the training. Information and discussion topics may be new and unfamiliar to male and female SG members. Some topics may be taboo. The facilitator must be skilled at navigating the context to make participants feel comfortable while providing accurate information.
- **Community theatre and interactive drama to promote** the benefits of joining a SG; the benefits of how IGAs can increase autonomy and self-development.
- **Case studies and scenarios**, including role-playing during the convening of multiple SGs.
- **Interactive debates:** To build community support for gender equality, facilitating interactive debates can be a way for sensitizing parents, boys, authorities, and community leaders on women and girls' rights and MNCH/SRHR. Consider organizing debate exchanges on family planning, the risks of early marriage, FGM or on the importance of sexual education for girls.
- **Cross-visits between SGs** to build the skills and understanding of SG members on particular integrated VSLA intervention elements, it can be very useful to have cross-visits or cross-learning sessions between SGs to share their experiences and learn from each other.

3.1.1 Good practices for facilitation of adolescent girls groups

- For married adolescent girls, encourage them to involve their partners, as is appropriate. After the sensitization sessions, many girls may actually want their husbands to learn as well. This is an opening to do more gender synchronized couple work to encourage and inform men of their role in MNCH/SRH.
- Ensure that girls are made aware at every training session that clinical services are available to them. Inform them of the location and the services provided. Integrate the content used for training with practical information about services provision available to the girls.
- As much as possible, the group education facilitator should use visual, tangible materials to support learning and explain concepts. For example for the adolescent girls' ASRHR education session, CHWs can be invited to provide information on puberty and sexuality. Using replicas of female and male genitalia and reproductive systems and or materials demonstrating ovulation and the menstrual cycle will make learning more tangible.
- Focus on ensuring youth-friendly materials and methods that include high usage of pictures, illustrations and other learning-aids.

3.1.2 Engaging men and adolescent boys

A key component of the support to the WRA and adolescent girls' SGs is engaging men and boys in women and adolescent girls lives such as adolescent boys, fathers, husbands, brothers, cousins, boyfriends and live-in partners – who provide strength and support to women and girls by exhibiting beliefs and practices contrary to traditional gender norms, who have changed their attitudes and behavior, and are committed to fostering positive change in others. These men and boys can be trained as GE champions based on the Promundo guidance on male engagement.

Please review male engagement guidance on how to enter into ***a meaningful dialogue with men and boys in the community***. One approach is to invite male partners or relatives to the WRA and adolescent girls groups or to organize separate sessions with them using the guidance from this guide. One good practice is ***using personal story telling***. The narrator recounts a time in his/her life when he/she made a

difficult choice that made him/her proud. Together with the project staff, the narrator identifies the elements that made this experience so exceptional. It is from these successful elements that the narrator imagines a different future from what he is currently living. Positive life stories are shared and documented, allowing you to more fully understand complex issues that the target community faces related to women and girls' empowerment.

As part of VSLA facilitators' training, it must be noted that in working with adolescent VSLA groups, facilitators will come into contact with the girls' parents and women and girls' brothers, their husbands, and/or their boyfriend and have exchanges with them. Men and boys with whom you come in contact will typically fall into one of three categories:

1. **Positive:** Those who when initially interacting with the project, primarily have a positive reaction to what you are doing with women and girls. Perhaps they help you in the mobilizations, they share examples of women and girls' successes, they encourage women and girls to change negative or harmful behaviors, or they encourage women and girls to participate in income-generating activities. Approach these men and boys to learn more about them and ask if they would like to support project activities.
2. **Hostile or resistant:** Those that express non-support or hostility towards the project. Always commit to showing them the best of the project in terms of results in the community, particularly for girls. Both categories of men and boys are important, and both can be engaged to support change, even men and boys who are initially resistant.
3. **Indifferent:** Those that are not particularly interested in the issues and have other priorities.

It is important to be aware that each category needs a different treatment but that these categories are not cast in stone. A man or group of men may very quickly move from one to the other group.

Male engagement is a key gender transformative strategy of many MNCH/SRHR projects and so, there are other male engagement activities aside from male engagement in the VSLA. This guidance highlights suggested approaches and exercises specific to male engagement in the VSLA for single sex male groups, mixed sex groups and for single sex WRA and adolescent girls groups. As recommended, special couple or male specific sessions can be organized. For example, non-member male partners of women's/girls' VSLAs can be invited to a series of special couple sessions. Suggested sessions are described below. Strategies for beginning to engage non-member male partners are found in the male engagement guidance documents.

For project and partner staff and VSLA facilitators; the following strategies can be used to involve and engage men, and cultivate their transformation:

- Invite them to community meetings related to the project and to VSLA special education sessions (see below)
- Greet them with consideration and interest
- Share successes of the project with them
- During community meetings organized by the project, identify the men and boys who share interesting and supportive testimonies about the project. Pay attention to men and boys who speak publically at these meetings in support of the project, or testify about the positive impacts the project is having. Ask them to join a male group or to become a GE Champion. Request and retain their contact information and continue to engage with them in an encouraging manner so they become real Ambassadors of the project on the field.

3.2 KEY GENDER EQUALITY AND MNCH/SRH THEMES

Facilitated group discussions on gender equality are meant to:

- Foster a more enabling environment for women to safely exercise decision-making power and control over economic resources and positive choices in MNCH/SRH care.
- Engage men in changing their attitudes and practices to value and adopt an increasing supportive role and partnership with their wives/female relatives in across the MNCH/SRH continuum of care (i.e. in birth preparedness, household chores, and childcare).

Below are suggested approaches and exercises assigned for either all groups or to be used for specific groups, i.e. single sex male or female groups. The main proposed method for facilitating these discussions is using a “focus group discussion” approach.

Another recommended good practice is to give members homework in between group education sessions to encourage them to apply some of the lessons learnt in their personal lives. They should then report back the following week on what happened. There should then be a group discussion to foster mutual learning and problem solving.

VSLA group training and VSLA facilitator capacity building should cover the following recommended themes:

- In business skills-building, information sharing about the VSLA program, and income-generation planning activities, include participatory and reflective sessions on negotiation and decision-making patterns between men and women (See suggested exercises below).
- Develop concrete strategies for engaging men in the VSLA. How can men support their partners in VSLA activities (whether member or not)? (for mixed sex; women only and adolescent girls groups)

Gender and Sex

Who: all groups

- Create awareness about the **distinction between sex and gender** and encourage a dialogue about behaviour change.

Note: Suggested exercises for understanding the difference between sex and gender are below. After exercises, the following definitions should be shared:

Sex refers to the biological differences between women and men. These are universal and timeless. E.g. only women across time and around the world bear children and breastfeed.

Gender refers to the social roles and values given to being a woman, man, boy or girl. More specifically, it refers to the way behaviours and identities are determined through the process of socialization. The roles and expectations of women and men are usually unequal in terms of power, agency and control over decision-making, assets and freedom of action. They are specific to every culture and change over time.

Sex	Gender
Biological	Socially constructed
Universal	Culturally Specific
Born with	Learned
Cannot be changed or difficult to change	Changes over time

The “Wordstorm” exercise or free-listing of words can be used to encourage VSLA members to understand the difference between gender and sex by asking them to name off words that describe local community ideals of what it is to be “men/adolescent boys” and “women/adolescent girls”

Ideal Woman and or adolescent girl	Man and or adolescent boy

Questions:

- What words describe a woman/and what about an adolescent girl; what words describe a man and what about an adolescent boys? Write them in the table categories.
- Which words purely represent the sex difference between men/adolescent boys and women/adolescent girls?
- What are the similarities and differences amongst words that describe women/adolescent girls? What about for men/adolescent girls?
- Which words can describe both men and women? What about words that describe both adolescent boys and girls?
- What are the things that women or men can do exclusively? Can a woman be a police officer? A husband? A parent? Powerful? Free? Strong? Humorous? Generous? Breadwinner? Noble? Unfaithful? Can women drink? Can a woman have a penis? If women are capable of being a police officer (for example), why aren't there more women who are police officers? Can a man cook? Do shopping? Be gentle? Submissive? Beautiful? Have breasts? Gossip? Be warm, kind-hearted? Menstruate? Be sexy? Be a wife? Can a man be fair? Be passive? Tolerant? Obedient? If men are capable of cooking and shopping, why don't more men do the cooking and shopping for their households? Why do some men who have jobs as cooks not do the cooking for their families? Explain that these lists illustrate the difference between sex and gender. (Do the same for adolescent girls and boys for those age groups)

After a full discussion, summarize by sharing a clear definition of gender and of sex.

- Discuss how women and men and adolescent girls and boys are socialized to understand themselves and those around them through these gender ideals. These ideals affect women and girls and men and boys status in society.

Gender Norms and Socialization

Who: all groups

Note: Suggested exercise for exploring our own personal experiences of gender socialization and its effects.

Notes for Discussion: Social norms and values affect all of us all the time - from the time we are born, across our lives from children to adults to elderly persons. Messages of the social difference between boys/men, girls/women are communicated to us by institutions that are closest to us – family, community, school, religious institutions and continue to be communicated to us through society and its institutions. Some of these messages we do not even question. These are socially valued by our society. We learn these norms by observing how others act, and listening to what our parents, friends, and community tell us who we should be. These values and norms may be formally sanctioned in laws and formal institutions like government and informally valued and practiced through our local cultural beliefs and practices.

Personal reflection in pairs

When was the first time you realized you were a boy or girl?

- What was the message that led to this realization?
- Who communicated it to you?
- Where was the message communicated?
- How did you feel?
- What impact can this have on the everyday life of a boy? And a girl?
- What impact does it have on the everyday life of a woman? What about for a man?
- How do these differences affect the way you do business, make decisions, or spend money and loans?
- How does being men and being women differ from the time of your parents?
- How does being a men or being a woman influence VSLA activities?
- Why have VSLA activities mostly focused on women?

Notes for discussion: Social norms are set by each culture. A person's biological sex dictates the way they will be brought up. Boys are brought up to be independent, aggressive, tough, courageous, and physically strong; girls are brought up to be dependent, emotional, sensitive, and delicate.

Ask: How are images of the ideal man and woman created? Where do they come from? Who affirms them? Would you like to change the images you describe? The attitudes, values and behavior that as men we consider appropriate for us (our gender identity or masculinity) are learned in society. Men can also be dependent and sensitive; women can be strong and independent. Society puts different values on these attributes for men and women. More social value is placed on a newly born boy child than a girl child.

Close with: What happens if we challenge these roles? What happens if we do not challenge these roles?

Often, society defines what is right for men and women. It is not our fault that the system is that way. However, when we recognize that there is injustice, we can do something to change it. Society is made up of people, and people are capable of change. This is a very personal process. First we have to recognize what is happening in our own lives, and then we can begin to make changes. Most of us feel that culture, religion, tradition, and social norms dictate gender roles. But where does change happen if not in our individual circumstances? How does a fashion trend start if not by one or two people starting to wear or do a certain thing? Ideas about gender affect us both privately and publicly; that means we have the opportunity to make changes at both the personal level, as well as in society.

Who: men's groups

In understanding gender roles and responsibilities and more equitable decision making, explore:

- Differences in expected behaviours and roles based on being female/or male; how does it affect your lives, family relations and the way you carry out business, take decisions on spending money, using loans.
- Obstacles and challenges to doing business with (as member of VSLA) or supporting female partner in VSLA activities (if not member)
- Discuss differences in the way men and women spend their day
- Gender equality themes in the VSLA modules for group members should include practical information about general health, maternal and child health, and other health related issues such as sexuality, alcohol/drug consumption, and partner relationships. Important gender equality considerations include:
 - Equal responsibility of women and men in family health/MNCH/SRH (ensuring the stereotype of MNCH/SRH being a “woman’s issue” is addressed). Men’s role in and contribution to family health and well-being

Exploring internal and relational power

Who: mixed sex groups (mixed sex VSLA or couple sessions)

Note: Suggested exercise is “Let’s talk about power.” The first part is exploring different kinds of power to help female and male members question the abuse of power over another and value adoption of more equitable relations based on power to and power with.

- Raise issues of power. Then ask the following questions and issues:
 - What is the meaning of power to men and women
 - Is there a difference in the power of men and women: what and why
 - Introduce the differences between power over, power to, and power with
 - How can power be shared between men and women (husband and wife)
 - Potentially which powers can be shared
 - What are the benefits of sharing power
- Time-management and task sharing between men and women

Note: Explore different kinds of power and identify ways to positively use different kinds of power, particularly in participants’ personal and group interactions.

Organize participants in small groups. Ask them to brainstorm examples of people or groups of people with “power.” It is not necessary to write down responses. Ask the group, “What types of power do these groups have? How do you know they are powerful?” Ask the group, “Do you think power is only control over others? What are some ways people can demonstrate ‘internal’ power?” You might then get examples such as: self-confidence, courage, determination, refusing to do what they are told (2-year-olds, for example, frequently exercise this kind of power!) If examples of the power of groups or collective action have not already been mentioned, ask the group, “Can you think of any examples of groups who exert power through working together?”

Expressions of Power:

Power OVER is the power to dominate others. Power is seen as an external control over something or someone else. The source of “Power Over” is authority.

Power WITH – The power of mutual support, solidarity and collaboration; this comes when groups work together toward a common goal. The source of “Power With” is other human beings.

Power TO is the power that comes from the capacity to accomplish something. The source of “Power To” is one’s knowledge, education, skills or talent.

Power WITHIN is the power of internal beliefs, attitudes and habits. This has to do with a person’s sense of self-worth and self-knowledge. The source of “Power Within” refers to a person’s sense of self-worth, self-knowledge, self-confidence, and their conviction of what is legitimate. It includes an ability to recognize individual differences while respecting others, and refers to the capacity to imagine and have hope.

One by one, read the four expressions of power. After reading each description, ask the group to think of examples of this type of power, and write them on the flipchart pages.

This is a good moment to clarify that the nature of “power” is not necessarily “good” or “bad” because it can be either. Even authoritarian power (or “Power Over”) can be extremely useful and necessary, in the case of parenting, for example.

Closing: ask each participant to take 5 minutes to think about their own use of “Power Over,” “Power With,” “Power To” and “Power Within,” either at home with their families or in their communities. Ask each participant to come up with one way they would like to use their own personal power in a new manner in the next three months, in response to a challenge in their personal lives or in their relationships at work or in the community. Tell them that this is for their own personal use, and no one else will see it. When everyone is finished, ask if anyone wants to volunteer to share their own resolution with the group. Thank them for that when they are finished. Congratulate everyone on a job well done. Note that in the next session you can again ask participants if any member wants to share how they might have reflected on how they use their own power and whether they changed how they use it or just understand how power is used in their own personal or work relationships.

Who: mixed sex sessions (either mixed VSLA or couple sessions)

Note: This exercise is not appropriate for unmarried adolescent girls groups.

- The facilitator hangs two separate charts on the wall, one showing “Man” and one showing “Woman” (facilitator can prepare two pictures prior to the session). Both charts are divided into the following categories: sex, children/childcare, money, land, and free time.
- Ask participants to reflect on the following questions: “Where do you have power?”
- Ask men to use one color of paper or marker and women use another. They think about those areas in their lives where they – as women or men – have power, or “have the final say” about an issue in the household.
- After all the stickers are used, reflect with the group on the results. Look at which areas have the most stickers; who has more power in each of the listed categories?
- Encourage participants to consider a few questions:
 - Which areas are dominated by men and which by women? Why?
 - Can you think of examples of family problems caused by the way power is used?
 - How is power related to control over resources like land or money?
 - Do you have any idea how to change power inequalities?
 - How would it be to give up power?

- After 5 minutes of discussion using the questions above, ask, “Who believes in change?” Divide the entire group into two groups: those who believe in equal power between men and women and those who do not.
- The facilitator gives the “equal power” supporters three minutes to convince the others.
- After three minutes, the facilitator stops discussion (even if it is very vibrant and active).

Who: mixed sex groups or for men’s groups only

Note: Suggested exercise is to explore the differences between women and men’s power. This exercise should be done after doing the general exercise “let’s talk about power.” Facilitators are encouraged to formulate their own related to the discussed subject, considering any particular group dynamic, unforeseen circumstances, or other situational components specific to this particular session or group.

- What is the meaning of power for you as a man?
 - Is there a difference between having power as a man and as a woman?
 - Is there a difference in the way power is used by men and women?
 - How does it feel when you have power and when you don’t (for example, when your wife has the power in a certain situation or when your husband does)?
 - How does it feel when you lose power?
 - When have you felt that you have lost power?
 - For the men: When you look at the charts, what possibilities for sharing power with your wife do you see?
 - For the men: What are the benefits of sharing power with your wife?
- The facilitator asks the men to think about their own power compared to that of other men. Ask: How do you see your power compared to the power of other men in the community? Which men have power over you? How do you feel about this?

Facilitator’s Note:

In the case of men’s groups, this activity, with its emphasis on helping men in particular examine how they see themselves relative to other men, is critical for establishing a clear understanding, first, of the extent and impact of men’s power over women (and vice versa), and second, of what equality of power between men and women means. The attitude of the facilitator — neutral, helping to explore — is crucial for this exercise. If men react defensively, make clear that the aim of the exercise is to explore and learn, not to judge. Make it clear that you’re not accusing anyone in the room of exerting power over women. Remind the group that you are trying to show how constructive/destructive power can be.

If done with women and men, both sexes can explore why and how men more often have power over women; why women have less power and why they might give power away to men; and what it’s like when a woman has power over a man, or when a man has less power than another man. Explore and debate opinions, and question rigid statements and statements that support abuse of power (abuse and violence).

Be aware that some men (and women) may think that men need to have power over women. If anyone expresses this opinion, remind the group that it is important for each of us to work to create a world where power can be shared and used in positive ways and emphasize that this starts in families and between partners.¹¹

¹¹ This exercise is from Care International (2012c).

Who: all VSLA groups

Other themes to cover:

Having a role in development

Objective: The participants (could be for adolescent girls and women and men VSLA members) should clearly understand what having a role in development means and its value in women and men's lives. In the preparation and implementation of activities, having a role goes hand in hand with having authority and the hierarchical stages that vary according to what a person contributes. Participants learn what this means with regard to gender inequality and equality.

Everyday basic needs and strategic interests

Objective: Participants define and distinguish basic needs from strategic interests, and learn that when a person only meets their basic needs, there is always something missing. Someone who meets their strategic needs, which are related to power, can also address their basic needs at the same time.

Equality, rights, and justice for all men/boys and women/girls.

Objective: Participants understand the difference between equal rights and respecting justice for all, and that treating people in the same way with regard to law is not enough if they cannot get the same benefits from this situation, which is why this must be supported by justice for all. Participants discuss questions like:

- Is it possible in our country for a girl and a boy to be equal?
- In what ways should they be equal?
- Where/in what ways should they be different?
- What are the obstacles/setbacks to equality between a man/boy and a woman/girl?
- What should be done in order to have this equality fit with justice for all?

The Interplay of Gender Inequality and Health

Who: all groups

Note: Suggested exercise is exploring women, men and girls and boys rights to health and wellbeing. Ask the group: what does health have to do with having a good life? What does it mean to you?

Ask the following questions to stimulate discussion and dialogue adapting the questions to the type of group:

- Do you think that women (girls if a girls' group) are as healthy as they can be? Do you think men (or boys) are as healthy as they can be? Do you think children are as healthy as they can be?
- What are examples of "good health?"
- Do you think that women (or adolescent girls for girls' groups) should have a right to be healthy? Why do you say that?
- Do you think that other members of your family (like husbands or children) have a responsibility to make sure that women (adolescent girls for girls' groups) in the family have good health? Why do you say this?
- Do you think that your community has a responsibility to make sure that women (girls in girls' groups) in the community have good health? Why do you say this?
- As women (girls for girls' groups), what rights do you have? What examples can you give? What rights do your children have? Are there differences in rights between men and women? Between women and girls? Between boys and girls?

Family planning and pregnancy sub-themes

Who: all groups

Note: Suggested exercise is to facilitate focus group discussions on family planning and pregnancy.

Guiding questions:

- Is a woman's responsibility to avoid getting pregnant? What are different ways to avoid an unintended pregnancy? Which ways are controlled by women/adolescent girls? Which are controlled by men/adolescent boys? Why should a man/adolescent boy be concerned about avoiding an unintended pregnancy? Why should a woman/adolescent girl?
- In your community, are there any social consequences for men who father children but don't take responsibility? What about for mothers who don't take responsibility?
- What about for an unmarried girl who gets pregnant?
- What are the consequences for her?
- What are the consequences for boys who get girls pregnant? Do they have a responsibility?

Probe: Why do schools make it unwelcome for pregnant girls? Is it the same for the boys who impregnate girls? Why not? What if the girl is pregnant as a result of rape or incest, or sexual abuse by a teacher? Does she deserve to be punished? Why or why not? What might be the consequences on the girl's future if she feels the school will not welcome her back? What might be the consequences for the girl's child?

Additional topics for FGDs are:

- Women and men and girls and boys rights to sexual activity and right to say yes or no to sex.
- Women and men and girls and boys rights to confidential and full sexual and reproductive health information given in a non-discriminatory and respectful way.
- Girls and boys rights to decide when and whom they marry.

Who: male only groups

Note: Reflection Questions to be facilitated in a focus group discussion. Ask:

- *In what ways do you feel that men lose out in gender inequality?*
- *Can you give examples of how gender equality (equal power relations) between women and men can increase life choices for men?*

Can suggest examples such as:

- *Improvements in their intimate relationships (more love, cooperation and trust)*
- *Improved experiences of being a father; and improved relationships between fathers and sons and daughters; can reduce inter-generational violence*
- *Improved household wealth and wellbeing (more women able to work and couples pooling resources together)*
- *Less pressure on men and boys to fulfill common masculine stereotypes such as being tough, non-emotional and so on (use locally relevant stereotypes).*

Other discussion themes:

- Benefits of male engagement in MNCH/SRH to men themselves and their families (See Guidance on Male Engagement)
- Barriers (women and men) to family planning
- Men's support during pregnancy, delivery and the post-natal stage (what and benefits). Facilitator can suggest emotional, physical, financial and intellectual kinds of support.

Gendered Division of Labour: Is it equal?

Who: special couple sessions

Facilitators' notes: In this section, most of the exercises require organizing special couple sessions whereby VSLA spouses are invited for a series of group sessions. These exercises would not be done with unmarried adolescent girls groups.

The first proposed exercise, 24 hour clock, is appropriate for all contexts, however, the second one, the gendered fishbowl, may not be appropriate in very conservative settings. If this is the case, the suggestion is to add some additional questions to the 24 hour clock and to skip the gendered fish bowl exercise. In either case, suggestions are made to ensure men and women are given opportunities to better understand the work burdens of the other sex. For men, in either case, suggestions are made to encourage them to think of how they can better support women to overcome their heavy work burdens in order to more effectively engage in VSLA groups. Please review carefully.

Note: Suggested exercise is to do the daily work calendar or 24 hour clock. The purpose of this exercise is for both men and women to better understand and appreciate the value that women contribute to the household. Use the following table and ask: what do women/girls do when they wake up to the time they go to bed? Then ask for men? Ask; who carries out more tasks/activities? Who has generally more leisure time? What is considered "work"?

Typical Women		Typical Men	
Time of Day	Activity (from waking up to resting at night)	Time of day	Activity (from waking up to resting at night)

- **For men:** what activities/tasks can your wife never perform; what activity task can you never perform?
- **For women:** what activities/tasks can your husband never perform; what activity task can you never perform?
- **For both:** which two activities can you swap with your husband/wife?
- **For both:** is there a way of working together to meet household chores and responsibilities?
- **For men:** how can you support your wife (if not a member) women (if member but not partner of woman member) to succeed in VSLA/IGAs?

Summary: (Based on the above data, please write in the spaces under women and men the number of hours spent in a day on work, on leisure on household chores).

Type of activity	Women	Men

Note: An alternative exercise is the "gender pile sorting exercise" to explore the gendered roles and responsibilities between women, men and girls and boys. Lay in front of female and male members, three picture cards in a horizontal line with; one of a woman, one of a man and another one of women and men together. Then have a pack of picture cards with drawings of different household tasks. Then ask each participant to take a card and place it into one of the three piles: men, women or both. The facilitator then

asks if there are any other household duties that were not represented in the cards. The participants then discuss which pile the particular activity should go under.

Ask: looking at this, who does the most work in the household? Who has the most responsibility?

In a second phase, the facilitator uses the same cards with the same pictures to ask participants to sort the cards in order of importance.

Ask: Who has the most important jobs? Women or men? Which duties are the most important – those for men or for women? Based on this, who makes the most decisions? Who seems to be in charge? How do you feel about that?¹²

Who: mixed sex and all male groups

As additional suggested exercise; members can be given homework. Ask male members to identify activities that they do at home or outside in the community but which traditionally (normally) have been or are done by their wives/female partners. The men choose an activity that normally is done by his wife because it is considered “female” work but that they as men carry out at times.

Or, the husband and wife are each invited to choose one activity/household task/responsibility that has traditionally been done by the opposite sex (man takes traditionally woman’s task and woman takes traditionally man’s task), and to carry out that task for one week. They are asked to report, at the following session, on their experiences and feelings about taking on the new responsibility.

Ideas for Men*	Ideas for women**
<ul style="list-style-type: none"> • to cook for the family • to carry babies/young children • to play with the children • to pick up children after school • to feed children • to wash dishes • to fetch water • to collect firewood • to clean/sweep the house • to wash the clothes 	<ul style="list-style-type: none"> • To plow the land • To plant cash crops • To sell produce/animals in the market • To go to a local public political meeting • To repair something • To pay bills • To play with children • To go to work/earn waged work • To make decisions about household investments •

*Lists for men and women should be presented as ideas for inspiration and encouragement.

**Suggested activities should be adapted and reflect local division of labour.

¹² CARE International Gender Toolbox available at <http://gendertoolkit.care.org/default.aspx>.

Notes for Discussion:

The idea that certain types of work should be done by women and others by men is based on socialization, not biology. Women's greater participation in jobs requiring caregiving and domestic skills is directly linked to the fact that they are girls and women. These are the suggested discussion questions; however, facilitators are encouraged to formulate their own questions related to the discussed subject, considering any particular group dynamic, unforeseen circumstances, or other situational components specific to this particular session and group.

In following sessions, and for male or mixed sex groups, gather in a circle and check in with male and female members on the new responsibility they had and to share their observations and feelings about their "new" roles at home. Allow 30 minutes for check-in and discussion, depending on how many participants are interested in sharing their experiences.

Who: special couple sessions

Note: Suggested exercise is the "Gender Fishbowl" to share experiences related to gender issues (gender roles) and to develop a better understanding of and empathy for the experience of the other sex.

Facilitator's Note:

This is for a mixed-sex group of participants whether of a mixed sex VSLA or a special session inviting spouses of VSLA members. It may be difficult for some, especially when both husbands and wives are attending the session, to speak openly in front of their spouses/partners. Conversely it may be difficult for women and men unknown to each other to talk about private and sensitive thoughts.

For these reasons, the fishbowl exercise may not be appropriate in very conservative contexts where social gender norms forbid open discussions of this nature between women and men. In this case, it is suggested to focus on the 24-hour clock exercise above. After this, and if possible, bring women and men together, or put them in separate groups to ask; based on seeing the division of tasks between women and men, do you think women (or men) face particular barriers to participating in VSLAs? Ask male groups; how can men support women to overcome some of these barriers? After the discussion, close off with the closing remarks from the gender fishbowl exercise.

Gender fishbowl exercise

- Divide the male and female participants.
- Ask the women to sit in a circle in the middle of the room facing each other, and the men to sit around the outside of the circle, facing in.
- Begin a discussion by asking the women the questions listed below.
- The men's job is to observe and listen to what is being said. They are not allowed to speak.

Questions for Women:

- What is the most difficult thing for you as a woman/adolescent girl involved in VSLA activities?
 - What do you want to tell men that will help them better understand the barriers you as women/adolescent girls face in your VSLA efforts?
 - How can men support and empower women (or adolescent girls) in their VSLA efforts?
- After 30 minutes, close the discussion and have the men and women switch places. Lead a discussion with the men while the women listen.

Questions for Men:

- What do you want to tell women to help them better understand men?
- What do you find difficult to understand about women?

- What is the most difficult thing for you to do in support of your wife/women members in her/their VSLA efforts?
- How can men support and empower women in their VSLA efforts?

Discuss the activity after both groups have taken a turn. Use the questions below to wrap up the activity.

Discussion questions:

- What surprised you about this activity?
- How did it feel to talk about these things with others listening? (only for gender fishbowl exercise)
- Based on what you have learned, how do you think you would support women members in their VSLA efforts?
- What have you learned from this activity? How can this help you in your life and in your relationship?

Notes for Discussion/Closing

Often, our opinions and perspectives about the other sex are informed by stereotypes, and gender and social norms that are reinforced over time by many sources, such as the media or our peers. This often makes it difficult for us to understand the other sex and their needs and concerns. By having a better understanding of the opposite sex and their needs and experiences, we are able to have greater empathy for how they experience gender and how it affects them.

Homework: For couples or for members without their husband or wife present, request that each member makes a “plan of action” to support their significant other/partner. How can a man support his partner in her VSLA involvement? For example, when the woman is at a VSLA meeting, the man can do some work at home; the wife can discuss logistics with her husband and ask him to help out at home, e.g., by preparing a meal. Likewise, while the wife is on the way home from the VSLA meeting, she can visit a cassava, rice, wheat etc. field or run an errand normally assigned to the husband.

Harmful Traditional Practices prevention

Who: special couple sessions or facilitate in separate groups but ensure both spouses are targeted

- To explore prevention of GBV, early marriage and if relevant, female genital mutilation (FGM), ensure female and male VSLA members in mixed sex groups or in single sex groups invite their spouse for this couple session. Both the VSLA member and partner must be made familiar with national laws and policies promoting gender equality and regarding gender-based violence (GBV), early marriage and if relevant, female genital mutilation in the country. Please see Promundo male guidance documents for further suggested exercises and IEC material to use.

In this special couple session;

- Sensitize men and women on the national laws and policies on gender equality (education, health, economic empowerment, land/succession/inheritance rights etc.), empowerment of women and GBV; the means of redress/justice; and institutional supports available.
- Sensitize men and women on GBV, perpetration of intimate partner violence, and forms of GBV in the family including Harmful Traditional Practices (HTPs).
 - What is perceived by men and women as violent behaviour?
 - What cultural ideas and beliefs encourage violence?
 - How can a non-violent relationship increase profits and productivity in a VSLA?
- For men: focus on how new insights into gender equality and GBV can improve his own life, family life and support wife/partner in her VSLA activities.

Couple Household Financial Planning and Communication

Who: special couple sessions

Facilitator's notes: These sessions are best organized as both single sex and special couple sessions where VSLA members' spouses would be invited too.

- Explore the benefits of joint financial planning and budgeting. Ask: Who contributes sources of revenue to the household? Who makes decisions on how money is spent for the household daily living? Women and men should learn the importance of planning and the allocation of resources in order to meet goals and to understand the value of joint decision making and the importance of prioritizing limited resources to achieve the highest benefit.
- Explore communication and negotiation: develop exercises to help men and adolescent boys and women and adolescent girls to learn to communicate and negotiate more effectively; men and adolescent boys (where relevant) to listen to and learn to respect their wives and female relatives; and men to give women the space and opportunity to exert more power in the household. To combine joint financial planning and prioritization of expenses, couples should learn to set goals, and more effective ways to be inclusive and to deal with disagreements.

Note: Suggested exercise is to do a household cash flow chart – the “Cash Tree” to help women and men to visualize all income coming into the household, all expenditures and the need to prioritize certain expenses over others. After doing this exercise, another exercise is to engage women and men in reflecting on their different “needs” and “wants.” The second exercise is to discuss together joint household financial goals including coming to an agreement on joint resource management and decision-making. The key message is that this kind of joint planning can resolve financial stress and transform “win-lose” situations to “win-win” situations. The final message is that communication and negotiation are fundamental techniques for successfully overcoming stressful situations; and that listening; validating each other's opinions and treating each other with respect will improve household well-being. It is strongly recommended that real life case studies and examples and possible scenarios be developed based on local context to which couples and male relatives and women and adolescent girls must play roles and figure out as a couple how to move from a “win-lose” to a “win-win” situation.

Homework: Together with your partner, make a budget plan for one week. This is to exercise the ability to share decisions with your partner, in particular decisions regarding money. The facilitator explains to the group: you add up all available money and plan, together, how best to spend it (for example, to pay for food or other nutrition items, soap or other everyday household items, drinks, transport, children's needs, etc.).

4. SPECIFIC GUIDELINES FOR WORKING WITH ADOLESCENT GIRLS

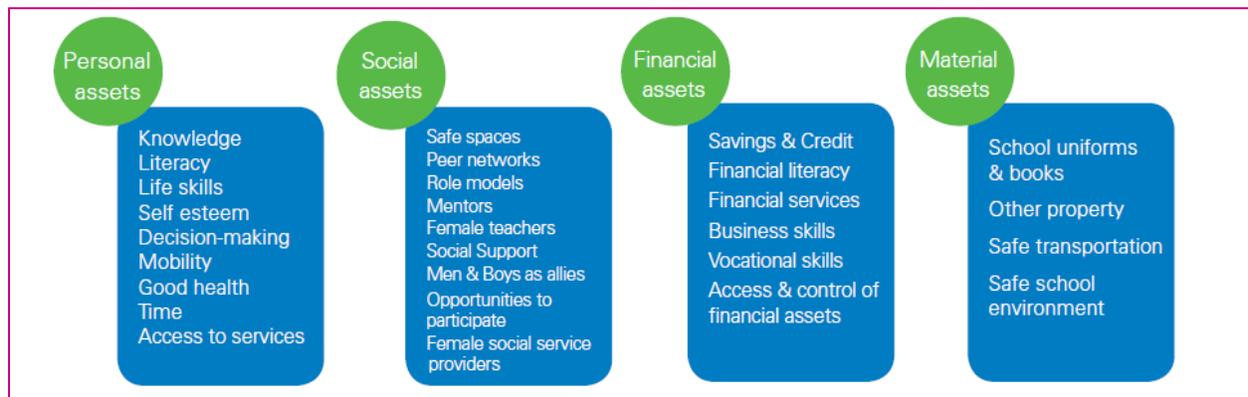
This section of the guide provides specific guidance, themes and exercises to support adolescent girls in the complementary GE education component of the VSLA intervention on adolescent girl-specific empowerment subject matter on adolescent SRH, gender equality awareness, prevention of HTPs, and life skills to maximize the benefits of the SGs structure to simultaneously improve competencies and choices related to sexual and reproductive health, life skills, and human rights awareness.¹³

Plan International is very committed to supporting girls' empowerment through its **Because I am a Girl programme**. The minimum criteria to contribute to BIAAG are : 1) aim to address at least one barrier or one asset for girls; 2) include at least one explicit objective or result to improve the lives of girls or promote gender equality; and 3) meet the criteria to be gender-transformative projects.¹⁴

Girls-focused programming should consider first and foremost what girls need or what they should have, as opposed to thinking about the problem that girls face. A good method is using an **asset-building approach** to think of all the different assets that a girl needs and aspires to, in order to make a healthy transition into adulthood. This approach is not a specific activity, but a way of thinking about girls-focused project interventions. An asset is a strength or personal resource or skill that girls can use to address the unique barriers they face and to increase their opportunities to reach their potential.

Girls face **unique barriers** to access MNCH/SRH services such as lack of adolescent and girl-friendly service provision and specific life skills needed to become empowered to make life choices and to have their rights recognized.

In BIAAG, the four key assets for girls are:



¹³ Most of this section of the guide has been extrapolated from CARE International's *ISHAKA Toolkit: A guide to girls' economic and social empowerment through a solidarity group savings and loan platform*. Copyright © 2012 Cooperative for Assistance and Relief Everywhere, Inc. (CARE). Used by permission."

¹⁴ See "What is a BIAAG Programme" (Plan International 2012).

Personal assets are at the individual level. They range from having self-confidence, being literate and educated; having freedom to move around to having time and access to services to keep healthy.

Social assets are more relational and cover having social support networks and opportunities to participate in different kinds of groups.

Financial assets are having access to savings and credit and access and control over financial resources in order to have some economic independence and ability to succeed economically.

Material assets involve having access to physical resources needed to succeed in school (i.e. books, clothing and food) or to have a place to live and farm (i.e. access to property).

The kinds of assets that a girl needs will change according to her age across her life-cycle.

In girls' empowerment for positive MNCH/SRH, girls will need multiple assets. A girl can draw on her self-esteem to negotiate for safer sex. Another example of an asset is savings. A pregnant adolescent girl can use her savings or access her SG health social fund to access needed health care services in case of complications in pregnancy (reducing vulnerabilities). Savings can also be used to pay for a vocational training course (expand opportunities).

The more assets a girl has, the more likely she will be able to overcome gender barriers and will be able to increase her opportunities. In regards to SGs, they help girls build their social assets; i.e. social networks, friendships and mutual support; and financial assets such as income and business opportunities.

Social Empowerment

Through SGs, girls develop strong social bonds, a safe place, and greater confidence. The platform of economic and social bonds, group governance and regularly organized meetings established in the first months of implementation create an excellent space for introducing other elements essential to girls' empowerment such as adolescent sexual and reproductive health and rights (ASRHRs), HIV/AIDS information, clinical service access, life skills and understanding prevention of early marriage, pregnancy, female genital mutilation and GBV (relevant issues are country dependent).

The education component for adolescent girls' savings groups aims to build girls' self-confidence, decision making power and agency by building up their knowledge of ASRHRs and general life skills to be better able to make positive healthy choices regarding their SRH and MNCH for their health and for their children.

In designing the girl specific content of the GE education component;

- Involve initial and ongoing consultation with the SG girl members themselves along with the key influencers in their lives (family members, guardians, husbands and partners, men and boys) and male and female leaders and local government.
- Ensure the ASRHR's themes are age and context appropriate. Adolescent girls in the VSLA groups are already sexually active, are pregnant or already have children, may be single moms, and or are partnered or living with a man. Girls may have experienced sexual violence.
- Provide a full and detailed range of ASRHRs information and mature content while also respecting government policies and norms on adolescent sexual and reproductive health education.
- Consider integrating and adapting exercises and modules globally from Plan International's Champions of Change modules for working with adolescent girls and boys.

Below is a sample of possible content for training design ideas for your country VSL GE education for adolescent girl VSLA groups. Adapt it and include additional topics as appropriate.

Key themes to cover for adolescent girls groups:

- ✓ Adolescent Sexual and Reproductive Health and Rights
- ✓ What is good health?
- ✓ What is good SRH?
- ✓ What must girls do to obtain good ASRHR?
- ✓ May want to provide information on what to do in case of unwanted pregnancy; issue and risks of clandestine abortion; HIV/AIDS and STD infection; and rape and sexual violence
- ✓ Understand how to become a model parent if you have children or plan to start a family.
- ✓ Highlight why and where to access appropriate ASRH services and go over importance of early prenatal consultation (before three months); delivery at the hospital; vaccination of children; consultation 15 days after childbirth and importance of postnatal care for the young mother and newborn; where to get support for unwanted pregnancy; importance of family planning; HIV/AIDS and STD testing; assistance if you have been raped; brief review of treatment and assistance for STDS, cervical cancer, and fistula; prevention of clandestine abortion; preventing and treating consequences of clandestine abortion
- ✓ Review female and male sexual and reproductive organs and anatomy
- ✓ The menstrual cycle
- ✓ Sexual intercourse and conception
- ✓ How pregnancy occurs
- ✓ Family planning including models of family planning, advantages and benefits of family planning
- ✓ Reliable methods for girls and young people
- ✓ Birth control methods that do not require going to a clinic
- ✓ Fertility Awareness Based Methods: Using a thermometer, checking cervical mucus, and using a calendar
- ✓ Breastfeeding and withdrawal
- ✓ Prenatal consultation
- ✓ Advantages of prenatal consultation
- ✓ When to have a prenatal consultation?
- ✓ *Which girls and women* MAY HAVE issues during DELIVERY? Problems and complications that girls and women often face during pregnancy, need for healthy diet during pregnancy
- ✓ Advantages and elements of postnatal consultation
- ✓ Sexually Transmitted Diseases (STDs)
 - Names and definitions of STDs
- ✓ What increases your risk of contracting STDs
- ✓ How to prevent STDs
- ✓ Consequences of STDs
- ✓ Getting tested for STDs
- ✓ What to do if you have an STD
- ✓ Cervical Cancer
- ✓ Rape and sexual abuse including what are rape and other forms of sexual abuse? Who is often raped or sexually abused? Reasons why raped or sexually abused people keep it a secret and effects of rape and sexual abuse at all levels; needs of a raped or sexually abused person and what to do in in cases of rape or sexual abuse.
- ✓ What is HIV/AIDS, its prevention, treatment and care?
- ✓ Importance of postnatal care for baby and mother
- ✓ Role of men and male relatives

Key good practices for facilitation

- Work closely with a trained CHW and if possible invite health professionals to facilitate certain topics.
- Consider holding the group education sessions near a clinic, at a minimum, explain where the clinic is, what services are provided, and how to access services
- Have ASRHR materials available for orientation, such as photos/pictures that help explain concepts.
- If possible, use any educational film during the sensitization

A few of the life skills building that should be covered in the GE education component for adolescent girls are presented below. Other themes will have to be developed by the country with cross-referencing other Plan International Canada GE in MNCH/SRH project guidance documents.

LIFE SKILLS TRAINING

While adolescent girls' participation in VSLAs is itself a life-skills building platform, the additional life skills training to be integrated into the regular group meetings aims to build girls' self-confidence, communication skills and leadership capacities. It is helpful that the project also support adolescent girls' peer education (PE) groups. In many cases the VSLA might be part of the peer education groups and so it is advised that the curriculum used in the PE groups is also used in these adolescent VSLA groups for consistency, in case the groups are different.

Recommended learning objectives for the life-skills training:

- Girls gain a deeper understanding of adolescent SRHR concepts and related actions, particularly regarding family planning, pregnancy and child spacing and good practices for safe pregnancy, delivery and healthy post natal care for herself and newborn.
- Girls learn about GBV, develop strategies, and know what resources are available to them including saying no to sexual solicitations
- Girls recognize and understand their rights.
- Girls respect and value themselves and others.
- Girls understand and develop skills to resist peer pressure
- Girls understand the communication process, and build communication skills accordingly.
- Girls reinforce their capacity to effectively deal with conflict.

A pre and post-test life-skills assessment knowledge test can be administered to educated girls groups to get a sense of their level of life skills (See Annex 1 for a sample test).

Life-skills on Preventing and Dealing with Sexual and Gender-Based Violence (GBV)

Violence: In general, is the use of physical force and power in order to dominate, weaken, harm, traumatize, and/or destroy another.

Sexual violence: is the imposition of sex or sexual acts on someone through coercive means and without their consent. When a person is forced to have sex against her will, this is always rape or sexual assault.

Interpersonal violence: are acts of violence that occur between family members, and in particularly by men's use of violence against female partners, spouses or wives. One of the most common forms of interpersonal violence is gender-based violence (GBV).

Gender-based violence is the general term used to capture violence that occurs as a result of gender norms and ideals associated with each gender, along with the unequal power relationships between the two genders, within the context of a specific society. Generally, due

to women and girls' lower status in society, violence affects women and girls disproportionately due to their 'gender.' GBV are acts that inflict physical, mental or sexual harm or suffering, threats of such acts, coercion and other deprivations of liberty. They involve the abuse of power over another person.

Suggested steps:

- To define and understand violence, sexual and inter-personal violence and gender based violence generally and what to do in cases of sexual GBV i.e. seek medical care if victimized.
- Ask the group to define; in general, what is violence, what is sexual violence, interpersonal violence and the links with the broader term of GBV.
- Discuss their responses, and then share the definitions.
- Ask the group to share specific types of sexual GBV. Types of sexual violence that might be discussed are:
 - Sexual harassment (verbal and physical)
 - Forced touching
 - Rape and sexual assault
 - Forced prostitution
- Brainstorm with the group factors that contribute to sexual violence. Note that a key factor is an abuse of power that one has over another.
- Share and discuss the consequences of sexual violence including physical, social, psychosocial and emotional consequences listing until ideas are exhausted and then complement with full coverage of consequences.
- Brainstorm with the group how the group can collectively prevent and address sexual violence in their lives and community.
- Help girls develop strategies to support each other and gain support in their community.
- In the VSLA, the girls can each take some time to develop their own safety plan which lists who the girl would want to turn to immediately for support (a trusted person or counselor) and how that person and the group might ensure she accesses the right emotional and psychological, medical and legal advice in a confidential and safe manner. This activity should be done with the support of a trained Plan International or local partner staff person with expertise in GBV prevention or child protection.
- *[*The facilitator should have developed a list beforehand to compliment the brainstorm with appropriate actions and real resources for girls]*
- Discuss the purpose of urgent medical care for victims of sexual violence.

Human Rights Training and Advocacy

Notes for discussion: In theory, girls and boys are born with equal human rights everywhere in the world, but their ability to exercise, access, claim, or enjoy those rights, and have them recognized by others, differs radically because of limited awareness, power structures, and gendered social norms and policies. It is easy to understand human rights denial in the context of torture, war, or repressive governments. It is much more challenging to understand how the rights of girls are denied in the absence of flagrant abuses, and within the context of formal and customary structures.

SGs provide a safe space to help girls understand their rights and the potential ways to act upon them. Plan International's MNCH/SRH projects also have partnership with government and commitments to work with national, regional and local women's networks to support the development of a more enabling environment for girls.

- Develop training content that raises the awareness and understanding of girls about their specific rights to ASRH, relevant services and how to access and help them understand in very practical ways, their options, resources, and how they can advocate for themselves.
- Raise their awareness of relevant national adolescent sexual and reproductive health policies and programs.
- Possible options is to share with SG girl members about the steps Plan International in country is taking to advocate for their rights, and specifically how girls will need to engage with Plan International and beyond training in order to advance their rights.
- Identify and work with partners that have credibility, relationships, and capacities that will strengthen and catalyze the advancement of your rights training and advocacy efforts.
- Rights training should cover human Rights in general; laws governing homes and families in the country in question and children's Rights. In this way, girls will be supported to understand policies pertaining to girls' rights as human beings, their rights as children and minors, the rights of their own children, and their rights in the household, in the family, and in marriage (i.e. issue of early marriage, GBV and if relevant, FGM).
- Themes may cover what are Human Rights?
- What are the differences between "rights" and "responsibilities"?
- Child rights such as who is a child, difference between a child and an adult
- Fundamental rights as enshrined in international human rights law, specifically the UNCRC such as right to life; right to development; right to protection; right to giving his/her opinion
- Sexual and reproductive rights as linked to gender equality
- National definition of a child
- National Laws governing marriage
- National laws governing FGM (where applicable)
- National laws regarding compulsory schooling and entry into labour/work
- May cover laws on birth registration

Tips:

- Make human rights training interesting and applicable for girls by linking the information to their actual lives, needs, and experiences. Educating girls about human rights is most powerful if you make it practical and actionable.
- Link training of SGs with advocacy. Encourage and support the adolescent girls' groups to reach out to other youth clubs or networks at local, regional or national levels that are working on girls' rights on ASRHR or other rights that support girls' overall empowerment.

Adapt gender and sex and gender division of labour and access and control exercises to adolescent girls SGs.

ANNEX 1

Pre and Post-test Life Skills Training Questionnaire

This questionnaire can be used as a measure for girls' learning and knowledge pre- and post-life-skills training. Develop tools and exercises that teach girls about each of these areas. Adapt the questionnaire as needed for your VSLA and adolescent girls peer education work.

PART 1 - Instructions: Is the following a skill or not? Put an X in the box corresponding to the right answer, either Yes or No. <i>(The correct answers are checked here as the answer key)</i>	
1. Saying no to sexual solicitations	Yes (x) No
2. Maintaining friendships	Yes (x) No
4. Resisting peer pressure	Yes (x) No
5. Respecting and valuing yourself and others	Yes (x) No
6. Fear when witnessing an unfortunate situation	Yes No (x)
7. Making irrational decisions	Yes No (x)
8. Not accepting oneself	Yes No
9. Communicating effectively	Yes (x) No
10. Understanding and anticipation of situations	Yes (x) No
11. Protecting oneself against HIV/AIDS and other STDs	Yes (x) No
PART 2 – Instructions:	
Answer Yes or No to the following questions. Put an X in the corresponding box.	
<i>(The correct answers are checked here as the answer key)</i>	
1. AIDS is a disease with an exclusively sexual	Yes No (x)
2. A good mentor is someone who speaks aloud	Yes No (x)
3. A good mentor is someone who listens to others	Yes (x) No

4. Each young person has the right to training in reproductive health	Yes (x) No
5. Girls and boys have equal rights in the family	Yes (x) No
6. Beliefs and traditions unjustly support gender-based violence	Yes (x) No
7. Women are more likely to be HIV infected than men	Yes (x) No
8. For a raped girl or woman, medical treatment should start within ...	Less than 72 hours (x) More than 100 hours More than 150 hours
9. Girls also must work together to fight against sexual GBV.	Yes (x) No

REFERENCES

CARE International. (2012a). *Mind the Gap: Exploring the Gender Dynamics of CARE Rwanda's Village Saving and Loans (VSL) Programming*. Kigali: CARE International.

(2012b). *VSLA as a Platform for Integrated Programming: The Integration of Social Analysis and Action into SAFI*. Kigali: CARE International.

(2012c). *Journeys of Transformation: A Training Manual for Engaging Men as Allies in Women's Economic Empowerment*. Kigali: Promundo and CARE International in Rwanda

(2012d). *ISHAKA Toolkit: A guide to girls' economic and social empowerment through a solidarity group savings and loan platform*. Washington D.C.: CARE International.

(2009). *CARE International's Strategic Impact Inquiry on Women's Empowerment*. Washington D.C.: CARE International.

International Labour Organisation (ILO). 2005. *Leadership Training Manual for Women Leaders of Cooperatives*. Geneva: ILO.

International Rescue Committee (IRC). (2012). *Facilitator Guide: Village Savings and Loans Associations (VSLA)*. New York: IRC.

Live and Learn: Environmental Education. (2012). *Our Rights, Our Voice, Our Future: A Facilitators' Guide to Inclusion Participation in Fijian Communities*. Suva, Fiji: Live and Learn Fiji.

