

Social and Behaviour Change Communication to address gender norms that limit women's economic empowerment

Facilitator's Handbook

Kenya









Acknowledgements

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The handbook is reviewed and edited by Leah Nieri (Gender and CSO Advisor, SNV) and Raymond Brandes (EOWE Programme Manager, Kenya & Vietnam, SNV).

Founded in The Netherlands in 1965, SNV has built a long-term, local presence in many of the poorest countries in Asia, Africa and Latin America. Our global team of local and international advisors work with local partners to equip communities, businesses and organisations with the tools, knowledge and connections they need to increase their incomes and gain access to basic services empowering them to break the cycle of poverty and guide their own development.

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Contents

		DEFINITIONS	05
CHAPTER 1 Introduction to EOWE	07	CHAPTER 2 Context analysis on women's economic empowerment in Kenya	08
CHAPTER 3 The user guide to social and behaviour change	09	CHAPTER 4 General remarks on the facilitation of sessions	13
CHAPTER 5 The role of influencers	15	CHAPTER 6 Introductory session with influencers	16
CHAPTER 7 Household dialogue sessions	18	ANNEXES	61

Abbreviations

ASAL Arid and semi-arid lands

ASDS Agricultural Sector Development Strategy

ASDSP Agricultural Sector Development Support Programme

BC Behaviour Change

BDS Business Development Services

CEDAW Convention on Elimination of Discrimination Against Women

COVAW Coalition On Violence Against Women

CSO Civil Society Organisation

DSO Social Development Department of The Netherlands Ministry of Foreign

Affairs

EOWE Enhancing Opportunities for Women's Enterprises

FGD Focus Group Discussion

FLOW Funding Leadership and Opportunities for Women

FSD Financial Sector Deepening
GBV Gender-based violence
GDP Gross Domestic Product
GII Gender Inequality Index
GOK Government of Kenya
HDI Human Development Index

ICT Information Communication and Technology

ILO International Labour OrganizationIMF International Monetary FundKAP Knowledge, Attitude and Practice

KALRO Kenya Agriculture and Livestock Research Organisation

KNBS Kenya National Bureau of Statistics

KNGD National Policy on Gender and Development

KVDA
 McA
 Members of the County Assembly
 MEGEN
 Men for Gender Equality Now
 MFI
 Micro Finance Institution
 MSE
 Micro and Small Enterprise

MSEA Micro and Small Enterprise Authority
NGO Non-Governmental Organisation

NPGD National Policy on Gender and Development
SACCO Savings and Credit Cooperative Organisation
SBCC Social and Behaviour Change Communication
Netherlands Development Organisation

ToT Training of Trainers
UN United Nations

UNDP United Nations Development ProgrammeWEE Women's Economic Empowerment

WEF Women Enterprise Fund

Definitions

Attitude

A way of thinking or feeling about someone or something, typically one that is reflected in a person's behaviour, e.g. men's attitude towards women; women's attitude towards men. An attitude can be positive or negative.

Community roles/activities

These refer to men's and women's collective work at the community level such as attending local meetings, weddings, funerals, and celebrations among others.

Culture

The term refers to attitudes and patterns of behaviour in a given group.

Cultural norms

They are behavioural standards that a society adopts as a whole and follows when interacting with one another. Cultural norms are different according to each culture e.g. in greetings the Maasai young people bend their heads and the elders place their heads on them; the Kikuyu extend a handshake irrespective of age.

Dialogue

Dialogue refers to sharing experiences, discussion of newly gained awareness regarding gender disparity, negotiations regarding the aim of sharing productive and reproductive tasks, renegotiation of roles etc.

Economic empowerment

This is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.

Entrepreneur

A person who organises and runs a business in order to make financial profit.

Entrepreneurship

This is the activity of setting up a business with the intention of making financial profit.

Gender

The state of being male or female, typically used with reference to social and cultural differences rather than biological ones.

Gender norms

This is a behaviour or attribute that society has assigned to a specific sex. Gender norms are based on the expectations of societies that are consistently evolving and are different between cultures. Examples include the expectation that only men should provide for the household, that girls are supposed to carry out household duties, and that men should have power over all members of the household.

Household

This refers to the household as the smallest unit of society. The main components of the household as we understand it are husband and wife. Additionally there may be children of different ages, grandparents, mother-in-laws, and other relatives. The EOWE programme aims at enhancing dialogue within this household, with a focus on husband and wife.

Household assets

Refers to cookers, television sets, radios, wall units and cooking utensils etc.

Influencers

Refers to individuals who have the power to affect decisions, behaviour and opinions of others because of their (real or perceived) authority, knowledge, position; influencers are opinion-makers, and often turned

to as decision-makers when challenges in the community need to be solved or addressed (e.g. religious leaders, community leaders, elders, chiefs, baraza leaders, chamas leaders).

Laws

These are rules that govern registration and management of registered self-help groups, societies, or companies enacted and controlled by the government policies.

Norms

These refer to attitudes, behaviours and rules that are considered normal in specific cultures and groups. Norms vary widely across cultural groups. Norms guide the behaviours of group members in any given situation

Ownership

This is the ultimate and exclusive right to enjoy, occupy, possess, rent, sell, use, and give away an item or property, i.e. to make decisions over how to use it without consulting anyone else. Ownership may be corporeal (title to a tangible object such as a house) or incorporeal (title to an intangible object, such as decision-making over how to spend time). Possession (as in tenancy) does not necessarily mean ownership because it does not automatically transfer title. Ownership can be subject to restrictions, either by law, claims, titles, or by another person dominating the decision-making over an object or an action taken.

Patriarchy

This is a social system in which males hold primary power (such as leadership), predominate roles in all aspects and control property. A patriarchal social system can be defined as a system where men are in authority over women in the majority of aspects of society.

Productive assets

These include land, labour, and capital in the household and are alternatively referred to as business assets (those that are utilised during business activities and include items like sewing machines, juice blenders, hay cutters, weighing machines, as well as business premises like kiosks).

Productive roles/tasks

These refer to the positions of men and women as income earners (often in small-scale agriculture businesses or the informal sector), i.e. business activities.

Reproductive roles/tasks

This refers to all household chores, not only to women's childbearing role; i.e. taking care of children and taking on domestic roles such as nursing, shopping, cooking, cleaning, and washing.

Taboos

Behaviours or topics, which are referred to be as unacceptable or forbidden by a culture, and often not talked about. Often they stem from social or religious customs.

1 Introduction to EOWE

This handbook has been developed to serve as a reference resource for facilitators of Social and Behaviour Change Communication (SBCC) activities under the 'Enhancing Opportunities for Women's Enterprises' (EOWE) programme. The EOWE programme is being carried out by SNV Netherlands Development Organisation in Kenya in eight (8) selected arid and semi-arid counties, namely: Samburu, Isiolo, Laikipia, Marsabit, Baringo, Kitui, Makueni and Narok. The programme is funded by the Ministry of Foreign Affairs of The Netherlands under the Funding Leadership and Opportunities for Women (FLOW) framework.

The EOWE programme is advancing women's economic participation and self-reliance in Kenya and Vietnam by creating a conducive environment for female entrepreneurship as a vehicle for change. In Kenya, substantial progress has been made in creating an institutional and legislative environment that promotes gender equality. However, women's ability to claim this space is limited by inequitable gender norms, attitudes and stereotypes, including those perpetuated by women themselves. At the local level, awareness on the improved policy environment is limited. This has a profound impact on gender disparity in employment and economic opportunities.

Whilst the rate of female entrepreneurship is relatively high in Kenya, women's businesses are often informal, underperform and have a high risk of failure. Amongst the explanations given for this are limited capacity, including low financial literacy, limited time to invest in better business ideas because of a high workload in reproductive tasks, limited access to credit and business assets, lack of control over income and other resources, and lack of leadership skills and confidence to lead.

The EOWE programme is built on the opportunities that lie in strengthening women's entrepreneurship and improving their access to inputs and business assets in the sector where the majority of women's businesses operate: agriculture. Increasing women's leadership in all spheres of decision-making is essential for advancing women's influence over issues that affect them, their businesses, and society at large. The programme aims at enhancing dialogue between men and women on a household and community level to create positive change towards more gender equality and shared decision-making.

The EOWE programme aims to:

- Increase capacity of government actors to implement and localise female entrepreneurship friendly policies and institutions;
- Increase capacity of local actors, including Civil Society Organisations (CSOs) to create bottom-up pressure for women's economic empowerment and leverage existing policy frameworks to enhance the enabling environment;
- Challenge gender norms inhibiting women's access to economic opportunities through behavioural change;
- Enhance women's capacity and confidence to lead successful businesses.

The programme achieves these objectives by working with national and local level organisations to implement gender-sensitive laws and to initiate advocacy on gender norms; working with the government at national and county levels to implement gender-sensitive policies and with existing and new women-led enterprises in agricultural value chains for increased business performance as well as with other value chain service providers for access to resources and assets, leadership capacity, financial services, and market integration.

The objectives are achieved by a two-pronged approach: (1) Enterprise development, and (2) Social Development. As part of the Social Development approach the programme is implementing a Social and Behaviour Change Communication (SBCC) strategy, which includes facilitated Household Dialogues, cartoons and radio shows to challenge key gender norms. This handbook is developed to support facilitators in the implementation of the Household Dialogues.

2

Context analysis on women's economic empowerment in Kenya

The legal and policy landscape in Kenya has improved remarkably in favour of gender equality, particularly for women. The Constitution of Kenya, passed in 2010, provides a powerful framework for addressing gender inequality. It marked a new beginning for women's rights in Kenya; seeking to remedy the traditional exclusion of women and promote their full involvement in every aspect of growth and development. The Constitution of Kenya is the single most important step in entrenching gender equality in Kenya's political and economic agenda.

The Vision 2030 aims to mainstream gender by making fundamental changes in four key areas, namely: opportunity, empowerment, capabilities and vulnerabilities. It aims at increasing opportunities among women and increasing the participation of women in all economic, social and political decision-making processes. Vision 2030 has the following flagship projects under the sector for Gender Youth and Vulnerable Groups that are relevant for women's economic empowerment (WEE): The Women Enterprise Fund, Gender Mainstreaming, Affirmative Action Policy, Gender Disaggregated data, Youth Empowerment Centres and the Youth Enterprise Development Fund.

Despite these improvements and the numerical strength of women (women constitute 51% of the Kenyan population), the majority of women are poor (80%) and live in rural areas. Women continue to face gender-specific constraints that reduce their productivity and limit their contributions to agricultural production, economic growth and the well-being of their families, communities and country. Whilst rates of female entrepreneurship are relatively high, their businesses are often informal, tend to underperform and have a high risk of failure. Women also achieve lower farm yields than their male counterparts. This is due to limited capacity, including financial literacy, access to and control over credit they obtain, productive and business assets, control over use of income and other resources, and leadership skills and confidence as well as underrepresentation in decision-making positions at all levels of society, including in cooperatives. Other critical constraints are deeply entrenched inequitable gender attitudes, stereotypes, and norms. The net effect is that female-led businesses remain typically smaller and concentrated in low-productivity sectors in local markets where an excess of competition tends to drive down prices and profit.

This scenario on constraints brought about by cultural practices and norms was examined by SNV through three studies: **Gender Analysis**, **Knowledge Attitude and Practice Survey (KAP)** and a **Women's Empowerment in Agriculture Index (WEAI)** study. These revealed the deeply entrenched inequitable gender attitudes, stereotypes, and norms, including those perpetuated by women themselves. These have a profound impact on gender disparity in employment and economic opportunities. From the studies, the leading contributors of women disempowerment are, i) time-use / heavy workload, ii) lack of control over use of income and iii) lack of access to and control over credit, in that order. To increase participation of women in enterprise development, the opportunities lie in challenging gender norms, values and practices at household and community levels in order to bring awareness and increase acceptance and practice of gender equitable norms in these three empowerment domains. It is envisaged that behaviour change in these three norms and practices can contribute to women's empowerment, strengthening women's entrepreneurship and improving their access to inputs and business assets in the agricultural sector.

(3)

The user guide to social and behaviour change

This handbook is developed to support the implementation of the facilitated Household Dialogues under the SBCC strategy of the EOWE programme in Kenya. It aims to stimulate household and community dialogue regarding gender disparity in economic opportunities to effectively empower women. In doing so, the Household Dialogues and broader SBCC strategy want to influence perceptions and practices that hinder women from successfully engaging in enterprises in the eight mentioned counties in Kenya. The SBCC strategy aims to challenge the following three main issues that were identified to inhibit women from running profitable and viable agri-businesses:

- i. Time-use / heavy workload,
- ii. Lack of control over use of income,
- iii. Lack of access to and control over credit.

This handbook seeks to equip the facilitators of the Household Dialogues with knowledge on the three identified norms and issues and with facilitation skills and methodological steps to take in order to implement a gender transformative dialogue within households and communities to challenge gender norms and practices.

3.1 Target audiences of the SBCC strategy

The key target audiences of the SBCC strategy are:

- Primary audience: Men and women in households, as households are the most important institution and basic unit of society where values, societal norms, and gender roles are formed and practiced. Households are also the place where power dynamics and relationships between men and women are formed.
 - → Address individuals men and women in these households. Even if some sessions address men only, or women only, it is important to ensure dialogue between them. Further on in this book, we explain how to choose the participants.
- Secondary audience: Influencers on community level address influencers and opinion shapers: elders, religious leaders, community leaders, leaders of women's groups, leaders of barazas
 - → Find out via local partner organisations who are considered good leaders and accepted by both men and women for their leading qualities. Then involve these individuals in the process. It is important to find a gender balanced group so that there are women leaders that can be role models and men leaders that can be role models.

This handbook gives guidance for addressing men and women separately, for joint sessions as well as for feedback sessions with influencers.

3.2 Content and aims of the Household Dialogues

The facilitated household dialogues consist of 12 sessions, in which couples discuss key gender norms that hinder women from successfully engaging in enterprises like division of tasks between husband and wife, shared control over income and access to and control over credit. In addition to the facilitated household dialogue sessions there will be radio shows and cartoons on these subjects that will be disseminated via local radio stations.

The Household Dialogues aim at:

- Enhancing awareness amongst men and women at household and community level regarding the gender norms and practices inhibiting gender equality;
- Changing or positively influencing social norms in support of long-term, sustainable behaviour change at the household and community level;
- Fostering long-term, normative shifts in behaviour in support of increasing the practice of gender equitable norms identified above;
- Challenging and promoting positive change towards the identified gender norms, values and practices among target groups (men and women in households and communities, traditional leaders and other local leaders), leading to informed decision-making, modified behaviour, and acceptance of gender equitable norms;

Stimulating community dialogue and action towards behaviour shifts and sustained acceptance and practice of gender equitable norms at community level in order to advance women's economic empowerment.

The purposes of this handbook:

- The overall purpose of this handbook is to provide guidance to the facilitators of SNV's local partner organisations. The facilitators implement the Household Dialogues with knowledge on the three priority gender norms targeted to create social behaviour change. This handbook also aims to equip facilitators with facilitation skills to implement the SBCC strategy through the household and community dialogue methodology to bring positive behaviour change in the practice of the gender norms in the communities. The handbook gives step-by-step assistance, provides background knowledge, and the content of the training sessions.
- The handbook also explains how to choose the target audience, and how to document each session.

Important messages in the SBCC strategy to repeat in the Household Dialogue sessions with the participants are:

- Empowered women raise better families
- A wise man supports his wife's decisions
- You're still a man when you help your wife in the household
- When a woman and man share the work in the household, the whole family moves ahead
- An economically empowered woman means reduced burden on her husband and better lifestyle for the whole family
- When you empower a woman you empower the family and the nation
- Two pairs of hands are better than one: The man's hands and the woman's hands
- Shared decision is a better decision
- When a husband and wife decide how to spend their money together, the family flourishes
- Empowered women make wise decisions on credits
- A good leader is defined by qualities, not by gender
- Women and men can both be good leaders

3.3 Characteristics of facilitators

Facilitators of the Household Dialogues must meet the following criteria:

- Ability to use different methods of facilitation
- Capacity to engage people in the community in interactive dialogues on behaviour change
- Literate (computer-literacy an added advantage)
- Experience in teaching and/or leading group sessions
- Command accepted and respected by the target community
- Ability to identify with the community and understand their needs and fears
- Be of same age span with the targeted participants (ideally married, with children, and engaged in small agri-business)
- Knowledgeable on behaviour change concepts and gender
- Ability to function as a role model for their groups
- Ability to give regular feedback for the M&E process, so that messages, tools can be fine-tuned and adopted where necessary

Two facilitators per county – one male and one female – facilitate sessions in different communities within that county. The male facilitator will facilitate the men only sessions, the female facilitator the women only sessions. Together they facilitate the joint men and women sessions, as well as the community sessions.

3.4 Learning approach and methodologies

The facilitators facilitate sessions for husbands and wives separately, as well as joint sessions and influencer/community sessions. The aim of all of these sessions is to enhance dialogue within the households between husbands and wives regarding shared workload, shared decisions regarding credits, and shared decisions regarding the use of income, as well as to generally challenge gender stereotypes. In addition, the sessions with the influencers on community level are supposed to create a positive, enabling and encouraging environment for this behaviour change regarding gender equality.

The EOWE programme works with different approaches. The facilitated household dialogues are a very important part of the overall programme. The methodology for the different modules in the household



Female farmer preparing her vegetables for the market.

dialogues varies slightly and is explained for each of the modules and is explained in chapter 4 of this handbook.

3.5 Formation of household dialogue groups

The facilitators in each county – one male, one female – together identify 10 households per community in their county that are to take part in the EOWE programme. The male facilitator facilitates the men only sessions (10 men participants per group) and the female facilitator facilitates the women only sessions (10 women participants per group). Together they facilitate the joint sessions (20 participants, men and women). The households should be selected according to the following characteristics:

- Married wife between the age of 26 and 45, who runs a small-scale micro agri-business (e.g. selling poultry, eggs or vegetables). In polygamous families, the wife that is the lead should participate in the programme
- Husband, who is married to the woman who falls in the category above
- Ideally the husband and wife should have children
- Willing and able to participate over time (constancy of participants is crucial to behaviour change)
- Ideally participants with an adequate literacy level, so that exercises and homework can be understood and completed and questionnaires can be filled in

3.6 Group size

The reason for the suggested size of each group lies within the operationalisation of the sessions. It is recommended that the separated groups (men only, women only) do not exceed the number of 10 to enable fruitful discussions, in which all participants can take part, without the facilitator losing control over the dynamics of the discussions, and without the risk of the discussion splitting into several small discussions taking place at the same time between fewer people that the facilitator cannot control. This group size also provides a personal atmosphere for participants to come forward with their concerns, and enables the facilitator to encourage people to engage who might be quieter and not participating as much as more active and/or dominating group members. The size also makes the sessions still workable for the facilitator in terms of note taking. Because the separated groups (men only, women only) also come together for joint sessions, and the number thus doubles, we recommend the separated groups not to exceed 10 participants, as this means 20 participants in the joint group. Although these joint groups are facilitated by the two facilitators together (male plus female), the group size should not exceed beyond that; with more than 20 participants in one group, only lecture-style presentations by the facilitators are feasible, not interactive sessions with discussions involving all participants and exercises.

The community sessions with influencers should also be limited to a maximum of 20 persons so that the two facilitators can manage it. Ensure a gender-balanced group so that it consists of women role models and potential male gender champions.

3.7 Frequency of the Household Dialogue sessions

The introductory session with the influencers must take place first. After the introduction with the influencers, there will be two introductory sessions with the households, taking place every two weeks. After that, the sessions with the households takes place once a month.

The time and place of these sessions have to remain flexible to ensure that all participants of the target audience are able and willing to keep participating without missing their normal work days. Once every two months, a community session must be planned with the participation of influencers (religious leaders, elders etc.).

3.8 Venue for the meetings

A quiet place that is easily accessible to all participants. It is important to ensure that no other people have access to the venue during the sessions, so that the participants can speak and discuss freely. The venue must enable separation in two different groups (women's group and men's group).

3.9 Numbering the participants' questionnaires

Print out the questionnaires for all the participating men and women (10 for women, 10 for men). Please print them in colour, and note that there are different questionnaires for men and women. Number the questionnaires in the following way before you hand them to the participants:

- i. On every questionnaire, please write your last name in the field "survey number"
- ii. Then give this group a number, start with 1, in the next community call it 2 etc.
- iii. Each participant should then be given an additional number that follows after the group number. This is for us to see how individuals change their attitudes over time, without them having to tell us their names. You will for example have: Your name/1.1 (your name/group number 1/individual 1) or Your name/1.3 (your name/group number 1/individual 3). In another community you will add: Your name/2.1 (your name/group number 2/individual 1) etc.

Additional Note

The facilitators can also receive the radio show scripts upon request, and pass them on to local theatres to play them if they think this is possible with the overall budget they receive from SNV for this programme.

(4)

General remarks on the facilitation of sessions

- 1. Facilitators need to have all the necessary facilitation materials prepared before the session
- 2. Admit when you don't know something or are not certain
- 3. Please don't lecture about the truth, there is always different opinions
- 4. Please don't answer all the questions yourself. Let every individual in the group participate, and encourage them to participate. Don't let dominant individuals overrule the group
- 5. Dress professionally for the occasion and appropriately to the local culture
- Attempt to make good eye contact with the audience. Speak clearly and slowly; however, be enthusiastic
- 7. Encourage discussion and don't allow criticism, the emphasis of wrong answers and unsolicited advice
- 8. Don't allow participants to 'sit out' during the session, or individual participants to dominate the session. Encourage every member to participate, and make sure that other participants are listening
- 9. Facilitators need to arrive early
- 10. Each session starts with the specific community practice (prayer or cultural song)
- 11. Session rules and norms must be clearly displayed for all to observe and adhere
- 12. Participants must sign the attendance list in the beginning of every session
- 13. The maximum number of participants in each session is 10 wives and their 10 husbands. Some of the sessions combine men and women in one session that are facilitated by both facilitators (20 participants), some are separated into women and men's groups
- 14. All sessions except the introductory one must start with a review of the activities and discussion of the previous session (recap)
- 15. Participants must have name tags during the sessions
- 16. Facilitators must emphasise on good time management
- 17. Participants must be given carry home assignments at the end of each session
- 18. Each group; male, female and community should elect a time-keeper, and a group mobiliser. The time-keeper pays attention to the timing of each session, and ensures that the sessions do not take longer than planned. The group mobiliser is supposed to remind the members of the group about upcoming sessions a day before they take place, and make sure everyone arrives in time.

19. Documentation - session notes:

Each session needs to be documented by the facilitator: Please take notes during the sessions capturing the content of the discussions with the participants, so that SNV knows what issues were brought up, what concerns and ideas participants had, what exactly was discussed etc. Also, please note down after each session what your overall impression on the session was, what challenges you faced as facilitator, and what you think went well.

Your session notes must include and address the following points:

- Data: Your name, date, county, community, which group; number of the module and number of the training session you are reporting about.
- Understanding by target group: Was the content of the session clear to the target audience? If not, what was not clear?
- Clearness of instructions: Were the session instructions clear to you? If not, what was not clear?
- Information how the session went: What went well, what did not go so well?
- Information on the content: What was discussed? What did individual participants say; what created most consent, what created most disagreement?
- How did the audience react overall to the session? Please describe in detail what you observed.
- Did the target audience engage in the topic as you expected? If not, why not?
- Other comments, or further observations you made.

Additionally, please use the Sample session monitoring tool (Annex 3) that you will find towards the end of this handbook. This monitoring tool needs to be used additionally to your session notes, which will give us a more in-depth understanding of the sessions.

The documentation materials need to be scanned by the facilitator or typed out, and then emailed to Leah Njeri (SNV): lnjeri@snv.org. Please give a clear subject line: Facilitator Feedback / County / Date. This is the preferred method of feedback.

Only in case you cannot access a scanner via the partner organisations or elsewhere, the papers can be mailed by post to SNV: SNV, Leah Njeri, EOWE Programme, P.O. Box 30776-00100 Nairobi.

20. Pre-test and M&E:

During the first session with the household groups, please let every participant fill in the Participants' questionnaire (Annex 5A for men; Annex 5B for women) provided at the end of this handbook, and help the participants in case they cannot read or write. Please note that there are different questionnaires for men and women.

The same questionnaire needs to be filled out by each participant during session 7, and during session 10, and collected by the facilitator.

Please also fill in the Questionnaire for facilitators (Annex 4) that is provided at the end of this handbook after session 1, 7 and after the final session 10. Please send the participants' questionnaires, your questionnaire together with all your session notes (see under documentation above) to SVN after session 1, after session 7 and after session 10. Please send them to Leah Njeri, see instructions above.

(5)

The role of influencers

Influencers are defined as individuals who have the power or authority to influence decisions of others due to their real or perceived authority, knowledge or relationship. They affect decisions, behaviours and opinions in their community. These include religious leaders, elders, chiefs and their assistants, leaders of women groups and in the devolved government or the MCAs (Members of the County Assembly). It is important that you work with influencers from both genders.

The facilitators are expected to keep open dialogue channels with the influencers because the members in the community look up to them to give direction in minor and major decisions. It is important to keep the influencers on board to create a positive environment in the community that enables behaviour change for the individuals that take part in the household sessions. SNV expects the facilitators to keep close contact with influencers in the communities and to update them on progress and challenges that might occur during the sessions.

Before rolling out the programme, it is important for SNV and local partners to liaise and seek the support of the influencers. Find out via local partner organisations who is considered a good leader and accepted by both men and women for their leadership qualities. Then involve these individuals in the process.

For community involvement, religious leaders, when brought on board, can facilitate integration of the messages of the Social and Behaviour Change Communitation (SBCC) strategy in their congregations.

Chiefs, their assistants and elders can use the barazas (public meeting places) and meetings of wazee (elders) to publicise the concept of the SBCC strategy.

The programme recommends that a meeting between facilitators, influencers and community leaders will be held once every two or three months.

In community meetings, older men (elders) are encouraged to address older men and older married women to address married women.

Influencers in this programme are referred to as the secondary audience, not because they play a minor role but because they are not involved in the actual training sessions.

The chart on the right summarises the categories of audiences targeted under the programme.

Targeted audience(s)

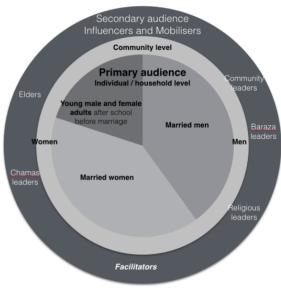


Figure 1: Targeted audience(s)

Facilitator's note

- Give the influencers the feeling that they are crucial in the success of this programme, and ask them how they can contribute
- What information do they need from you to successfully encourage community dialogue that enables more gender equality?
- How can you involve the influencers as role models and champions promoting modern ways of shared decisions in the households that benefit the whole family in the end?
- What are their concerns and what challenges do they see? How can you work together to overcome these challenges?



Introductory session with influencers

Objectives: By the end of the session the influencers must be able to:

Know the facilitators for the Household Dialogues in their community

Know the objectives of the SBCC programme (how the programme is intended to benefit the community)

Know the programme of the Household Dialogues (timeline) and support the programme

Participants: Influencers (chiefs, their assistants, religious leaders, elders, community leaders)

from both genders as much as possible

Facilitators: Male and female facilitator together

Materials: none

Duration: Approx. 75 minutes

Please remember to take notes during and after the session as explained on page 13.

Mobilisation of support

This session is supposed to create rapport and support from the influencers for the programme. It is crucial that influencers support the programme aims and the work of facilitators, and that they share the view that it is crucial for positive economic development in the communities to challenge existing gender norms that lead to gender inequality, most significantly in these three aspects:

- High workload for women fulfilling both reproductive and productive tasks at the same time that hinders them from engaging in more successful businesses.
- Women often not having control over income.
- Women not having access to and control over credits.

More income generating projects run by women will raise the family income levels and reduce poverty, shared workload between husband and

Facilitator's note

- This is a session that should take place before you start the sessions with the households
- The purpose of the session is to enlist the support of influencers in the implementation of the programme
- Explain to the influencers the importance of their support in the programme and make them understand that empowerment of women will impact positively on the whole community. Give them a brief overview of the programme (see the objectives of the programme on page 7)
- The programme will enhance dialogue between men and women to find solutions that are supported by everyone, and benefit the families and community.

wife will free more of the wife's time who on an average has a much higher workload doing productive (income-earning) activities and reproductive (cleaning, cooking, shopping, children) activities than the husband. The free time can be used to improve the income-generating activities, which benefits the whole family. Shared decision-making regarding credits, spending of credits, and spending of income will create more happiness in the households, and lead to better decisions on how the family's money is spent best. Men should not feel left out or behind, but be included in the dialogue and process; men's fear regarding more economically successful women and their role in helping this change to take place have to be addressed and taken seriously. The influencers should encourage men to try new ways and emphasise how

men benefit from this too, and generally keep the dialogue in the community regarding gender equality going.

Facilitator's note

The influencers play a crucial role in supporting the programme. If you think it is helpful for them to come to the first session at the very beginning, in order to get the participants' full involvement, ask the influencers to join the beginning of the first session. In case you and the influencers think it is helpful if they come to the first session with the participants to encourage them to participate actively in the training, it is crucial that you stress to the influencers from the beginning that they would only join for the first max. 10 minutes for an introduction and that you then carry on with the session for the participants alone. This is to ensure that the participants can speak freely, and no other 'outsider' is involved during the sessions.

Session content and activities

Step	Content	Activity	Time
1	Welcome and introduction of facilitators	 Coordinator welcomes the participants and introduces the facilitator(s) Introduction of influencers 	15 min
2	Introduction and overview of the Enhancing Opportunities for Women's Enterprise (EOWE) programme in Kenya	 Facilitator explains about the programme and its objectives (Pages 6-8) 	20 min
3	Mobilisation of support	 The influencers give their views on the programme Facilitators enlist for the support of the influencers in the implementation of the programme Facilitators inform the influencers that they will be giving them updates of the programme every three months 	30 min
4	Summary and way forward	 Facilitator summarises the expected behaviour and attitudes change as per the SBCC strategy to improve household communication Summarises the expected benefits of the programme for the household and the community Asks the influencers how they can help to keep the momentum going after each session 	10 min



Module 1: General introduction to household dialogues

Session 1: Introduction of the group and the EOWE programme

Objective:

To get to know each other

To learn about the EOWE programme

To learn about the purpose and methods of the Household Dialogue sessions

To set group rules

Participants: Men and women together

Facilitators: Male and female facilitator together

Duration: Approx. 120 minutes

Materials: none

Please remember to take notes during and after the session as explained on page 13.

Preparation

Print out the questionnaires for all the participating men and women (10 for women, 10 for men). Please print them in colour, and note that there are different questionnaires for men and women. Number the questionnaires in the following way before you hand them to the participants:

- i. On every questionnaire, please write your last name in the field "survey number"
- ii. Then give this group a number, start with 1, in the next community call it 2 etc.
- iii. Each participant should then be given an additional number that follows after the group number. This is for us to see how individuals change their attitudes over time, without them having to tell us their names. You will for example have: Your name/1.1 (your name/group number 1/individual 1) or Your name/1.3 (your name/group number 1/individual 3). In another community you will add: Your name/2.1 (your name/group number 2/individual 1) etc.

Facilitator's note

In case you and the influencer(s) have decided that he/she (they) address(es) the participants in this first session, thank the influencer(s) for their involvement and let the participants know that the influencer(s) also believe(s) that this programme is important and can help all families and the community to work together more successfully.

It is crucial, however, that the influencer(s) leave(s) after the first 5-10 minutes max. introductory, and that you carry on with the introductory session with the participants alone, as having influencer(s) present during the training might impact its outcome, and individuals will be less willing to share their personal stories.

Activity 1: Welcome and introduction of group members

Objective: To get to know each other for the purpose of the meetings.

Duration: 30 minutes
Materials: None
Steps: 10 minutes:

- ♦ Facilitator welcomes all participants by introducing himself/herself and explaining the purpose of the meeting.
- Facilitator introduces the programme very briefly.

20 minutes:

Facilitator asks each participant to introduce himself/herself creatively as an icebreaker and to ensure that participants learn a little bit more about each other. Make it fun. Participants share about the enterprises they are involved in either as individuals or as members in a business group(s).

Activity 2: Pre-test - Please ask every participant to fill in the questionnaires

Objective:

Determine the attitudes and behaviours of the participants before the household

dialogue sessions.

Duration:

30 minutes

Materials:

Questionnaires printed in colour for each participant; 10 for women participants,

and 10 for men participants

Steps:

When you hand out the questionnaires:

- Note down which number you gave to which participant (this is the number that follows after your last name, and after the group number, for example Your name/1.3.
- Note down that in group 1 you gave participant John the number 3. Keep this note, so that next time you hand out questionnaires again, you can make sure that the same participant John receives the same number 3 again.

Note:

You can explain to the participants that these questions are important feedback to us and will help us in improving the programme. Please explain that the answers will not be shared with anyone else in the community. Help the participants if they need help because of illiteracy or if they don't understand the questions. The content of these questionnaires is not to be shared with other participants. Make sure that every individual has enough space to fill out the questionnaire confidentially. Once everyone is finished, collect the questionnaires. After you have collected all questionnaires and numbered them in the way described above, please send them to SNV (see instructions on page 13/14).

Activity 3: Introduction of the EOWE programme, SBCC strategy and Household Dialogues

Objective:

Make participants understand why they are meeting, and why it will benefit them

Duration: 10 minutes
Materials: None

Steps:

- The facilitator explains about the EOWE programme, its purpose and objectives, and how it is implemented to support women to lead successful and viable businesses.
- Explain the rational behind the SBCC strategy, and Household Dialogue sessions to be covered, structures and methodologies to be used in the dialogues and expected outcomes and the frequency of meetings.

Activity 4: Setting ground rules

Objective:

To establish ground rules concerning behaviour during the dialogue meetings, both personal behaviour and group behaviour

Duration: 20 minutes
Materials: None

Steps:

- At the beginning of the first session, the facilitator takes some time to explain to the participants the importance of respect and confidentiality.
- The facilitator asks the group what agreements and rules are needed to create a safe working environment.
- What are your expectations, fears and concerns in relation to the regular meetings this project is proposing?
- What rules would you like to create/have in the dialogue sessions to help provide a good learning environment?
- What agreements can we make together that are important to participants in order to protect their safety and trust?
- For future meetings agree on how long meetings should last, what day and time to meet based on their availability, because the meetings shall be monthly. Agree on how to mobilise the group and who does this.

Note: After participants provide rules, the facilitator checks if all important agreements

are mentioned and in case some topics were not mentioned, the facilitator may include these. Write these down somewhere so that you remind the participants

of the rules they have set every time you have the meeting.

Examples of rules:

Active participation by all participants

- One person speaks at a time
- Respect each other's views
- All answers are right
- Keep time
- Mobile phones on silent mode etc.

Facilitator's note

- Be very active and strict in following the rules. If anybody laughs or makes jokes, please remind them immediately but politely about the rules of the exercise and the risks of breaking trust.
- Ensure the session ends on a high note and with agreements on where and when to meet and who does mobilisation.
- Introduction by participants could include as much info as they are comfortable with like what they do, enterprises they run, children, etc.

Activity 5: A safe group: in our group you will find respect1

Objective: To create trust and confidentiality in the group, and between the partners

everyone should be treated with respect, and each participant should respect the others. In order to create a positive atmosphere in the group, participants need to feel safe. This exercise helps the facilitator foster such an atmosphere, and

helps individual participants to feel that they are in a safe environment.

Duration: 30 minutes

Materials: None

Exercise

The group makes a circle and the facilitator (part of circle) explains the following:

- Pair the participants into couples (male/female), preferably married couples.
- Ask the female (wife) to stand in front of the male (husband) two feet apart facing the same direction.
- The female (wife) who is in front will put her hands across the chest with eyes closed. She should release herself to fall backwards and the male (husband) who is behind will hold her.
- The success of this activity will determine whether the female can trust the male to support her as she falls backwards, and the alertness of the male (husband) to ensure that the female (wife) has a safe landing.
- The pair can then be asked to switch positions and the female (wife) supports the male (husband) in the same way.
- Conduct an open discussion on the experiences of each entrusting their safety in the hands of the other.

After the Exercise:

- Ask about the participant's experience: "How did you feel? What experiences did you encounter moments of anxiety or safety, perhaps? How did others receive you in the circle?"
- Ask the circle: "How did it feel to be responsible for and to direct another person?"
- Ask if there are any further questions. Thank the participants for taking part, agree on the time and date of the next meeting, and ask everyone to shake each other's hands.
- As a facilitator, please remember to fill in the facilitator's questionnaire as well after the session that you will find towards the end of this handbook, and send it together with your session notes, general remarks, and the participants' questionnaires to SNV (instructions on page 13/14).

¹ Developed by Henny Slegh (training and treatment of victims of violence).

Module 2: Understanding of gender

Session 2: Gender versus sex

Objective:

To create awareness about the distinction between sex (biological roles and differences) and gender (social differences and roles).

To encourage a dialogue about behaviour change between partners.

Participants: Men only group, women only group

Facilitators: Male facilitator for men's group, female facilitator for women's group

Duration: Approx. 120 minutes

Materials:

i. Flip charts and markersii. Different colour felt pens

iii. ¼ A4 sized cards

iv. Safety pins

v. Masking tape

Please remember to take notes during and after the session as explained on page 13.

Background knowledge

Gender, as opposed to sex, refers to the ways that we are socialised to behave as men and women; it is the way these roles are taught, reinforced, and internalised. People are born female or male, but learn to be girls and boys who grow into women and men. They are taught what the appropriate behaviour and attitudes, roles and activities are for them, and how they should relate to other people. This learned behaviour is what shapes the social roles and practices of men and women in a society. Gender roles can vary greatly from one culture to another and from one social, political, and economic group to another within the same culture.

Gender as a concept helps us understand that social roles designed for men and women are not the same as biological differences between males and females. Human beings are born male and female with different reproductive capacities; these are called sex differences. Gender is the set of social roles accorded to males and females – the ways we are socialised to "act" like women and men.²

We sometimes assume that the way men and boys behave is "natural" and that "boys will be boys." However, many of men's practices — whether in terms of negotiating with partners about family planning, shared decision-making, caring for the children they father, or using violence against a partner — are, in fact, rooted in the way they are raised in their families of origin and their society. In many settings, men and boys may learn that being a "real man" means being strong and tough and that as the "head of the family" they are entitled to have the final word in their relationships and families. They may also be raised not to express their emotions and to use power or violence to resolve conflicts in order to maintain their "honor." Changing how we raise boys and view men is not easy, but it is a necessary part of promoting healthier and more equitable communities.

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² Adapted from Medical Research Council (2010) Stepping Stones: A training manual for sexual and reproductive health communication and relationship skills. Edition III. Adapted from the original Stepping Stones manual; Family Health International and Instituto Promundo. Promundo (2007) Kakawaleo: Working with young men to promote gender equity and health. Arlington, VA: Family Health International, see SNV, Gender Transformative Dialogue Facilitation Guide Draft by Abigail Johnson.

Facilitator's note

- i. Gender refers to the ways men and women are socialised to behave
- ii. The behaviour and attitudes is taught, reinforced, and internalised through different roles performed in the household and community
- iii. People are born female or male
- iv. They learn to behave and act as girls and boys who grow into women and men
- v. They learn to relate and socialise with other people as either men or women
- vi. Gender roles vary from one culture to another and from one social, political, and economic group to another within the same culture
- vii. It is assumed that behaviour and roles of men and women is natural
- viii. In many communities, reproductive roles are assumed to belong to women while productive roles are assumed to belong to men
- ix. The assumption that a real woman is the one who spends all her time in the kitchen is an oppressive gender norm. Introduce examples of well-known women who act differently, and could be role models
- x. The assumption that a real man is one who is tough, aggressive and violent is a gender stereotype. Introduce examples of well-known men who act differently and could serve as role models
- xi. The purpose of this programme is to change these stereotype perceptions of men and women
- xii. Stereotyping is based on assumptions and perceptions that there are roles that are specifically meant for men and others specifically meant for women
- xiii. Stereotyping is an oppressive cultural practice, which hinders women from undertaking productive work for the benefit of the household and community
- xiv. Stereotyping has been used to propagate gender inequality and oppression
- xv. Stereotyping has enhanced gender violence towards women
- xvi. Stereotyping places all the economic burdens on the men
- xvii. There is underrepresentation of women in socio-economic and political structures
- xviii. An ideal woman is one who should be dependent on her spouse
- xix. Be aware of traditional cultural and religious norms that propagate stereotypes such as Patriarchal society, women's perceived lower status, marrying off young girls instead of taking them to school
- xx. Preference of educating boys only
- xxi. Expectation that women should give birth to male children to be accepted in the family

Gender equality refers to the equal responsibilities and opportunities of women and men and girls and boys. Equality does not mean that women and men are the same, but that women's and men's rights, responsibilities, and opportunities should be equitable and should not depend on whether they are born male or female. Gender equality means that the interests, needs, and priorities of both women and men are taken into consideration — recognising the diversity of different groups of women and men. Gender equality is not only a "women's issue" but should concern and fully engage men as well. Equality between women and men is a human rights issue and a precondition for, and indicator of, sustainable peoplecentered development.³

Sexuality is a central aspect of being human and encompasses sex, gender identity and roles, sexual orientation, eroticism, sexual pleasure, and intimacy and reproduction, as we experience these things throughout our lives. Sexuality is expressed in thoughts, fantasies, desires, beliefs, attitudes, values, behaviours, practices, roles, and relationships. Sexuality is influenced by the interaction of biological, psychological, social, economic, political, cultural, ethnic, legal, historical, religious, and spiritual factors.⁴

Sex differences are defined by nature. A woman and a man have different physical features, e.g., women can bear children and men cannot. The male body is different from the female body. Social roles are defined

³ World Health Organization Technical Consultation on Sexual Health. January 2002 as cited in the MenEngage, Promundo and UNFPA. 2010. "Engaging men and boys in gender equality and health. A global toolkit for action"

⁴ Yogyakarta Principles on the Application of International Rights Law in Relation to Sexual Orientation and Gender Identity as cited in United Nations High Commissioner for Refugees (UNHCR) Protection and Legal Advice Section. Division of International Protection Services, Geneva 21 November 2008.

by a society but have nothing to do with physical differences. These include the perceptions that men cannot do household work or caregiving, and that women cannot do so-called men's jobs, like making decisions, or being responsible for or doing construction work. Those assumptions are based on beliefs and explanations passed down over generations. Stereotype is a set, pre-defined unrealistic idea or believe that people have of what someone or something is like (e.g. all women are good at cooking, no men help in the household, no men ever cries). Becoming aware of the differences between facts and beliefs can help to create new opportunities for exchange of social roles between men and women. The changes in behaviour of men and women as they relate to each other can contribute to improved social, economic, relational, and physical well-being.

Introduction

Throughout men's and women's lives, both receive messages from family, society, and media about how they should act as men or as women, and how they should relate to women and to other men. It is important to understand that although there are differences between men and women, many of these differences are constructed by society or culture and are not part of our inborn nature or biological makeup. These differences can have a fundamental effect on men's and women's daily lives and relationships. Sometimes we are under pressure to behave in ways that we do not want to, ways that don't make us happy and that may undermine our ability to achieve our goals in life.

Generally, in many societies in Kenya men are privileged, have control over their relationships with women and are the main decision-makers, but they may have other disadvantages. Men may be expected to be strong and tough and, for example, to drink a lot and settle arguments with a fight. But some men do not want to behave like that and would rather help their mothers or grannies at home; they may be called names for doing this. Women may be expected to be submissive and to help most at home. This can make them feel happy if they receive appreciation for the work they do, or very unhappy because they feel they have few options and little control over their life. Many of these rigid gender stereotypes have consequences for both men and women, as you will be discussing throughout these sessions.

Session content

Steps	Activity	Time
Welcome	 The facilitator welcomes the group, and checks if anything new has happened, and if they have talked to anyone about the issues discussed in the last session. Participants discuss their experience and any thoughts they might have had about the issues discussed Ask them to share the rules they set previous meeting 	15 min
Climate setting/ice	 Ask the group to sing a familiar community song Reminding each other of the norms and rules of the meetings 	15 min
breaking	 Ask participants to express their expectations and fears 	
Exercise	Carry out the exercise 'Ideal and Reality' below	90 min

Activity 1: Ideal and reality – social roles of men and women

Objective: Discover differences between the ways men and women are expected to behave

Duration: Approx. 90 minutes

Materials: None

Steps:

- Explain that we are now moving on to explore how different people in our society are expected to behave.
- Ask participants to break into mixed groups of four (2 men and 2 women, not husband and spouses) and give each group some flip-chart paper.
- Have participants discuss how men are expected to:
 - Behave in their families, among peers, in the community, and in relationships.
 - Say and do, or not to say and do, in partner relationships. After the participants have done this, give them more flip-chart paper and ask them to discuss how women are expected to:
 - Behave in their families, among peers, in the community, and in relationships.

- o Say and do, or not to say and do, in partner relationships.
- Ask participants to explore changes that have occurred over time in relation to these gender roles for men and women and the effect this has had in their lives and family relationships.
- After a few minutes of small group discussion, ask the participants to form a large circle and share their ideas with the larger group. Use the questions below to help facilitate a discussion among the larger group. Note that some of these questions are for the men only.

Plenary discussion questions:

- What are the main differences between the ways men and women are expected to behave in your community/in your family?
- How do these differences affect your daily lives?
- How do these differences affect your relationships with family and partners?
- 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 man or a woman influence women participation in business activities?
- What are the changes that have occurred over time in relation to men and women roles and why? Are these changes positive or negative? Why?

Note: Summarise the contributions from the participants and provide a way forward.

Facilitator's note

As the male participants become more aware of how some gender stereotypes can negatively impact their lives and their collaboration with women, they might think constructively about how to challenge the stereotypes and promote more positive gender roles and relations in their lives and communities. Until they do, it is important to take their fears and concerns seriously, to provide support, and introduce them to role models that happily and successfully live the life of a 'modern man'.

Homework

For homework, the men are asked 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. The men choose and carry out an activity that normally is done by their wives because it is considered "female" work but that they as men carry out at times. The women are asked to identify and carry out an activity that normally is done by their husbands because it is considered "male" work but that they as women carry out at times.

Facilitator's note regarding the homework

Possible activities for men to choose from:

Reproductive domestic chores that are culturally done by women, like cooking, drawing water, laundry. They will report on their experience in the next session

Possible activities for women to choose from:

Productive chores culturally done by men, like mending a fence, repairing a broken stool. They will report on their experience in the next session.

Closing

Ask if anyone has any further questions. Thank the participants for taking part, remind them of their homework, agree on the time and date of the next meeting, and ask everyone to shake each other's' hands.

Session 3: Activity profile

Objective:

- To become aware of the different tasks and roles men and women do/share in the household and how much time men and women spend performing in reproductive and productive roles.
- Discuss if and how those roles could be exchanged, shared or performed more efficiently.

Participants: Facilitators:

Men only and women only group; later in the session they come together Men facilitator for men's group, female facilitator for female group

Duration:

Approx. 120 minutes

Materials:

- i. Flip-Charts
- ii. Different colour felt pens
- iii. Masking tape
- iv. Pictures of men and women performing both reproductive and productive tasks
- v. Packets of drinking straws (adequate for all the groups)

Please remember to take notes during and after the session as explained on page 13.

Background knowledge

Women and men do different things throughout the day. Women often work longer hours when we count both their work at home and their work outside the home, and men sometimes have more leisure time. Many of the activities that consume women's time, however — cooking, child care, and cleaning, among others — are not considered "work" because they are unpaid. Women's time is therefore considered less valuable than men's because they may not earn cash. When women are involved in earning income for the family, they generally continue to have all of the traditional responsibilities within the home. The perception of women's activities as not valuable, as well as women's limited opportunities to earn an income, results in women having less power in the family and the community. In turn, men's roles as the expected breadwinner, authority figure, and protector carry a higher status and give men more power and privileges in society. But these roles also put considerable stress and pressure on men; men who do not have adequate income or employment may believe they are "failures."

Traditional roles of women performing reproductive chores and community activities, and of men providing for the family have changed; Women now shoulder all reproductive activities (cleaning, cooking, nursing) that many men refuse to engage with generally, and additionally work in small productive enterprises or agricultural productions to earn money for the family, which leads to heavy workload.

While women's roles and responsibilities have increased, male responsibilities have decreased. Many men idle throughout the day, not doing anything, while women are forced to take up what were traditionally male responsibilities, especially in Baringo and Isiolo. Many men feel uncomfortable with the changing role of women increasingly acting as family providers. It challenges their cultural and societal perception of men being superior of women, and of men being the providers of the family. This affects social value, identity and self-esteem. Men feel less respected by the community if they are not able to provide for the family, which results in aggressive behaviour towards women's groups (chamas) that they see as the source of the changing roles and their discomfort with it. Men's discomfort can also result in alcoholism, and domestic violence.

Root causes for women's heavy workload:

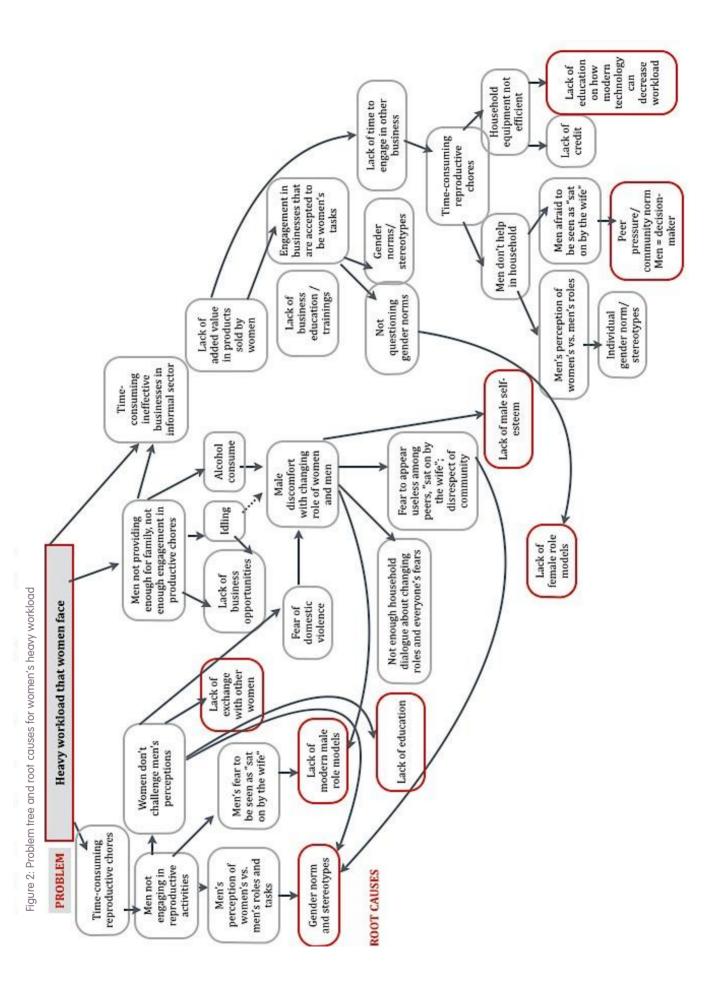
- Social norms and gender division of labour, stereotypes;
- Lack of modern male role models;
- Lack of exchange and communication with other women;
- Change in gender norms on the role of providing for the family as women's role in providing for the family increases;

Women's lack of confidence to challenge their spouses.

Potential solutions:

- Sensitise households to adopt time-efficient methods and technologies;
- Tracking of time between men and women at household level to gain deeper appreciation on workload and promote cooperative division of labour at households level;
- Promote male role models;
- Promote men sharing household tasks;
- Promote men sharing responsibility to provide for the family;
- Create an enabling environment in which men are able to accept women's new roles and support them and for women to accept help from spouses on reproductive tasks;
- Promote chamas as forums for exchange for women to learn from each other's experiences;
- Engage men as supporters of women's economic empowerment and in gender norms advocacy, for example in the lobby for new micro-finance systems at policy level;
- Promote exchange /sharing visits among families;
- Provide practical assistance such as analysing a time diary together in order to see how time could be spent more effectively.

Note: On the next page you see a so-called 'problem tree' that visualises the root causes for the gender disparity regarding women's heavy workload. The tree also shows that the issue is complex and that there are different solutions because there are multiple causes for the three main issues that majorly affect women's economic empowerment. Note that this visualisation is a simplification.



Introduction

Duration: 15 minutes

Steps:

Opening the meeting: Agree with participants how to be starting the meetings such as prayers, update from each member.

Review of homework from previous meeting

Duration: 15 minutes

Steps:

The participants share their experiences from the assignment given to them in the last session.

Activity 1: "The 24-hour day"

Objective: To understand the roles performed by men and women

Participants: Men only and women only group during time-mapping exercise; later in the

session they come together

Facilitators: Men facilitator for men's group, female facilitator for female group during time-

mapping exercise, later in the session facilitators facilitate the mixed group

together

Duration: 75 minutes

Facilitator's note

The "24-hour day" activity is a good way to understand the idea of gender roles — that women and men are expected to play different roles in the family, community, and workplace because of society's ideas about the differences between them. But remember that class, caste, ethnic, religion, and other differences may affect these gender roles.

Time-mapping (30 min):

- Divide the participants into three small groups with four people per group.
- Ask each group to imagine a typical day in the lives of a wife and husband in their community, and to list, on flip-chart paper, the activities or tasks performed by women and men in a household over 24 hours. For low-literacy groups, ask participants to depict the tasks in different ways (through images, drawings, etc.), or make sure that each group has one person who is able to make notes. The participants should also identify each task as paid or unpaid.
- After about 10 minutes, ask each group to stick their flip chart on the wall. Ask participants to walk around the room and study the work of the other groups, looking for what is the same and what is different from theirs. Ask participants to briefly present what they wrote/pictured.
- ❖ Talk about what they are learning about how men and women spend their days.
- Use the questions below to lead a discussion about women's and men's roles and status in society. Note that some of these questions are for the men only.

Bring the men and women's groups together, now both facilitators facilitate the mixed group together.

Plenary discussion questions (35-40 min):

- What differences do you notice between the ways in which men and women spend their day?
- Who generally carries out more activities or tasks during the day? Men or women?
- Who generally has more leisure time? Men or women?
- How do you define work?
- Which of the activities or tasks are considered work?
- FOR MEN: What activities or tasks can your wife never do? What activities can you, as men never do?
- FOR WOMEN: What activities or tasks can your husband never do? What activities can you, as women never do?
- FOR BOTH: Think about one or two activities that could be exchanged between you and your wife or husband.
- If you had more time in the day, what would you use it for?
- Discuss the devaluation of daily housework in society.

- What is your view on men's and women's role in providing for the household?
- What do you feel are your strengths in providing for your household as a man or as a woman?
- How would you describe the role of your wife or husband in providing for the household?
- Have these roles of men and women providing for their households changed over time? If yes how?
- How do you feel about these changing roles and how do you deal with these changes?
- What if anything, would you like to see changed?

Facilitator's note for discussion/closing

The idea that certain types of work should be done by women and others by men is based on socialisation, not biology (show the pictures of men and women doing both productive and reproductive work). Women's greater participation in jobs requiring caregiving and domestic skills is directly linked to the fact that girls and young women are often raised to help with this type of work in the home.

Unfortunately, those activities predominantly carried out by girls and women, including domestic chores, caregiving, and informal market activities, continue to be undervalued or ignored by society — and sometimes, by women themselves. It is important to recognise the immense contributions that women have always made inside and outside the home and to know that it is possible for women to assume activities traditionally carried out by men, just as it is possible for men, in turn, to assume activities traditionally carried out by women, including domestic work and child care.

The facilitator should help the men consider how they are affected by pressure to be the breadwinner or provider, and how sharing this role with women might reduce their stress.

Closing the activity (5-10 minutes):

At the end, the facilitator might ask men and women participants to discuss why they do not or cannot do some of the activities traditionally done by the opposite sex. Are there any men in the community who carry babies, cook, etc.? Identify such men. The facilitator can then stimulate additional discussion among the men by asking: What do you think about Man X? How does he perform?

Homework

- Remind the participants about the different activities categorised into reproductive and productive roles.
- Ask husband and wife to list all activities they undertake that are reproductive and productive including time used for business activities.
- Ask husband and wife to discuss how they can help each other with these tasks.
- They should choose one male and one female task and do it together.
- Each participant should also perform at least one domestic activity that they usually never do.
- Let them know they shall report in the next meeting on their experiences and observation regarding the roles performed and time taken.

Closing

Ask if anyone has any further questions. Thank the participants for taking part, remind them of their homework, agree on the time and date of the next meeting, and ask everyone to shake each other's hands.

Session 4: Gender daily calendar⁵

Objective:

- Reflect upon the time men dedicate to caring for and attending to their children, and compare it to the time spent by women, intensifying knowledge from first session.
- Analyse the relationship and communication husbands have with their wives in relation to time-use and workload in order to identify weaknesses and strengths.
- Discuss the ways of addressing workload and time-use for women.

Participants: Men and women together

Facilitators: Male and female facilitator together

Duration: Approx. 100 minutes

Materials:

- i. White sheets of paper and pencils for every participant
- ii. Housework objects such as dust pans, brooms, rags (homework assignment from last session)

Preparation: Arrange seats in a circle

Please remember to take notes during and after the session as explained on page 13.

Background knowledge

Women in Kenya have a very heavy workload both with regards to productive and reproductive chores; the reproductive workload is much higher than that of men, and the productive workload is increasing. For economic empowerment of women, (shared) household-decision making and self-esteem are crucial. But many women feel neglected by men, who they think should shoulder more responsibilities, both with regards to family income, and with regards to household chores. Often women do not challenge the men's roles, and instead shoulder all responsibilities themselves, which leaves them little time to successfully engage in businesses that the whole family could profit from. This is why it is crucial to engage more men in productive and reproductive chores, and create more dialogue between husband and wife about how they can help each other to make better use of their time.

Introduction

Duration:

10 minutes

Steps:

- Welcome everyone back to the group. Check in with the participants
- Review the ground rules.
- Agree with participants how to be starting the meetings such as prayers/song, update from each member.
- Ask participants to share the enterprises they run as individuals or in groups. What activities do these entail?
- Provide an overview of the objectives of today's session.

⁵ A More Equal Future: A MenCare Manual to Engage Fathers to Prevent Child Marriage in India (World Vision and Promundo)

Review of homework from previous meeting

Duration: 15 minutes

Steps:

Review the homework and let husband and wife share what activities regarding productive (including business activities) and reproductive tasks (cooking, cleaning, washing, childcare, etc.) they listed, and let them share what observations they each made on these activities.

- Ask women what they think how their husbands could productively engage more in the tasks that they do mostly, and encourage men to be open to discussing this with their wives. Make sure that men are aware that this will benefit the whole family, not just give them more work, and their wives less. How did both experience doing men's and women's work together?
- How was it doing a task that they usually don't do? In case any men state that they didn't want to do women's work, refer to the session you did about gender stereotypes, and that there is no 'men's work' or 'women's work' but only work that both could do to help each other.

Facilitator's note

How can couples work together to reduce the workload?

The workload for the woman should be reduced by help from the husband (and other family members) by sharing tasks. Every man can do any task; it is the mindset of doing it that needs to be changed. Men can clean dishes, can sweep floors, can get water, and do other similar tasks just as well as women can.

Activity 1: Tracking time on reproductive and productive activities

Objective:

To understand the productive and reproductive tasks performed by men and women and the time spent performing these tasks.

Duration:

40-45 minutes

Steps:

Tracking your own time (10-15 minutes)

- Give each participant a blank sheet of paper and ask him/her to draw a large circle on it. Imagine that the circle is a pie, and that it is cut into slices of time, with the entire pie corresponding to a 24-hour day.
- Ask participants to draw slices in the pie to reflect the amount of time they

spend on daily tasks they have been documenting by picking one week: work, sleep, eating, recreation, housework, leisure, farming, business activities etc. (see Figure 3 on the right for an example). Show the group a sample of the figure to be drawn. If there are participants who cannot write, the facilitator can help, or these participants may draw their pie, and create drawings depicting each task.

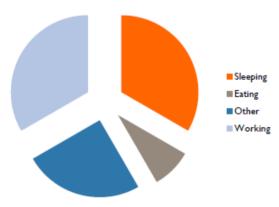


Figure 3: Time tracking pie

Facilitator's note

One of the challenges is that women do not allocate enough time to their businesses. Facilitator must also ask men and women to look and comment on the time spent by women (spouses) running enterprises. One critical investment for successful business is capital and time. An entrepreneur must spend adequate time growing her business.

Men tracking time of women (30 minutes)

- Next, ask male participants to draw a second similar picture, but this time from the perspective of the wives/women. In other words, how do they think the woman divides her time in a 24-hour day?
- Make time for each male participant to share his reflections on this. Then ask the following questions:
 - What did you realise when doing this exercise about how men and women use their time differently?
 - What striking differences stand out between what men do and what women do?
 - o Are women doing more simultaneous activities than men? Which ones?
 - How do you feel about the current distribution of tasks that you have with your partner? Do you feel this distribution is fair? Why or why not?
 - How do you think your partner may feel about the current time distribution? Why do we tend to undervalue domestic work such as cooking or cleaning, and time spent on caring for children? What does this have to do with gender inequality?
 - Comment on the time men and women spend in reproductive versus productive work. Do you feel this is fair to any one of the couple and why?
 - How much time are women dedicating to unpaid care work and their businesses? Is this time enough for business and why?
 - What could be done to increase time allocation for women to their businesses?
 - What would you do to change how you currently distribute your time?
 - What about being more involved in domestic work like cooking and cleaning?

Facilitator's note

Discuss technical solutions available like efficient cookstoves for efficient time-use of women.

- o Do men and women discuss workload and time-use at home?
- Can men support in some of the chores considered to be for women?
 What effects would this have on their wives?
- In what ways can men participate in the home, even when working fulltime?
- o What are one or two things you can do this week in the home?
- o If women are found to be doing more care work than men: Were you aware that this was the case? To this extent? What are the consequences in terms of women's time?
- Could you imagine a scenario where women would do less care work and more paid / business work?
- Can you think of cases or families where this happens? Is that beneficial to the family?

Facilitator's note

According to a study done by SNV women have a very heavy workload both with regards to productive and reproductive chores; the reproductive workload is much higher than that of men, and the productive workload is increasing. Women's time is spent on carrying out reproductive activities, which leaves little time for economic activities. For economic empowerment of women, (shared) household-decision making and support for the women to increase time allocation to their businesses is critical for success.

Activity 2: Time diary; know where your time goes

Objective: To train participants to track time on their productive and reproductive tasks.

Duration: 30 minutes

Material: Provide a pen and a little notebook to each participant for the time diary to take

home.

Steps:

- Explain what a time diary is.
- Ask them to fill in all activities they perform in a day and over a week and the time it takes to perform each of the productive and reproductive tasks.
- If someone cannot write, please ask him or her to use pictures instead indicating what they were doing during that time, give some examples of pictures they could use.
- Men and women fill in separate diaries.
- Take the participants through a practical exercise of filling in the time diary and review together what each has filled in.
- Ensure they understand not just the purpose but also how to fill in the diary.
- Agree that you could call them to find out how they are doing filling in the diary.
- Let them know they shall report in the next meeting on their experiences and observation regarding the roles performed and time taken.

Homework

- Ask the couples to fill in the diary daily for accuracy. Ask them to give each other moral support to ensure the diary is filled in daily.
- Participants should think about what technical solutions there might be that could save them time (for example efficient cookstoves).

Closing

Ask if there are any further questions. Thank the participants for taking part, remind them of their homework, agree on the time and date of the next meeting, and ask everyone to shake each other's' hands.

Session 5: Working in a team to achieve better time management

Objective:

- Sharing experiences regarding time management for business.
- Reflect on the time women dedicate to running their individual businesses or participating in group businesses activities.
- Analyse the relationship and communication husbands have with their wives in relation to workload and time-use in order to identify weaknesses and strengths.
- Discuss the ways of addressing workload and time-use for women.

Participants: Men and women together

Facilitators: Male and female facilitator together

Duration: Approx. 80 minutes

Materials:

- White sheets of paper and pencils
- ii. Housework objects such as dust pans, brooms, rags (homework assignment from last session)

Preparation: Remind participants to bring their time diaries

Please remember to take notes during and after the session as explained on page 13.

Background knowledge

Men sharing reproductive chores would free women's time in order to engage in more successful business. Playfully changing roles can be successful in challenging gender stereotypes, and help to engage men in domestic chores to reduce women's workload. Promote the idea that men can equally do 'women's work' ("I now know what a women does, and I can do it too)."6

- Create awareness for women's tasks and what exactly they entail to encourage men's participation in household chores and thus free women's time to engage in other economic opportunities.
- Create role models for men engaging in domestic tasks to overcome attitudes that men who assist in reproductive roles are labelled as "those who are sat on by their wives", meaning they are ruled by their wives.7
- Sensitise men to share work to provide for the family. Create opportunities for men to do so, promote shared household chores.
- Look for (technical) ways to reduce women's workload spent on household tasks (efficient cookstove, water storage close to the house etc.)

Introduction

Duration: 10 minutes

Steps:

- Welcome everyone back to the group. Check in with the participants.
- Review the ground rules.
- Ask participants to share the enterprises they run as individuals or in groups. What activities do these entail?
- Provide an overview of the objectives of today's session.

Review the homework from last session: Time diaries

Duration: 15 minutes Ask and discuss the following questions:

- Describe the state of your business when it is successful.
- What kind of investments do you need to make to get to that state of success you have described?

⁶ UN Women Programme: Men in the kitchen: cooking up change in Mozambique, 2013.

⁷ SNV EOWE Kenya Baseline Report, 2017.

- Do you think the time you dedicate to your business is adequate time for the success of your business? Why?
- Do men and women discuss workload and time-use at home?
- Can men support in some of the chores considered to be for women? What effects would this have on their wives?
- If women are found to be doing more care work than men: Were you aware that this was the case? To this extent? What are the consequences in terms of women's time?
- Could you imagine a scenario where women would do less care work and more paid / business work?
- Can you think of cases or families where this happens? Is that beneficial to the family?
- What could be done to increase time allocation for women to their businesses?
- What would you do to change how you currently distribute your time?
- What could you and your partner do differently to increase time for business?
- In what ways can men participate fairly in the home, even when working fulltime?

Facilitator's note

Review the diaries or take photos of their diaries with their consent and review them later. Report on the findings only with consensus from the team. You could also invite the couple to share their diary with the team but this has to be on a voluntary basis.

Remind the couple to continue filling in their dairies and encourage husbands and wives to talk about their notes regarding how they spent their time.

Key message: Good time management will leave men and women more time to engage in productive activities.

Activity 1: Working together as a team

Duration: 40 minutes

Steps:

- Ask one of the couples to act the role of sick husband and the wife to assume role of provider.
- The wife does not have a source of income and therefore has to approach the neighbours/relatives (played other couples in the group). Ask the participants to improvise playing in these roles for about five minutes. They should incorporate the following questions in their play:
 - What are some of the expected responses when the wife goes to ask for material or financial assistance?
 - What do the responses teach the participants on the importance of having an economically empowered wife?
 - What fears if any do you as a husband have if your wife succeeds in business?
 - What should your wife do to mitigate these fears?
 - How can you work together as a team in business?
- Ask the participants to "step out" of their roles, ask them the following questions:
 - How did you feel doing this exercise? Was there anything that you noticed?
 - How can your partner help you to reduce your fears? How can you work on it together?

Facilitator's note

If you think the above activity is culturally unacceptable, you can transform this play into a dialogue. However, it is really important that you at least try to have the participants perform the roles, and only if it does not work at all, then you can use the remaining time to discuss. Please remember that the aim of this whole programme is to change attitudes. In order to change attitudes, you have to challenge people's believes and traditions. Also, this is not the first session you are holding, so participants by now should slowly be prepared for more challenging actions.

Homework

- Invite the couple to discuss, identify and share ways/ things they shall do to reduce the time that women take in reproductive roles so that the women can use that time on their businesses.
- Ask the couples to do joint tasks in household and in business.
- They should come to the next session and tell about their experience sharing tasks, and the reflection on what they could still improve.
- How could they make more efficient use of their time?
- What, if anything, would need to change to make this possible? And who plays a key role in this change?

Facilitator's Note:

One of the challenges is that women do not allocate enough time to their businesses. Facilitators must also ask men and women to look and comment on the time spent by women (spouses) running enterprises. One critical investment for successful business is capital and time. An entrepreneur must spend adequate time growing her business.

Closing

Thank the participants for their participation and emphasise that it is essential for men to devote time to both caregiving and domestic tasks as well. Many men do not bear the same responsibility as women because many couples live in an unequal society that assigns men the role of breadwinners, while women are expected to fulfil the role of caregiver and housekeeper.

Equity, understood as fairness in the family, should be the goal in the division of household work, as opposed to equal time spent. This is because sometimes it is not possible for men and women to spend equal amounts of time on the same tasks. The key is to negotiate, communicate, and to be fair, considering the obligations of each person within and outside of the home. For women to run successful businesses they need to devote more time to these businesses.

Mid-term review

Session 6: Mid-term evaluation

Objective: Filling in the participants' questionnaires

Participants: Men and women separately

Facilitators: Male facilitator facilitates male group, female facilitates female group

Duration: Approx. 90 - 120 minutes

Materials:

i. Print in colour 10 questionnaires for women, 10 questionnaires for men

ii. 20 pens

Preparation:

- Print out the questionnaires for all the participating men and women (10 for women, 10 for men). Please print them in colour, and note that there are different questionnaires for men and women. Number the questionnaires in the following way before you hand them to the participants:
 - On every questionnaire, please write your last name in the field "survey number"
 - Then give this group a number, start with 1, in the next community call it 2 etc.
 - Each participant should then be given an additional number that follows after the group number. This is for us to see how individuals change their attitudes over time, without them having to tell us their names. You will for example have: Your name/1.1 (your name/group number 1/individual 1) or Your name/1.3 (your name/group number 1/individual 3). In another community you will add: Your name/2.1 (your name/group number 2/individual 1) etc.

Activity 1: Review the homework from last session

Duration: 15 -30 minutes

Steps:

Discuss in the group what ideas each couple has come up with how they could reduce the time that the women spend doing reproductive tasks, so that they can spend more time making their business activities more successful. How can the participants make better use of their time? What kind of technical solutions could they use to reduce the women's workload? Encourage exchange between the couples, and encourage them to also exchange their experiences with other couples outside this group. What can they learn from how someone else does it?

Activity 2: Filling in the questionnaires

Duration: 75 - 90 minutes

Steps:

- This session does not have any session content apart from filling in the questionnaires and review the homework. Please explain to the participants like in the introductory session that these questionnaires are important feedback for SNV to improve the programme and to understand every day's practices of the participants. Ensure that participants understand that their answers will not be shared with anyone but with SNV, and that they are anonymised through numbers. Please explain to the participants how to fill in the questionnaires and help them when needed. Once everyone is finished, collect the questionnaires. (45 60 min)
- After you have collected the questionnaires, please discuss with the participants in plenary what they have learnt so far. You can start this discussion by asking the participants what they would tell their peers if they asked what the training was about and what they learnt so far. Remind them of session contents if they cannot remember all sessions. (30 min)

Please also remember to fill in the facilitator's questionnaire that you will find in Annex 4 towards the end of this handbook, and send it together with the participants' questionnaires to SNV as indicated on page 14.

Module 3: Gendered division of labour (cont'd)

Session 7: Leadership qualities I

Objective:

Exchange ideas about what a good leader is.

- Come to an agreement of what characteristics a good leader should have.
- Recognise that these characteristics are not only inherited by men.
- Self-awareness and recognition of own skills.
- Balanced leadership in households.

Participants: Men and women together

Facilitators: Male and female facilitator together

Duration: Approx. 120 minutes

Materials:

Bring pictures of women leaders and well-known successful women leaders (can be politicians, stars, other role models)

- ii. A4 paper for every participant and three different coloured pens per participant
- iii. Chalk board, white board or flip chart
- iv. A roll of tissue paper
- v. Masking tape

Preparation: Arrange seats in a circle.

Please remember to take notes during and after the session as explained on page 13.

Background knowledge

In some counties men stated that they thought women were better leaders because they were humbler, more patient, and more honest. Yet, there are very few women leaders. Women should be encouraged to take on leading roles, and question why they often provide more labour than men, yet they have no control over resources. Often women believe this is their culture and they do not question or seek alternative arrangements, which is why women rarely use the space that is available to take on more leadership.8 At the same time, men should not feel left out, and recognise that women being in leadership positions does not mean that they as men have less respect.

Introduction

Duration: 10 minutes

Steps:

- Welcome everyone back to the group. Check in with the participants.
- Review the ground rules.
- Provide an overview of the objectives of today's session.

Activity 1: The leader I dream of

Duration: 30 minutes

Steps:

- Distribute the papers and pens. Ask all participants (men and women) to note down on their piece of paper what characteristics an ideal leader has for them (10 minutes).
- Write down on the chalk board/white board all characteristics that the participants noted down. Bundle them if answers are very similar (10 minutes).

⁸ SNV KAP Study, 2017.

- If the following characteristics were not mentioned, ask participants whether they consider them important: a leader is someone who is a peacemaker, advisor, treats people equally, unites people, is competent, generous, keeps his/her promises, is transparent, and a role model.
- Then ask them if they look at all the characteristics that they wrote down, whether they have any specific individual in mind, which they consider a good leader (10 minutes).
- If none of the participants mentions a woman leader, show them the pictures of women leaders, and bring up the topic that women can be good leaders too. Ask participants to think about women leaders they know that they respect. If some people mention women leaders, discuss whether men and women have different leadership styles, and what the advantages of having different kinds of leaders are.

Activity 2: The Gender Balance Tree9

Duration:

80 minutes

Materials:

- 1 A3 page per participant (or 2 A4 pages stuck together with sticky tape from the back)
- ii. One black and green pen per participant

Background idea:

Households are like trees - they need to be properly balanced if they are to bear rich fruit. If the roots are not equally strong on both sides, then the tree will fall over in the first storm. If the fruits on one side are heavier than on the other, then the also tree will fall over and there will be no harvest next year.

Inequalities between women and men in households are a key cause of imbalances and inefficiencies in the household tree, which make them fail. Often women and men do not work equally, leading to inefficient division of labour inputs to the tree. Women and men may not benefit equally from the fruits and unproductive expenditures may cause the tree to fall over. The household trunk is often made to bend one way or the other because of inequalities in ownership and because decisions are not shared. This means everyone goes their own way without caring about the other and the whole tree becomes weak.

It is important that the forces acting on each side of the trunk are equal to help it to grow straight and help the flow of goodness from roots to branches. Even if fertiliser is given to the roots, if this is done on one side only e.g. training or inputs only for the men or if the forces acting on the tree are not made equal e.g. asset ownership, then the tree will just grow faster on one side and may fall over even faster.

The gender balance tree aims to address these imbalances so everyone contributes equally and everyone benefits. Then the household tree can grow straight and strong with strong roots and big fruits, and is sustainable. It may be possible to more than double family income simply through addressing

possible to more than double family income simply through addressing inefficiencies in division of labour and expenditure caused by gender inequalities. In a significant number of cases, this realisation has brought about changes in the men's behaviour – more sharing of work and decision-making in households and some changes in property rights - making both men and their families

happier.

Steps:

Goal:

- Give each participant one A3 page plus two different coloured pens, or ask them to stick together two A4 pages per person with sticky tape.
- Then ask the participants to draw the following steps (final result example on next page). They should start drawing in the middle between two pages to have enough space to add details to the drawing in the end.

⁹ Exercise as described by Linda Mayoux, Gender Action Learning System, GALS@Scale, 2014.

Step 1: Trunk - who is in the household?

Action:

Draw two lines in the middle of the paper for the trunk. Then put symbols for each household member on either side inside the trunk. Working women (including co-wives living in the same family) should go on the left side of the trunk in one colour (e.g. green), working men on the other in another colour (e.g. blue), with dependents in the middle to the side of their respective sex in the respective colour.

Step 2: Roots - who contributes what work?

Action:

- Draw two roots for women and two roots for men on the respective side of the trunk in their respective colour. The central root is for joint activities but the line is in the colour for women/men.
- On the outside root on each side put the activities which people of that sex perform alone for themselves. Ring those, which take most time in black as something you may want to change. Ring those, which earn most income with a blue ring, thickness indicating relative amount of income and something, which you probably want to keep.
- On the inside roots put the activities which people of that sex perform alone for the family, i.e. housework, following the same size and ring convention.
- In the central root put those activities, which both women and men do, putting the symbol on the side of the sex who does most. Again using the same size and ring convention.

Step 3: Branches - who gets what fruit?

Action:

- Draw four branches corresponding to each root, women, men and central trunk for joint household expenses.
- On the outside branch on each side, draw symbols for personal expenditure that each sex makes for themselves alone. Ring the largest personal expenditures in black with the thickest line for the largest expenses as probably things you want to change.
- Household expenditure which only one person pays for should be on the inside branch on each side. Ring the largest expenditures in black, with the thickest line for the largest expenses as possibly things you want to change.
- Put similarly ringed symbols for joint expenditures in the middle top branch putting the symbol to the side of the sex who contributes the most. Ring the largest expenditures in blue as probably things you want to keep.

Step 4: What is pushing the tree?

Action:

Action:

- On their respective side of the trunk put symbols for:
 - The property which women and men own for example, who owns the land? Who owns the livestock? Who owns the house?
 - The types of decisions which women and men make which decisions are made by women only, which by men only, which are made jointly? Or is one person overall decision-maker or do they always sit down together?

Step 5: What do we want to change?

Does the tree balance? Are women doing most of the work with men owning most of the property, income and getting most expenditure? Put a symbol representing the degree of gender balance at the top of the trunk. Ring in blue the things you like that help the tree to balance. These do not need to change. How do you think you can make the tree balance better? For example, which tasks should be done jointly, which expenditures could be cut, what property should be shared? Of the income earning activities can you increase income or decrease time?

Identify 5 action commitments - things you want more of or less of to make the tree balance - tuber fruits on the roots, mango fruits on the branches or cocoa fruits on the stem. Mark these in green or cross the original symbol with a black cross and draw a new green symbol in the appropriate place - as unripe fruits which you want to change and turn red.

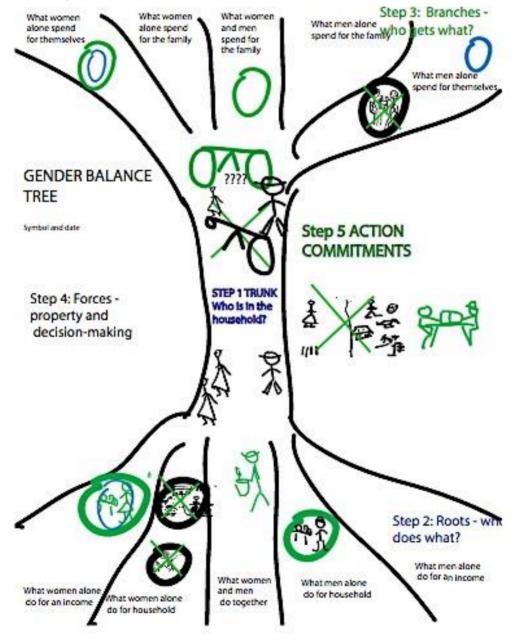
Homework

Each participant should work on the gender balance tree and especially on the things that need to change. How can husband and wife work together to make these things change in a way that everyone in the household is happy with it?

Closing

Ask if there are any further questions. Thank the participants for taking part, remind them of their homework, agree on the time and date of the next meeting, and ask everyone to shake each other's' hands.

Figure 4: Example of a gender balance tree



Module 3: Gendered division of labour (cont'd)

Session 8: Leadership qualities II

Objective:

- Make participants aware that they can change their own life and their surroundings according to their vision.
- Awareness that everyone can use the space that is available to them, especially women.
- The empowerment leadership map is the link between the individual and the collective change process. The analysis forms the basis for voluntary pyramid peer upscaling motivated by 'enlightened self-interest' leadership development. The aim is not only that the champions share with others, but that those with whom they share will in turn share with yet other people so that the messages and methodology are disseminated exponentially to form a movement.

Participants: Men only group, women only group

Facilitators: Male facilitating men's group, female facilitating women's group

Duration: Approx. 120 minutes

Materials: none

Preparation:

- Familiarise yourself with the tool and draw your own Empowerment Leadership Map.
- Prepare an introductory explanation.
- Put up a blank flipchart at the front of the room for interactive presentation of the Map.
- Make sure the seating arrangements are appropriate for people to sit comfortably in groups while doing individual confidential drawings. And that there are passageways for people to come up and contribute from the front.
- Think about the best composition of groups based on what you already know of the relationships between participants and the confidential nature of the exercise.
- Seat yourself to the side, not at the front. You do not hold the pen at any time.

Please remember to take notes during and after the session as explained on page 13.

Introduction

Steps:

- Ask how everyone is, what their experience with the homework was, and whether they managed to find solutions together.
- Encourage the participants to share experiences to learn from each other.

Activity 1: Mummification

Duration: 30 minutes

Materials:

- i. A roll of tissue paper
- ii. Masking tape

Steps:

- Divide the participants into groups consisting of two households (2 couples).
- ❖ Give each group a roll of tissue paper and a roll of masking tape.
- Each group chooses one person from their team.
- They use the tissue and masking tape to make a mummy fully covered from head to toes.
- What were the challenges?
- How did you overcome the challenges? (skills used)
- Did everyone participate? Are there fence sitters?
- Did anyone take the lead in the exercise? Was he/she a good leader?

- How can the skills be applied at household and community level?
- Ask each group to explain how they did in terms of:
 - 0 Creativity
 - Agreement
 - Innovativeness 0
 - Speed
 - o Precision
 - Leadership
 - Communication/dialogue 0
 - Respect for each member of the group
 - Thrift use of available resources

Explain:

A mummy is a dead, valueless object and tissue is waste material, yet much time and resource was spent making it. Similarly, there are household and community activities that take a lot of time, yet they are unproductive in terms of not so good time-management, and income generation. How can both men and women work together better to recognise the work the other did even if it is not generating income? How can they support each other in a way to find ways to use their time more effectively? A household does not always need a leader. Shared decisions can make the family stronger because everyone supports the outcome.

Activity 2: Change Leadership¹⁰ - I can shape my own life Objective:

- Analyse personal and institutional relationships that present opportunities for change including relations between co-wives, within joint families, relations with natal families and power relations between men within families and sources of peer pressure.
- Identify challenges in personal and institutional relationships that need to be addressed in order to achieve three visions.
- Establish a culture and strategies for leadership, peer sharing and upscaling of the gender messages and methodologies.
- Develop more advanced analytical and diagramming skills using distance, colour, different types of lines and directions.

Duration:

60 minutes

Materials:

- One A4 page per participant i.
- 4 coloured pens per person (red, green, blue, black)

Steps:

- Who am I? First draw yourself in the centre of the sheet of paper. Are you happy or sad, confident or frightened, healthy or sick, educated or not, never had the opportunity to attend school, what work do you do?
- Who is important in my life? Then draw around you the different people and institutions who are 'important' in your life; working outwards from the centre, putting those who are most important closest to you. 'Important people' are not necessarily only your immediate household or even the wider family. It could include e.g., banks, or even the president.
- Put men in one colour, women in another. Make sure you draw them in different colours, shapes, sizes etc. so you can recognise them later.
- Why are they important? Now map the social/emotional relationships, economic and power relationships as arrows radiating from or to yourself, or between other people on your map. Use different colour lines and symbols for:
 - Social/emotional relationships (red): Who do I feel closest to? Who do I love most, and who loves me?
 - Economic relationships (green): Who has money and resources and do they give them to me? Or do I give to them?
 - Power relationships (blue or black): Who has most power? Am I frightened of them? Think about direction of the arrow and strength

¹⁰ SNV PALS Change Leadership Map, Linda Mayoux.

of the relationship - stronger relationships should be a thicker line; weak relationships a thin or dotted line.

- What can I change?
 - o What do I like and want more of? Mention 5 things you really like.
 - o What do you want to increase? Mark these with 1-3 smiley faces.
 - o What are the 5 things you really don't like about your situation?
 - What do you want to change? Mark these with 1-3 sad faces.
- How can I change it?
 - o Who do I want to help?
 - o Who do I need to change?

Action:

Put a sign for teaching/or a particular tool next to 3-5 people you want to help and 3-5 people you want to change in the next 3 months, and select at least 2 of these to share with immediately on your return home from this session, or at least within 1 week. Remember: When you share, you should also ask them to share with others.

Facilitator's note

The maps should not be shared with anyone else at this stage. If participants feel safe, many important issues will emerge, which help participants. But participants must decide for themselves what they want to share with their group or in plenary - or their analyses will not be deep enough to be useful. Only the peer sharing commitments are quantified at this stage.

Homework

Review and revise your empowerment leadership maps based on the discussion and contributions from other participants. Share what you have learned with the first two people you identified and reflect on what was easy and what was difficult and share this experience with your group. Ask the participants to specifically think about how their husbands/spouses could support them to achieve what they would like to achieve. They should come to the next session with a reflection to share.

Closing

Ask if anyone has any further questions. Thank everyone for their participation, and ask the participants to think about the exercises they did, and what they could learn from them for their daily lives. Agree on time and date for the next meeting, and ask everyone to shake each other's hands.

Session 9: Household budgeting¹¹

Objective:

Enhance family dialogue on use of income.

Enhance family dialogue on money matters.

Build capacity of women in managing family income.

Participants: Men only group, women only group

Facilitators: Male facilitator for men's group, female facilitator for women's group

Duration: Approx. 120 minutes

Materials: Print out the budgeting template (Annex 2) at the end of this handbook 20 times

for each participant, and two for yourself to use it as an example during the

session.

Please remember to take notes during and after the session as explained on page 13.

Review session from previous activities

Duration: 30 minutes

Steps:

- Review the time diary records to identify if there is any change to time allocated to productive and reproductive roles.
 - Initiate a discussion on what the households are learning about time allocation on these two roles.
 - If more time is allocated or not allocated to the productive roles what is the impact on the businesses run by the women?
- Review workload proposals they have come up with on reducing workload
 - o What progress are couples making?
 - o How much time did they manage to save?
 - o How was that time used?
- Review homework
 - Talk about what individuals have learnt doing their leadership maps, and especially what husbands and spouses could do to help each other more; emphasise that exchanging experiences and helping each other leads to more happiness and success.
 - Invite the couple to share experiences on the ways / things they committed to. Did this reduce the time women spent on reproductive tasks?
 - o How did the women use this time? Was it used on their businesses?

Background knowledge

Many women and men are unhappy with the situation about how their income is spent, how the decision over credit is made, and how credits are spent. Many women wish to have more shared decision on the family's spending, and are convinced that the family would profit if husband and wife agreed on how to best spend their money, instead of the man being the sole decision maker regarding larger expenses.

Money is often scarce, and if it is not used well, family suffers and businesses collapse. For example, if a parent spends money on alcohol, drugs, or just their own needs and wishes, the rest of the family, may suffer. It is very important for parents to have an open discussion with each other about how to best use the family's resources including income from business.

Sometimes, couples may need to discuss changes in their own lifestyles so that they can invest in their business and also meet their daily household needs. A couple needs to have open, positive attitudes during these discussions. These open discussions can help families solve money problems together.

 $^{^{11}}$ A MenCare Fathers' Groups Manual for Sri Lanka (World Vision and Promundo).

One simple exercise (exercise 1) a couple could do is to sit down together and share how much income they get from the business and then discuss how much to reinvest in the business. They should also make a list of the things that the family needs on a monthly basis. This list should include the basic food, clothes, medicine, water, and housing costs the family must cover each month, while business costs could include restocking, rent for business premises, payment of workers if any etc. They should also determine how much to save. All adults in the household should have a clear idea of what this total cost is. Then they can make a plan for how to have enough money each month to cover everything on the list.

Key facts

- The patriarchal society in Kenya means that men in all counties control productive assets, even if in some counties women have access to assets.
- Women have less access to finance, control over property and assets, services, resources, power and less voice.
- Many women do not question the control over productive assets in the hand of men and accept that also surrendering their income to men is in line with their culture.
- Women often lack the control over income as men see themselves as sole decision-makers regarding family investments and expenditures. This mainly concerns major expenses, as decisions on minor household expenses are mostly shared decisions (women have to consult their men before buying households assets, but often do so to keep harmony and avoid violence).
- Women are unhappy how the income is shared in households; they want joint decisions on its utilisation. This is linked to domestic violence when women do not consult with men on spending their money, or do not surrender their income to their husbands.
- Women mostly work in the informal sector and in small-scale businesses without access to mainstream income, and the products they sell often have little added value, and thus only create small income.
- The products that women sell in all counties often lack value addition (products are sold as raw material) due to lack of knowledge on product standards, lack of capital, and also because women dominate production but are seldom at the business end of the value chains.

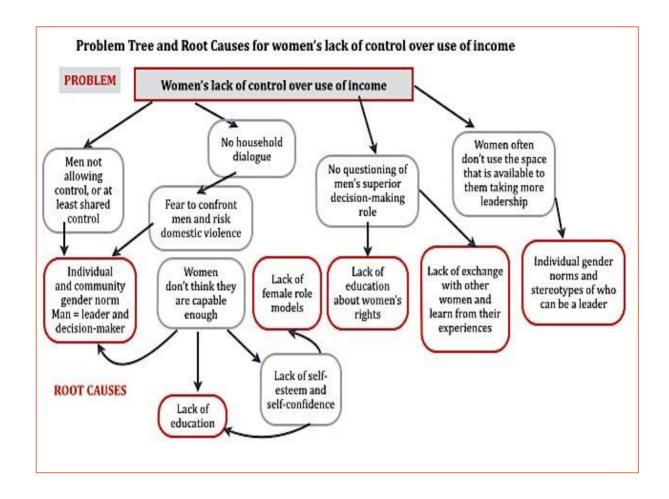
Root causes for women's lack of control over use of income

Individual and community gender norms (man = leader and decision-maker); lack of female role models; lack of education about women's rights; lack of education and confidence by women to challenge men; lack of exchange with other women about best practices; domestic violence; women's lack of confidence to challenge their spouses.

Potential solutions

- Promote shared decision-making in households;
- Promote women leadership;
- Challenge social norms of men as sole decision-makers and owners of productive assets;
- Promote female and male role models:
- Educate about women's rights;
- Promote household dialogue;
- Promote and train on household budgeting;
- Engage men in gender norms advocacy lobby for new micro-finance systems at policy level;
- Engage men in gender norms advocacy and as supporters of WEE;
- Promote exchange/sharing visits among families;
- Build women's confidence to engage their spouses.

The so-called 'problem tree' on the next page visualises the root causes that contribute to the gender disparity in terms of women's lack of control over income.



Activity 1: Family budget planning and spending

Objective:

learn how families can manage their budget to ensure they are also reinvesting to grow their business.

Participants:

Men only group, women only group

Facilitators:

Male facilitator for men's group, female facilitator for women's group

Duration:

30 minutes

Materials:

 11 cards with examples of household expenses (cards showing food, clothes, medical care, school fees, agro-chemicals, rent for business premises, water, wages, hire of tractor, electricity, transportation / fare)

Steps:

- We are going to look at some pictures (the 11 cards), so we can talk about what we all know about this topic.
- Categorise these expenses into family and business expenses.
- How do you decide the way to use money in your family? Are there expenses that women make decisions on?

Note: To be done in separate groups of men and women and then together.

Questions for men's group:

- Do you know how much money your wife makes in her personal or group business? Why?
- Who has control over income earned out of the business that your wife owns and runs?
- How much of what your wife earns from her business does she spend in growing it? How is this amount determined?
- Do you think you should make some changes in the way you plan and spend your money? What changes?
- What support do you give your wife to grow her business?
- Does the woman have the right to control income from her business? Why?
- Do you think your wife has control over income earned out of her business?

- What are your concerns, fears, expectations and views if your wife would have full control over the income earned from her business?
- Would you support her to gain this control and how?

Questions for women's group:

- Do you inform your husband about the income you earn from your business? Why?
- Do you have control over the use of the money you make from your business as a woman? How do you feel about this?
- How much of what you earn do you spend in growing your business? How do you determine how much to spend on your business?
- Do you think you should make some changes in the way you plan and spend your money? What changes?
- What support do you as a woman get from your husband to grow your business? What support would you like him to give you?
- How satisfied or unsatisfied are you with how decisions are made in your households regarding money? Why?
- Does the woman have the right to control income from her business? Why?
- To what extent as a woman do you feel you have control over use of your business income?
- What concerns, fears, expectations and views do you think your husband has if you would have full control over the use of income earned from your business?

Note: Join the men and the women's group, male and female facilitator now facilitate together

Plenary discussions:

- What have you learnt about how you do family budgeting?
- Do you think you should make some changes in the way you plan and spend your money? What changes?
- Is it important for women to gain control over the use of income from their businesses?
- What support do you as a woman want from your husband to grow your business?
- What support do you as a man want to give to your wife to grow her business?
- Share any concerns, fears, expectations and views you have as a husband when your wife has full control over the use of income earned from her business.

Activity 2: Preparing a household budget

Objective:

learn how to prepare a budget to guide our expenses for both household needs and business needs.

Participants:

Activity to be done as one group and each couple stays together.

Facilitators:

Male and female facilitator facilitate together

Duration:

50 minutes

Materials:

- i. 4 large pieces of paper, each with one number from 1 to 4
- ii. 2 large pieces of paper—one with a large happy face and one with a large sad face
- iii. Index cards with examples of family expenses (see below under different steps)
- iv. Sheets of paper for the participants
- v. Coloured pencils and markers in various colours for the participants

Preparation:

Before the start of the meeting, prepare four stations marked with the numbered posters you prepared. At each station, put the materials necessary for that activity.

Steps:

- Invite the group to participate in an activity called: "understanding the household budget."
- Start the meeting by asking the question:
 - Do you think it is good practice to do a budget for your family, including for your business?
 - o What do think about the practice of writing up your family's budget?

- o Is it possible?
- o What are some difficulties or challenges in making your budget?

Note: Members of the same household or family should do this exercise together. Ask participants to visit each of the four stations in the following order:

Station 1

What expenses do we have?

- Paste index cards on the wall on which you've written the 8 expenses that a family might have, one per card (food, clothes, medical care, school fees, agro- chemicals, rent for business premises, water, wages, hire of tractor, electricity, transportation/ fare).
- Then give everyone a piece of paper and ask them to write down the expenses of their family. Those who can't read or write should be paired with someone who can.

Station 2

How much do we have?

- It is important to know how much money the family can count on each month.
- Give another piece of paper to the participants and have them write down their family's monthly income (the money they take in each month). Ask them to be as exact as they can and indicate if this money is from a joint business or an individual man or woman.

Station 3

Happy Face or Sad Face:

- This station should have the big happy face and sad face posted next to the number 3 on the wall.
- Explain that if the family's expenses are
 - Larger than the money they are making each month, they should draw a sad face on their paper.
 - If the expenses are less than the money they make each month, they should draw a happy face.

Station 4

Necessities for business:

- At the final station, have the participants look at their expenses and with a marker of another colour circle all the costs that have to do with the necessities of the business.
- Ask participants how much of the budget is helping the development of the business.
- At the end meet together to discuss suggestions on:
 - How to improve spending
 - o How to improve investment in their business
 - How to save money each month in order to invest it for their children's future.

Review

Bring the group back together and in plenary ask the below questions:

- How do you feel after this meeting? Why?
- What are the two most important things you've learned today?
- What did you like the most? Are there things you didn't like?
- Do you account for the money used?
- Do husbands/wives often spend family money on items/activities that do not add value to the whole family?
- Brainstorm of reasons why men are uncomfortable with the changed role of empowered women?
- How do the women feel when given access and control on income and expenditure?
- Do the women consider themselves capable of making right decisions? Why?
- Do the men consider the women in their households and community as adults capable of making right decisions? Why?
- How can men support women (especially their spouses) in gaining control over the use of income without being considered indispensable?
- What will you do differently based on what you learned during the meeting to improve investment in your business as well as spending?

To finish:

What would you recommend to improve today's meeting when we do it again with another group?

Facilitator's note

- The topic of budgets is a very private topic. Make sure the information of each family is not shared or seen by others at the stations.
- The topic of budgets brings up the area of income generation. The families with a "sad face" may need ideas of how to generate more income. Have a discussion with the group about new forms of generating income for the family. Try to take into account the context and situation of each family.
- Even for those with a "happy face" they may need support so that they continue to have a happy face.

You as facilitator are supposed to harmonise the discussion by emphasising the need for dialogue when making a family budget at household level. Emphasise that failure to account for income is what leads to inability to repay loans; that for any household or business to succeed, there is need to keep a good record of income/sales/purchases and expenditure.

Homework

- Ask couples to discuss and come to an agreement when developing a family budget to ensure that the basic needs of their families and businesses are met.
- Ask them to discuss and decide upon what they shall do together to improve the income for the business.
- Train them on how to plan for their expenses, including business expenses, by using the very basic planning template (you will find an example at the end of this handbook in Annex 2). Ask them to fill in the template together.
- Encourage the participants to implement the decisions they have made.
- Inform them that they shall report on this exercise in the next meeting by sharing their experiences with the group.
- Household plans shall only be shared with the facilitator for discussion with the specific family and to further support them.

Facilitator's note

Throughout these weeks, men have been encouraged to reflect on rigid expectations of what it means to be a man and father. This includes the examination of personal attitudes and beliefs that question ideas about the division of labour, including caring for children and sharing household tasks. It is important that an equitable division of labour also includes accepting and promoting wives' participation in household decision-making and in businesses. It also means that since both men and women are equally responsible for the well-being of children that they work together to prepare family budgets and make decisions regarding household investments.

Source: A More Equal Future: A MenCare Manual to Engage Fathers to Prevent Child Marriage in India" - World Vision and Promundo.

Closina

Ask if anyone has any further questions. Thank the participants for taking part, remind them of their homework, agree on the time and date of the next meeting, and ask everyone to shake each other's' hands.

Module 5: Access to and decision over credit

Session 10: Access to and decision over credit

Objective:

To have a dialogue on access to and decision over credit.

Participants: Men only group, women only group; later in the session they join together

Facilitators: Male facilitating men's group, female facilitating women's group

Duration: Approx. 120 minutes

Materials: none

Please remember to take notes during and after the session as explained on page 13.

Introduction

Access to and decision over credit is a crucial part in managing a successful business, no matter how small it may be. Only if entrepreneurs have enough money to invest in their business, they can maintain high standards, and grow, and only if they have a good business plan that includes the use of credit the business can be sustainable. Often, it is men who decide to take credit, and men who decide how to spend it. At the same time, many men agree that women are good treasurers, and are careful about how to spend their money. Therefore, it is important, that we increase the participants' knowledge about credit, and work towards more shared decision-making regarding credit in the households between husbands and wives.

Facilitator's note

There are counties where the majority of the population is Muslim, where taking credit with interests is haraam. If that is the case in your community, please think carefully about ways to take credit without interests that are open to your community, to be able to discuss options.

Review session from previous activities

Duration: 20 minutes

Steps:

- Review the experiences of developing and using a family and business budget:
 - o What is your experiences doing the budget?
 - o Was it practical?
 - o Has this improved your dialogue on money matters?
 - Were they able to agree on expenditure with the spouse?
 - o What have you learnt as you did the budget together?
 - o What were the challenges?
 - Who was better in keeping the record/recalling how income had been used? The man or the woman?
 - o How much and what expenses have you planned for your business?
 - What did they learn from this activity on management of income, control and access?
- Review the time diary records to identify if there is any change to time allocated to productive and reproductive roles:
 - o How are you doing in reducing time on reproductive roles?
 - o How much time did we save from reproductive roles?
 - o How did you use this time?
 - o Is there any change in your business?

Make notes of all progress being made. How much time has been saved from reproductive tasks and is this being used on business activities? What change is being reported on their businesses? What changes are being noticed in terms of relationship between a husband and a wife? Is there more dialogue?

Background knowledge

- Women often lack access to credit, and thus often work in the informal sector in small and micro enterprises. Although these small and micro enterprises play an important role in the Kenyan economy, data shows that they often fail within the first few months.¹² One of the biggest challenges according to a study on small business challenges is that clients have a negative perception towards these small businesses; they are perceived as providing low-quality services.¹³
- Due to lack of access to credit, decision-making, and time, female farmers have a 20–30% lower productivity level than men.¹⁴
- Not only the access to credit, but also the control over the use of it is crucial to women's economic empowerment.¹⁵
- Informal groups are used much more often than formal credit institutions by women for savings or to get access to credits. ¹⁶ An example of these informal groups are merry-go-round meetings, in which each member contributes agreed amounts of money and gets a turn as the recipient. A study by Financial Sector Deepening (FSD) Kenya shows that these informal financial management options often perform well, especially because financial planning of low-income Kenyans is short-term, rather than formal options that work better for longer term planning. ¹⁷
- * "The median Kenyan household mediates 128% of its income through financial devices. This means they are constantly shuffling money into and out of financial devices, even short term ones, such as high frequency Rotating Savings and Credit Associations (ROSCAs) or savings in the house. Some take goods on credit and pay after just one day. The day-to-day strategy is all about juggling obligations and keeping some open space to cater for needs that might arise." This is time-consuming, especially for women who already have a much higher workload then men.
- Promote women's groups not only as a tool to give each other financial assistance, but also for shared/cooperative labour options, e.g. not every woman goes to the market to sell eggs, vegetables, poultry but women bulk the produce. Via the women's group, selling as a group can be organised, i.e. one woman goes to the market to sell everyone's products, which gives other women time to invest in other things, and avoids exploitation by brokers.
- Exchanging knowledge of other practices and cultures helps to economically empower women. In Laikipia for example women stated that they learnt from women of Kikuyu communities living nearby that women could buy land in groups and control their own assets. This is why it is important to promote role models, and enable forums for exchange of good practices, also across different ethnic groups. Women state that if they have positive examples of other women owning assets, it encourages them to question the male sole ownership over those. It is also important to encourage exchange on how reproductive work can be shared between man and woman in a household.

Root causes for women's lack of access to and control over credit

Social norms and stereotypes; lack of female role models; lack of modern male role models; fear not to be able to pay back credit; illiteracy, peer pressure for men to act in a certain way and community gender norms; lack of practicable micro-finance; lack of collateral; selling farm produce in raw form as opposed to value addition, running of small and informal businesses; women's lack of confidence to approach MFIs and also challenge their spouses.

Potential solutions

Financial literacy and credits education; promote female and male role models; promote shared decision-making in households over credit taking and spending; promote women's forums where experiences can be shared; promote informal ways of accessing credits and work with financiers; build women's confidence to approach MFIs and also challenge their spouses; change men's negative attitude towards chamas; lobby for new micro-finance systems at policy level. Engage men in gender norms advocacy and as supporters of WEE; promote asset and financial acquisition at group enterprise and combine this with household level; promote exchange visits.

¹² Kenya National Bureau of Statistics, 2007, 2015.

¹³ Amyx, C., (2005) Small business challenges - the perception problem: size doesn't matter, Washington Business Journal.

¹⁴ SNV Gender in agriculture presentation, 2015.

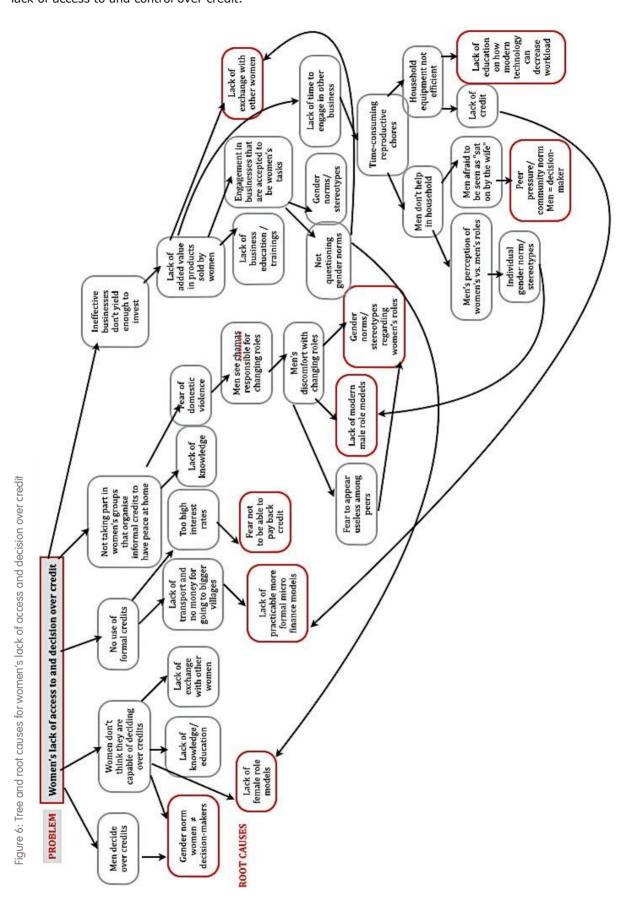
¹⁵ Ganle, J.K., K. Afriyie, and A.O. Segbefia (2015) Microcredit: Empowerment and disempowerment of rural women in Ghana, World Development, 66, 335-345.

¹⁶ World Bank Global Findex (Global Financial Inclusion Database), 2014.

 $^{^{17}}$ FSD Kenya, 2014, Kenya Financial Diaries. The financial lives of the poor.

¹⁸ FSD Kenya, 2014, Kenya Financial Diaries. The financial lives of the poor.

The so-called 'problem tree' below visualises the root causes for the gender disparity in terms of women's lack of access to and control over credit.



53

Activity 1: Dialogue on access to and control over credit

Participants: Men only group, women only group; later in the session they join together

Facilitators: Male facilitating men's group, female facilitating women's group

Duration: 25 minutes

Questions for men's group:

- Have you ever borrowed money to finance your business?
- How much and from where?
- Does your wife inform you when she wants a business loan? Why?
- Who has control over decisions on credit for the business that your wife owns and runs?
- Do you discuss why she needs a loan, where she can get it and the conditions attached for repayment?
- Is it easy to discuss this? Why?
- What support do you give her to access credit?
- What business activities or items did she want to spend the money on when she last got a loan?
- When you got the money did she spend it on these items only or also on other expenses?
- What are these other expenses?
- Did she repay the money? Was it easy? Did you give her any support in repayment of the loan? If ves what?
- Did she also get support from elsewhere? From whom?
- How much of what your wife earns from her business does she spend on repaying her current loan? How is this determined?
- Do you think you should make some changes in the way you decide and plan on credit as a family? What changes?
- Does the woman have the right to control her business loan? Explain.
- Do you think your wife has control over the repayment of a loan?
- What are your concerns, fears, expectations and views if your wife was to have full control over access to and decision on credit?
- Would you support her to gain this control and how?

Questions for women's group:

- Have you ever borrowed money to finance your business?
- How much and from where?
- Do you inform your husband when you want a business loan? Why?
- Who has control over decisions on credit for the business that you own and run?
- Do you discuss why you need business credit, where you can get it and the conditions attached for repayment?
- Is it easy to discuss this? Why?
- What support do you get from your husband to access credit?
- What business activities or items did you want to spend the money on when you last got a loan?
- When you got the money did you spend it on these items only or also on other expenses?
- What are these other expenses?
- Did you repay the money? Was it easy? Did you get any support in repayment of the loan? If yes from whom?
- How much of what you earn from your business do you spend on repaying your current loan? How is this determined?
- Do you think you should make some changes in the way you decide and plan on credit as a family? What changes?
- Do you think you have the right to control your business credit and repayment? Explain.
- Do you exercise this control? What are the challenges in exercising this control?
- Do you think you have control over the repayment of a loan?
- What are your concerns, fears, expectations and views when you access business credit?
- What support do you require from your husband to have full control over access and decision on credit?
- What other support do you need to have full control over credit?

Note: Now bring the men's and women's group together, male and female facilitator facilitate the joint group together.

Ouestions for plenary discussion (45 minutes):

- What have you learnt about access to and control over credit?
- Do you think you should make some changes in the way you plan and make decisions on credit? What changes?
- Is it important for women to gain access to and control over credit for their businesses?
- Brainstorm on reasons why men are uncomfortable with the changed role of empowered women?
- How do the women feel when given access to and control over income and expenditure?
- Do the women consider themselves capable of making right decisions? Why?
- Do the men consider the women in their households and community as adults capable of making right decisions? Why?
- What support do you as a woman want from your husband to gain this control?
- What support will give to your wife to gain this control?
- What are your concerns, fears, expectations and views if your wife was to have full control over access to and decision on credit?
- Recommend changes to address these fears and concerns.

Facilitator's note:

Access to credit is critical for business growth. However credit is a debt, which could have serious repercussions if not repaid. Families must borrow carefully and not divert funds to other needs as much as possible. Access is also determined by repayment of previous loans borrowed and hence women and men must understand that they need to prudently manage their borrowing.

Activity 2: Management of business financing for women

Objective:

To discuss our business needs and discuss who makes decisions on access to and control over credit.

Participants: Men and women in one group and each couple stays together

Facilitators: Male and female facilitator facilitating together

Duration: 30 minutes

Steps:

- Invite the group to participate in an activity called: "planning for business credit."
- Start the meeting by asking the question:
 - o Do you think it is good practice to plan for credit for your business?
 - What do think about the practice of writing up your business needs before seeking credit?
 - o Is it possible?
 - What are some difficulties or challenges in doing this?

Facilitator's note

The topic of credit is a very private topic. Make sure the information of each family is not shared or seen by others. This topic is linked to the earlier topic on budget planning.

As the facilitator you must focus on harmonising the discussion by emphasising the need for dialogue when making a family budget at household level. Emphasise that failure to account for income is what leads to inability to repay loans. For any household or business to succeed, there is a need to keep a good record of income/sales/purchases and expenditure.

Note: In the plenary go through these questions and have couples sit together to discuss them as you explain. Give enough space so that couples do not hear what others are discussing.

- Brainstorm on community stereotypes on women's access to and control over credit.
- Do women fear having access to and control over credit?
- Are the women confident that they can manage credit responsibly?
- Do they have the necessary education and skills to control credit?
- What makes men fear giving women access to and control over credit?
- What are our business needs?
- How much will these needs cost?
- How much can we raise from our savings?
- What other sources are available and what are their conditions?
- Do we have the ability to repay?
- What are our monthly expenses and savings?
- What do we need to do to repay the loan?
- Can we reduce our expenses and increase our loan repayment?
- How much can we commit to repay on a monthly or weekly basis without causing us pressure?
- What skills gap do women have that makes it difficult for them to have access to and control over credit?
- How can this be addressed?
- What is the role of men in supporting women to manage credit effectively?
- How can men support women (especially their spouses) in accessing credit without controlling it or being considered indispensable for getting credit?
- Then give them a piece of paper and ask them to respond to these issues. Those who cannot read or write please support them.

Discuss the below questions in plenary:

- How do you feel after this meeting? Why?
- What have you learnt about access to and decision on credit?
- Do you think you should make some changes in the way you plan and make decisions on credit? What changes?
- What reasons make men fear giving women access to and control over credit?
- Is it important for women to gain control over access to and control over credit for their businesses?
- What support do you as a woman want from your husband to gain this control?
- What support will men give to their wife to gain this control?
- What are your concerns, fears, expectations and views if your wife was to have full control over access to and decision on credit?
- Recommend changes to address these fears and concerns.

To finish:

What would you recommend to improve today's meeting when we do it again with another group?

Homework

- Ask couples to discuss and agree on what their business needs are.
- What shall they do to access credit?
- What will they do to ensure that the woman has control over access to and decision on credit for her business?
- Let them agree on the support the husband shall give and any other support from other sources she may require such as skills development.

Facilitator's note

Throughout these weeks, men have been encouraged to reflect on rigid expectations of what it means to be a man and father. This includes the examination of personal attitudes and beliefs that question ideas about the division of labour including caring for children and sharing household tasks. It is important that an equitable division of labour also includes accepting and promoting wives' participation in household decision-making and in businesses. It also means that since both men and women are equally responsible for the well-being of children that they work together to prepare family budgets and make decisions regarding household investments.

Source: A More Equal Future: A MenCare Manual to Engage Fathers to Prevent Child Marriage in India" - World Vision and Promundo.

Closing

Ask if anyone has any further questions. Thank the participants for taking part, remind them of their homework, agree on the time and date of the next meeting, and ask everyone to shake each other's' hands.

Final review

Session 11: Final evaluation

Objective: Completing the participants' questionnaires

Duration: Approx. 90 minutes

Materials:

i. Print in colour 10 questionnaires for women, 10 questionnaires for men

ii. 20 pens

Preparation:

- Print out the questionnaires for all the participating men and women (10 for women, 10 for men). Please print them in colour, and note that there are different questionnaires for men and women. Number the questionnaires in the following way before you hand them to the participants:
 - On every questionnaire, please write your last name in the field "survey number"
 - Then give this group a number, start with 1, in the next community call it 2 etc.
 - Each participant should then be given an additional number that follows after the group number. This is for us to see how individuals change their attitudes over time, without them having to tell us their names. You will for example have: Your name/1.1 (your name/group number 1/individual 1) or Your name/1.3 (your name/group number 1/individual 3). In another community you will add: Your name/2.1 (your name/group number 2/individual 1) etc.

Activity 1: Review the homework from last session

Participants: Men and women separately

Facilitators: Male facilitator facilitates male group, female facilitates female group

Duration: 30 minutes

Steps:

- Discuss in the group possibilities to access credit.
- Ask about the experiences of the participants when discussing with their husbands/spouses on the support the husband could give.
- Ask what they have discussed in the households to improve the income for their businesses, and what they can learn from other households.
- If anyone is willing to share the template for household budgeting, discuss it in the group. Otherwise give room for individual participants to come to you after the session and discuss their plans privately with you as facilitator only.

Activity 2: Plenary discussion

Participants: Men and women together

Facilitators: Male and female facilitator together

Duration: 30 minutes

Steps:

- Bring women and men together, and facilitate the group together.
- What experience have the wives had discussing the husbands' support?
- What experiences have the husbands had discussing with their wives how they could support them?
- What can couples learn from each other?
- What do each still wish to happen to feel comfortable and yet for women to receive the support they need in order for the whole family to benefit from the wife having the ability to put more time into her business due to a reduction in household work?

Activity 3: Filling in the questionnaires

Duration: 30 minutes

Steps:

- To close Module 5, please ask all participants to fill in their questionnaires. Make sure that participants can fill in privately and ensure that participants understand that their answers will not be shared with anyone but with SNV, and that they are anonymised through numbers. Please explain to the participants how to fill in the questionnaires and help them when needed. Once everyone is finished, collect the questionnaires. Do not share them with the rest of the group, or with anyone else, and send them to SNV as indicated on page 14.
- Please also remember to fill in the facilitator's questionnaire that you will find towards the end of this book (Annex 4), and send it together with the participants' questionnaires to SNV as indicated on page 14.

Closing

Ask if anyone has any further questions. Thank the participants for taking part, remind them of their homework, agree on the time and date of the next meeting, and ask everyone to shake each other's' hands

Please invite participants to join the final festive session, and ask them whether anyone wants to perform a short sketch involving material that they have learnt or dealt with during any of these past sessions of the programme.

Closing ceremony

Session 12: Celebration end of process

Objective: Review activities and what was learnt throughout all the past sessions

Participants: Men and women's group together; influencers

Facilitators: Male and female facilitators together

Materials: None

Duration: Approx. 90 minutes

Preparation:

Facilitators prepare a summary of what participants have learnt (5-10 mins maximum). Facilitators pick a cultural song that does not contain traditional role models but advocates for change and sharing tasks.

Activity 1: Reflection on key learnings

Duration: 65 minutes

Steps:

- Ask the participants together to sum up what they have learnt and then ask each participant to share their highlights. (30 minutes)
- Sum up the main learning points of participants and the main messages to take home. (10 minutes)
- Thank the influencers for their support, and ask the influencers to address the participants directly thanking them for their involvement in the programme. (15 minutes)
- Ask the participants to sing the song you have picked together. (10 minutes)

Facilitator's note

Please note that there is no extra budget for this final session. However, there is an overall budget for all your activities during this programme, which should cover for costs of tea and snacks.

Please invite the influencers to this final session. In case you also want to invite SNV personnel to this session, please let Leah Njeri (lnjeri@snv.org) know in advance.

Closing

Ask if anyone has any more questions. Thank everyone for participating and encourage them to keep on thinking about what they have learnt and actively practice change by sharing tasks and sharing decisions. Remind participants of the messages to take home:

- Empowered women raise better families
- ♦ A wise man supports his wife's decisions
- You're still a man when you help your wife in the household
- When a woman and man share the work in the household, the whole family moves ahead
- An economically empowered woman means reduced burden on her husband and better lifestyle for the whole family.
- When you empower a woman you empower the family and the nation.
- Two pairs of hands are better than one: The man's hands and the woman's hands.
- Shared decision is a better decision
- When a husband and wife decide how to spend their money together, the family flourishes
- Empowered women make wise decisions on credits
- A good leader is defined by qualities, not by gender
- Women and men can both be good leaders

Ask everyone to shake each other's hands. Additional celebration as appropriate.



Annex 1: Additional information for facilitators

Remarks regarding group dynamics and occurrences of gender-based violence in the households

At all times during these dialogue sessions, you as a facilitator must be alert to changes in the group dynamics and emotions. Challenging gender stereotypes and discussing men and women's roles could cause tension. If you notice that the mood in the group changes, discuss your observation with your fellow facilitator, and address it in the group together. You could for example say: "We have noticed that the mood in this group has changed, and would like to talk about this", and offer participants the opportunity to share their views and concerns. If you think you cannot handle the situation, please seek advice with SNV's partner organisation on what steps to take next.

Knowledge on gender-based violence

Gender-based violence (GBV) is violence that is directed against either a woman or a man because of their sex (she or he is a woman or a man), and is based on unequal power relations, causing the weaker part physical or emotional harm in the form of e.g. sexual abuse, domestic violence, honour crimes, early marriage, forced marriage, female genital mutilation/cutting and other traditional practices like harmful, sexual harassment and intimidation at work. Although men can also be victims of gender-based violence, more often women are the victims. GBV is a form of abuse that is often carried out by intimate partners.

Key facts and tips:

- The Kenya Constitution prohibits gender-based violence in the Protection Against Domestic Violence Act 2015;
- Communities have socialised men and boys as aggressive, powerful, unemotional and controlling and women as passive, submissive, weak, powerless and dependent (negative socialisation);
- Gender-based violence affects women physically, psychologically, emotionally and also limits their productivity as wives and mothers;
- There are health care, counselling services and legal interventions/redress that address domestic violence;
- The community should not condone gender-based violence;
- There should be community campaigns against gender-based violence;
- Community should create awareness for both men and women that gender-based violence affects the whole family and society;
- Organisations such as Men For Gender Equality Now (MEGEN) and Coalition On Violence Against Women (COVAW) have been formed to create awareness and mitigate gender-based violence;
- Open dialogue in households and communities are one way of resolving disputes as opposed to violence:
- Working in teams on production and marketing is a good time management strategy;
- Instead of everyone doing the production and then going to the market; one team can be given responsibility of marketing;
- Working in teams requires trust, transparency, accountability and open communication.

General knowledge

Women represent 51% of Kenya's population.

Poverty rates for women are higher than for men.

The incidence of poverty is also higher in rural areas where most women live as compared to urban areas.

The reasons for this include socio-cultural barriers, patriarchal land inheritance systems, low literacy levels among women and harmful traditional practices.

Women have minimal access to mainstream incomes, services, power and voice.

The Kenya Constitution (2010) has entrenched Gender Equality in Article 27 (2) as one of its key principles.

Article 27 (3) of the constitution asserts that women and men have the right to equal treatment; including the right to equal opportunities in political, economic, cultural and social spheres, while recognising the cultural practices that are harmful to women and girls as being unlawful.

The constitution is in line with other international instruments such as The Convention on the Elimination of all forms of Violence against Women (CEDAW) 1979, the 1995 Beijing Declaration and Platform for Action, and others that articulate women's rights and gender equality.

Kenya's Vision 2030 is a development blueprint launched in 2006 that outlines the government's pillars for economic growth with the aim of transforming Kenya into a middle-income country whose citizens enjoy "a high quality of life" by 2030 (although Kenya is technically a middle-income country already).

The economic component of The Vision targeted reaching 10% GDP growth by 2017 focusing on six sectors that account for 57% of Kenya's GDP (Gross Domestic Product).

Among these sectors are the agricultural and financial sectors.

The focus on the agriculture sector involves raising incomes in agriculture, livestock and fisheries through internationally competitive value-added processing, increased yields, smallholder specialisation in cash crops, and utilisation or cultivation of uncultivated or newly opened land.

This includes irrigation of arid and semi-arid lands and increased market access for farmers. The financial services include creating a vibrant and competitive financial sector in Kenya to create jobs and boost savings rates to 30%.

This includes increasing bank deposits, dropping interest rates, raising financial inclusion and increasing stock market capitalisation.

Reforms of the banking sector include consolidating smaller banks; credit referencing, streamlining SACCOs and MFIs among others.

There are also other components of the strategy, including a social pillar (covering areas such as health, education, the environment, housing, gender and youth) and a political pillar (covering fair elections, transparency, service delivery, security and public sector reforms).

To achieve these results, Vision 2030 rolled out reforms in eight sectors to boost macroeconomic stability and enhance wealth creation opportunities for the poor: macroeconomic, infrastructure, energy, science and technology, land reform, human resources, security, and the public.

The legal and policy landscape in Kenya has improved remarkably in favour of gender equality. Vision 2030 for instance aims to mainstream gender by making fundamental changes in four key areas, namely: opportunity; empowerment; capabilities; and vulnerabilities.

It aims at increasing allround opportunities among women and increase the participation of women in all economic, social and political decision-making processes.

The government has indirectly provided a boost to the micro-finance sector through the Women's Enterprise Fund (WEF), and the Youth and UWEZO funds, which aim to boost the enterprise sector for women and youth.

The WEF is a semi-autonomous government agency, which has key mandates:

- The provision of subsidised credit for enterprise development and income generation;
- To support and facilitate local and international marketing of goods and services produced by women entrepreneurs;
- To support and facilitate the development of linkages between women-owned enterprises and large companies;
- To facilitate and support investments in infrastructure which supports women's enterprises by provision of loans;
- Organise and conduct capacity building and skills development for women, which improves their self-confidence when they need to seek out economic opportunities.

In addition, the Kenyan Micro Finance Act (2006, 2011) gives guidelines and the control of micro-finance institutions (MFI) in the enterprise sector.

Even with increasing economic empowerment programmes for women in Kenya, there has been little change in women's income. One of the reasons for this may be that women usually invest a higher proportion of their earnings in their families and communities compared to men.

Development of women enterprise programmes can stabilise livelihoods, broaden choices, provide startup funds for productive investment, help low-income people to smooth income flows, and send children to school.

Women also face gender-specific constraints that reduce their productivity and limit their contributions to agricultural production, economic growth and the well-being of their families, communities and country.

While rates of female entrepreneurship are relatively high, these businesses are often informal. They tend to underperform and have a high risk of failure and women achieve lower farm yields than their male counterparts.

This is due to limited capacity – including financial literacy, access to and control over credit they obtain, productive and business assets, control over the use of income and other resources, and leadership skills and confidence as well as underrepresentation in decision-making positions at all levels of society, including in cooperatives.

As a result, female-led businesses are typically smaller and concentrated in low-productivity sectors in local markets where an excess of competition tends to drive down prices and profit.

The National Policy on Gender and Development policy (2000) provides a basis for the Government to underscore its commitment to advancing the status of women.

The policy mandates the Government to address gender inequalities strategically through established institutional frameworks.

The Sessional Paper No. 2, 2006 on Gender Equality and Development provides a framework for the operationalisation of gender mainstreaming in policy, planning and programming in Kenya.

The Kenya Constitution has entrenched Gender Equality in Article 27 (2) as one of the key principles, whereas Article 27 (3) asserts that women and men have the right to equal treatment, including the right to equal opportunities in political, economic, cultural and social spheres while recognising the cultural practices that are harmful to women and girls as being unlawful.

Gender inequity has historically been an issue, particularly regarding ownership, land rights and grievances.

The Constitution as stated provides a framework for addressing gender equality and seeks to remedy the traditional exclusion of women and promote their full involvement in every aspect of growth and development.

Kenya is making strides in three very important areas: women's access to institutions, access to justice, and ability to control and use property.

Consequently, Kenya no longer differentiates between men's and women's access to institutions or the use, ownership and inheritance of property.

Female business owners can now quickly resolve minor disputes in small claim courts. Political parties are required to respect and promote gender equality.

Customary and traditional laws that contradict new legislation – many of which cemented gender inequality have been rendered invalid.

The Government strengthened the national machinery by establishing the National Gender Equality Commission through an Act of Parliament in August 2011.

Its mandate is to contribute to the reduction of gender inequalities and the discrimination against all: women, men, persons with disabilities, the youth, children, the elderly, minorities and marginalised communities.

As early as 1972, the informal sector in Kenya has been recognised as a major employment creation sector ILO (1972). Since then, various policies have been put in place to promote establishment and growth of the sector. Among them is the Sessional Paper Number 2 of 2005 on Development of Micro and Small enterprise for Wealth and Employment Creation for Poverty Reduction. This policy noted "SMEs have great potential for creating a variety of jobs, while generating widespread economic benefits. It therefore provides a framework in line with national goals of fostering economic growth, employment creation, income generation, poverty reduction and industrialisation.

The Government, in 2012 established a state corporation on Micro and Small Enterprise Authority (MSEA) under the Micro and Small Enterprise Act No. 55 of 2012. MSEA was set up for the promotion, development and regulation of Micro and Small Enterprises (MSE) Sector in Kenya. The Authority is mandated to formulate and review policies and programmes, promote and develop the MSE sector, monitor and evaluate implementation policies, programmes and activities related to MSE development. Further, the Authority is established to coordinate, harmonise and facilitate integration of various public and private policies, programmes and activities related to Micro and Small Enterprises in Kenya.

Women comprise approximately 43% of the agricultural labour force in developing countries and as much as 50% in sub-Saharan Africa. Their contribution to agricultural work varies even more widely depending on the specific crop and activity.

Women in agriculture and rural areas have less access than men to productive resources and opportunities.

The gender gap is found for many assets, inputs and services and it imposes costs on the agriculture sector, the broader economy and society as well as on women themselves.

Female farmers produce less than male farmers, but not because they are less-efficient farmers – extensive empirical evidence shows that the productivity gap between male and female farmers is caused by differences in input use.

Closing the gender gap in agriculture would generate significant gains for the agriculture sector and for society.

If women had the same access to productive resources as men, they could increase yields on their farms by 20-30%.

This could raise total agricultural output in developing countries by 2.5–4%. These potential productivity gains are just the first round of social benefits that would come from closing the gender gap.

When women control additional income, they spend more of it than men do on food, health, clothing and education for their children.

This has positive implications for immediate well-being as well as long-run human capital formation and economic growth.

Agriculture is the mainstay of the Kenyan economy and a key livelihood pillar for most of the population. It directly contributes 26% to the annual GDP and another 25% indirectly. The sector accounts for 65% of Kenya's total exports and provides more than 70% of informal employment in the rural areas. The sector comprises six subsectors; industrial crops, food crops, horticulture, livestock, fisheries and forestry.

Livestock sub-sector contributes to the food and cash needs of farmers, provides employment to about 10 million people and contributes 7% to the national GDP.

Both crop farmers and pastoralists keep livestock for food and income.

The key livestock subsectors are beef, dairy, sheep, goats, poultry, camel, piggery and emerging livestock like rabbits

Beekeeping (apiculture) is practiced in most parts of Kenya, particularly in the arid and semi-arid lands (ASAL).

Apiculture contributes directly to household incomes. Kenya produces an estimated 14,600 tons of honey and 140 tons of beeswax annually, all valued at KES 4.4 billion.

Due to the low investment and variable costs involved, beekeeping is becoming increasingly popular in rural areas, especially among pastoralist communities.

The Agricultural Sector Development Strategy 2010-2020 (ASDS) is the overarching national policy document for the agricultural sector ministries and stakeholders in Kenya.

This policy framework is anchored in the long-term development plan for Kenya Vision 2030. For this to happen, a GDP growth rate of 10% per annum is targeted by 2030.

Educated women negotiate utilisation of income more often.

Women have low uptake of loans due to the fear of not being able to pay back the loan.

Business trainings are necessary to educate women to enable them to negotiate over the use of income and how to plan their finances, including repayment of loans. In addition, promote women's groups and encourage women to learn from each other.

Educate women about markets: limited marketing and negotiating skills as well as power because they are poorly organised for market.

To command bargaining power in the market place, organisation is critical and especially into bigger trading groups that can interact and negotiate with middlemen and successfully engage with larger and stronger market intermediaries.

Domestic violence hinders women's empowerment and makes them feel inferior.

The women who engage in business activities improve their confidence and participate in public leadership.

Additional theoretical knowledge

Please note that this section can give you additional understanding of theories explaining power relationships, behaviour change and behaviour change communications strategies that this household dialogue is based on. This material is for your own information in order to understand underlying theories better, but is not designed for sessions with the target audiences. For the sessions with the target audiences please only use the material designed for the sessions as indicated on earlier pages.

1. Five expressions of power¹⁹

Power is the ability to coerce, influence or control. It is relational and expressed as a contest of human agency, whether or not influenced by the underlying social structures or broader historical, social and cultural forces that shape these actors and their ways of relating or acting.

Power Over

'Power Over', has many negative associations for people, such as repression, force, coercion, discrimination, corruption, and abuse. Power is seen as a win-lose kind of relationship. Having power involves taking it from someone else, and then, using it to dominate and prevent others from gaining it. In the absence of alternative models and relationships, people repeat the 'Power Over' pattern in their

¹⁹ Source of the Five Expressions of Power: The first four expressions of power are found in existing models: the power 'from within', the power 'to do', the power 'for' and the power 'with', their description is adapted from Rowlands (1997) Questioning Empowerment: Working with Women in Honduras. Oxfam. UK & Ireland; Ibrahim and Alkire (2007) Agency and Empowerment: A Proposal for Internationally Comparable Indicators. Oxford Development Studies 35 (4): 379-403. The fifth power - the power 'to empower' - was added supported by reflections of Chambers (2012) Provocations for Development. Practical Action.

personal relationships, communities and institutions. New forms of leadership and decision-making must be explicitly defined, taught, and rewarded in order to promote more democratic forms of power.

Practitioners and academics have searched for more collaborative ways of exercising and using power. Three alternatives – 'Power With', 'Power To' and 'Power Within' – offer positive ways of expressing power that create the possibility of forming more equitable relationships. By affirming people's capacity to act creatively, they provide some basic principles for constructing empowering strategies.

Power With

'Power With' has to do with finding common ground among different interests and building collective strength. Based on mutual support, solidarity and collaboration, 'Power With' multiplies individual talents and knowledge. 'Power With' can help build bridges across different interests to transform or reduce social conflict and promote equitable relations. Advocacy groups seek allies and build coalitions drawing on the notion of 'Power With'.

Power To

'Power To' refers to the unique potential of every person to shape his or her life and world. When based on mutual support, it opens up the possibilities of joint action, or 'Power With'. Citizen education and leadership development for advocacy are based on the belief that each individual has the power to make a difference.

Power Within

'Power within' has to do with a person's sense of self-worth and self-knowledge; it includes an ability to recognise individual differences while respecting others. 'Power Within' is the capacity to imagine and have hope; it affirms the common human search for dignity and fulfilment. Many grassroots efforts use individual story-telling and reflection to help people affirm personal worth and recognise there 'Power To' and 'Power With'. Both these forms of power are referred to as agency – the ability to act and change the world – by scholars writing about development and social change.

Power to Empower

'Power to Empower' relates to the notion that leadership requires not only the ability to cross boundaries (as expressed in 'Power With'), but also to share with and empower others. In other words, while it may lead to collective action, it also calls for expanding the power to inspire and capacitate others to perform in, or contribute to, areas of common interest.

'Power to Empower' is about passionate champions who demonstrate that power is only truly gained when it is shared towards common goals, igniting a broader awareness of the need for transformation in the area of social justice and (gender) equality.

2. Theory of Planned Behaviour

The Theory of Planned Behaviour²⁰ is one of the most common socio-cultural models for behaviour change. In this model, the primary determinant of behaviour is the individual's intention to perform it. The individual's intention depends on the attitude (beliefs, values) towards performing the behaviour as well as the individual's perception of the social pressure (subjective norms, i.e. beliefs what other people think the person should do) lying on them to perform or not to perform this behaviour. Additionally, the behaviour is determined by the individual's perceived behaviour control (i.e. does the person think he/she is able to perform the behaviour). If the behaviour change strategy manages to provide the ground for making the behaviour it wants to change socially unacceptable, it is highly more likely to succeed. Equally, if a behaviour that the behaviour change (BC) strategy is aiming to promote inclines in social acceptance, it is more likely to be performed.

Applying this theory means that the BC strategy should focus on personal motivation by presenting information that can support positive attitudes towards the intended behaviour.²¹ It should also emphasise subjective norms and opinions that encourage the behaviour. In order to successfully change behaviour, the individuals also have to be convinced that they are able to perform the behaviour. Perceived knowledge, control over opportunities, skills and resources are crucial in the process.

²⁰ See exemplarily: Armitage, C., & Conner, M. (2001) Efficacy of the theory of planned behaviour: A meta-analytic review. British Journal of Social Psychology, 40, 471–499.

²¹ Godin, G., & Kok, G. (1995) The theory of planned behavior: A review of its applications to health-related behaviors. American Journal of Health Promotion, 11, 87–98.

Often the first step is attitude change. Attitude is based on internal and external factors that help individuals to make decisions, and is constituted through understanding/awareness, emotions associated with an object/a behaviour, and past behaviour.²² To change attitudes, awareness creation and information that can inform individuals, messages that address emotions and can trigger individuals to make decisions, and messages that interlink the attitude to past behaviours are necessary. It is important to stress the benefits of performing the behaviour, and its social appropriateness. See figure below.

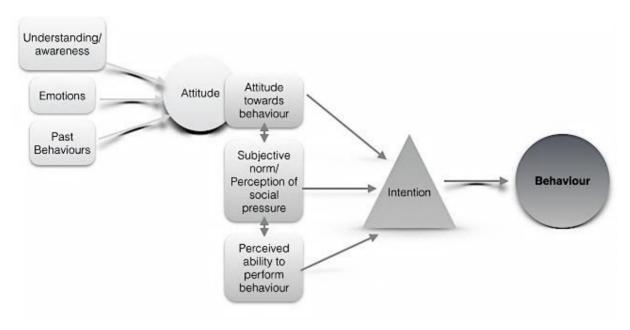


Figure 7: Different steps in the behaviour change process

3. Planning ahead - adapting the communication strategy according to different phases of behaviour change

In order to design the Behaviour Change (BC) strategy effectively, it needs to take into account that behaviour change takes place over time. The Stages of Change Model²³ for behaviour change proposes that change is a process that takes part over a series of six stages. In order to reach the targeted audience(s) and effectively influence their behaviour, it is essential to ensure that the behaviour change intentions and each message sent to targeted audience(s) matches the stage of change that the audience is in, and focuses on methods and content that are viable for this stage. This knowledge of different phases should trickle down into all aspects of the BC (different modules taught by facilitators, designing content for radio shows that run over a longer period etc.). These six stages are:



Figure 8: Different phases of behaviour change

²² Zanna, M. P., & Rempel, J. K. (1988) Attitudes: A new look at an old concept, in: D. Bartal & A. W. Kruglanski (Eds.) The social psychology of knowledge, 315–334. Cambridge, UK. ²³ Prochaska, J., Johnson, S., & Lee, P. (1998) The transtheoretical model of behavior change, in: S. Schumaker, E. Schron, J.

Ockene & W. McBee (Eds.) The Handbook of Health Behavior Change, New York.

4. Stages of change model of behaviour change²⁴

The different stages of behaviour change require different techniques that are broken down accessibly in the following table and should feed into the development of the BC strategy:

Stage of change	Characteristics	Strategic techniques
Pre-contemplation	Not currently considering change (not in the next 6 months)	 Validate lack of readiness Clarify: decision is theirs Encourage re-evaluation of current behaviour Encourage self-exploration, not action Explain and personalise the risk
Contemplation	Ambivalent about change: "Sitting on the fence" Not considering change within the next month	 Validate lack of readiness Clarify: decision is theirs Encourage evaluation of pros and cons of behaviour change Identify and promote new, positive outcome expectations
Preparation	Some experience with change and are trying to change: "Testing the waters" Planning to act within 1 month	 Identify and assist in problem solving regarding obstacles Help audience identify social support Verify that audience has underlying skills for behaviour change Encourage small initial steps
Action	Practicing new behaviour for 3-6 months	 Focus on restructuring cues and social support Bolster self-efficacy for dealing with obstacles Combat feelings of loss and reiterate long-term benefits
Maintenance	Continued commitment to sustaining new behaviour Post-6 months to 5 years	 Plan for follow-up support Reinforce internal rewards Discuss coping with relapse
Relapse	Resumption of old behaviours: "Fall from grace"	 Evaluate trigger for relapse Reasses motivation and barriers Plan stronger coping strategies

5. What is economic empowerment?

Empowerment can be defined as an individual's potential to make purposeful and practical choices. That means empowerment is the ability to transform choices into desired outcomes and actions.²⁵ It is a process that enables powerless people to gain control over the circumstances of their lives. The power does not aim at dominating others but at achieving goals and ends.²⁶ This process is affected by social, cultural, and economic factors,²⁷ and requires both internal transformation (changes in women's personal and political consciousness and agency as citizens) and external transformation (changes in women's social position).²⁸

Empowerment can be seen as a dynamic process that follows a sequence of steps, in which ownership of one type of power increases the likelihood and the ability to exercise other forms of power. This creates a positive 'power spiral'.²⁹

69

²⁴ Table according to SNV WASH BCC Strategy draft, 2017.

²⁵ Allsopp, M.S. and A. Tallontire (2014) Pathways to empowerment? Dynamics of women's participation in global value chains, Journal of Cleaner Production, 107, 114-121.

²⁶ Kishor, S. and K. Gupta (2004) Women's empowerment in India and its states: Evidence from the NFHS,

Economic and Political Weekly, 39(7), 694-712. ²⁷ Upadhyay, U.D., J.D. Gipson, M. Withers, S. Lewis, E.J. Ciarald i, A. Fraser, M.J. Huchko, and N. Prata (2014). Women empowerment and fertility: A review of literature, Social Science and Medicine, 115, 110-120.

²⁸ Mahmud, S. and S. Tasneem (2014) Measuring' empowerment' using quantitative household survey data, Women's Studies International Forum, 45, 90-97.

²⁹ Allsopp and Tallontire (2014), see above.

In order to analyse and track economic empowerment in the course of a BC strategy, three things should be considered relevant:³⁰

- The existence of choice (does a choice exist? This implies the possibility of alternatives)
- The use of choice (does the individual use the chance to choose?)
- The achievement of choice (does the choice generate the desired outcomes?)

The **ability to exercise choice** incorporates three inter-related dimensions: **resources** (defined broadly to include not only access, but also future claims, to both material and human and social resources); **agency** (including processes of decision-making, as well as less measurable manifestations of agency such as negotiation, deception and manipulation), and **achievements** (well-being, outcome).³¹

Resources refers to pre-conditions and does not only include material resources in the more conventional economic sense, but also the various human and social resources, which serve to enhance the ability to exercise choice. Resources in this broader sense of the word are acquired through a multiplicity of social relationships conducted in the various institutional domains, which make up a society (such as family, market, community). Such resources may take the form of actual allocations as well as of future claims and expectations. Access to such resources will reflect the rules and norms, which govern distribution and exchange in different institutional arenas. Heads of households, chiefs of tribes or elites within a community are all endowed with decision-making authority within particular institutional contexts by virtue of their positioning within those institutions. It is important that the attention lies on de facto resources, not de jure resources. Because even if a woman may de jure have resources, that does not mean that she de facto has access to and control over them.

Agency refers to the ability to define one's goals and act upon them. Agency is about more than observable action; it also encompasses the meaning, motivation and purpose, which individuals bring to their activity, their sense of agency, or 'the power within'. While agency tends to be operationalised as 'decision-making' in the social science literature, it can take a number of other forms. It can take the form of bargaining and negotiation, deception and manipulation, subversion and resistance as well as more intangible, cognitive processes of reflection and analysis. It can be exercised by individuals as well as by collectives. Agency has both positive and negative meanings in relation to power. In the positive sense of the 'power to', it refers to people's capacity to define their own life-choices and to pursue their own goals, even in the face of opposition from others. Agency can also be exercised in the more negative sense of 'power over', in other words, the capacity of an actor or category of actors to over-ride the agency of others, for instance, through the use of violence, coercion and threat. However, power can also operate in the absence of any explicit agency. The norms and rules governing social behaviour tend to ensure that certain outcomes are reproduced without any apparent exercise of agency.

Resources and agency together form the *capabilities*.

Achievement refers to whether the desired outcomes occurred.

Measuring empowerment can be exerted in these three dimensions: resources, agency and achievement.³² Regarding the three major issues identified for EOWE, the following questions need to be asked to measure women's empowerment:

→ Do the pre-conditions (material resources and social relationships, rules, norms, decision-making authorities in the surrounding) leave the person whose empowerment we want to measure a choice? Or is there at least the potential for a choice, i.e. for example can the person at least imagine the possibility to have chosen differently?

Indicators: Is it seen as acceptable in the community that men take over more productive and reproductive activities? Does the husband perceive it as acceptable for the woman to choose how she

 $^{^{30}}$ Samman, E. and M.E. Santos (2009) Agency and empowerment: A review of concepts, indicators and empirical evidence, Oxford Poverty and Human Development Initiative.

³¹ Kabeer, N. (1999) Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment, in: Development and Change, Vol. 30 (3), 435-464.

³² For this whole paragraph see: Kabeer, N. (1999) Resources, agency, achievements: reflections on the measurement of women's empowerment, in: Development and Change, Vol. 30 (3), 435-464; Kabeer, N. (2005) Gender equality and women's empowerment: A critical analysis of the third millennium development goal 1, Gender and Development, 13(1), 13-24.

spends her time, co-decide how family income and credits are used and spend, and co-decide on the husband's role in reproductive and productive activities? Can the wife imagine taking other choices?

→ Does the person use this ability to choose in form of decision-making, negotiating over the decision-making, or refusal to let go of any role in the decision-making process?

Indicators: Which decision-making processes regarding the household is the woman involved in? Is she involved in the discussion over who spends how much time doing what in the household (productive, reproductive chores)? Is she involved in decision-making over spending of income (minor and major expenses)? Is she involved in decision-making over taking and spending of credits?

→ Does the person whose empowerment we want to measure achieve with this choice what he/she wanted to achieve?

6. Barriers and facilitating factors to good gender equality practices

- Gender power relations in households: Men own productive assets (land, capital), and decision-making is traditionally a male responsibility, i.e. gender norms influence women's successful involvement in business negatively.
- Male dominance in decision-making.
- Men's negative perception of women providing for the family hinders women's empowerment, fear of losing woman to other men.
- → Target men's perceptions and attitudes regarding providing women with BC strategy.
 - Domestic violence hinders women's empowerment; money is surrendered to keep peace.
 - Men's self-perception as providers and communities' and peers' respect linked to this role hinders women's empowerment.
- → Create awareness seminars to ease men's refusal to accept women joining in to provide for the families and to make joint decisions.³³
 - Heavy workload of women.
 - Lack of women's confidence, 'inferiority complex'.
 - Lack of role models for women.
 - Traditional cultural and religious norms: Patriarchal society; communities' perception of men's role and women's role in the household (women traditionally have a lower status) hinder women's empowerment.
- → Women's role in decision-making should be enhanced, and men's perceptions on women making decisions should be challenged, because women making decisions can increase women's access to and use of assets and incomes.
 - Women's illiteracy hinders their empowerment; women are not confident enough to negotiate when they lack education.
- → Training budgeting for household spending and investment for business, book keeping, added value chains.
 - Women's poor access to credit, and lack of means for quarantees (assets).
- → Promote credit opportunities.
 - Limited ownership, title deeds for women.
 - Women's lack of knowledge of market and prices disadvantages them when negotiating.
- → Trainings regarding financial investments, book keeping, value chains.
 - Lack of exposure and confidence in undertaking business, no business management skills.

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³³ Suggestion in SNV KAP Study, 2017.

Additionally local partners mentioned:

- In Laikipia: Perception of independent women as 'arrogant'.
- In Baringo: Underrepresentation of women in socio-economic and political structures.
- In Isiolo/Marsabit: Religious restrictions (larger percentage of Muslims).

7. Facilitating factors/potential for change³⁴

- Exchange with others/knowledge of other practices and cultures help to economically empower women. In Laikipia for example women stated that they learnt from women of Kikuyu communities living nearby that women could buy land in groups and control their won assets.
- → Promote role models; enable forums for exchange of examples of good practice, also across different ethnic groups.
 - Women state that if they have **positive examples** of other women owning assets, it encourages them to question the male sole ownership over those.
- → Create exchange between women across different ethnical contexts to learn from each other.
- → Create role models.
 - **Education:** Educated women negotiate utilisation of income more often; religious leaders also reported that although there are many institutions extending financial assistance in the counties, there is low uptake of loans due to the fear of not being able to pay back the loan.
- → Business trainings to educate women to enable them to negotiate over the use of income; and how to plan their finances, including repayment of loans.
- → Promote women's groups and encourage women to learn from each other.
 - Educate women about markets: limited marketing and negotiating skills as well as power because they are poorly organised for the market. To command bargaining power in the market place, organisation is critical and especially into bigger trading groups that can interact and negotiate with middlemen and successfully engage with larger and stronger market intermediaries;
 - 90% of all women were found to have access to mobile phones and M-Pesa.
- → Can be used to mobilise women, sending encouraging messages to exchange experience with other women.
 - Encouraging women to use the space available for them (e.g. no men in any county questioned that their spouse could go to the market) and educate women that their culture does not mean that women should not have rights as in all counties, women do not question why they provide more labour than men, yet they have no control of resources. They believe this is their culture and they do not question or seek alternative arrangements, which is why women rarely use the space that is available to take on more leadership.³⁵
- → Promote women leadership for women to question men's role in leadership positions.
- → Role models for financially independent, strong women and women leadership roles.
- → A space available for women is going to the markets without interference from men to sell poultry/eggs/vegetables > Encourage women to improve their production to use this available freedom.
 - Men sharing reproductive chores would free women's time in order to engage in more successful business. Playfully changing roles can be successful in challenging gender stereotypes, and helps to engage men in domestic chores to reduce women's workload.

E.g. UN Women's "Men in the kitchen" Programme in Mozambique changed men's perception that men were not made for kitchen chores, and through cooking courses lessened men's fear of the kitchen and

³⁴ All information from SNV Gender Analysis Report, 2017; SNV KAP Study, 2017; and SNV Baseline Study, unless stated otherwise.

³⁵ SNV KAP Study, 2017.

their fear to be seen as stupid engaging with kitchen chores ("I now know what a women does, and I can do it too)."³⁶

Similar Programmes by Care and Promundo, which promoted the idea amongst men that they could equally do 'women's work'.

- → Create awareness for women's tasks and what exactly they entail to encourage men's participation in household chores and thus free women's time to engage in other economic opportunities.
- → Create role models for men engaging in domestic tasks to overcome attitudes that men who assist in reproductive roles are labelled as "those who are sat on by wives", meaning they are ruled by their wives.³⁷
- → Sensitise men to share work to provide for the family > create opportunities for men to do so, promote shared household chores.
- Since many men do not solely provide for the families any more, but feel this is the way they can earn the communities' respect > How could men earn the communities' respect instead?
 - → Address communities' importance in supporting men in finding new family models that match the reality.
- Men need to be involved in the behaviour change strategy, and messages to actively bring them on board explaining what is in it for them are necessary.
 - → Create modern male role models.
 - → Include information and messages on what is in it for men to change their behaviour towards supporting women more in order to reduce their urge to obstruct women's groups.
- Women's access to loans from mainstream microfinance can encourage them to invest more.
 - → Promote women's rights to own assets and educate women to know these rights.
 - → Create awareness on the gender gap in control over assets and income to increase the potential for women's economic participation.
- **Better time management** regarding productive activities for women.
- → Promote women's groups not only as a tool to give each other financial assistance, but also for shared/cooperative labour options, e.g. not every woman goes to the market to sell eggs, vegetables, poultry but bulks the produce. Via the women's group a group sell can be organised, i.e. one women goes to the market to sell everyone's products, which gives other women time to do and invest in other things, and avoids exploitation by brokers.
- → Time diaries to keep track of the use of time.

Add value addition to women's productions

- → Major factors contributing to lack of value addition include lack of capital and lack of knowledge on the product standards requirements. This consequently slows down women's economic development as most products are sold unprocessed earning little income compared to when there is value addition.
- → Promote options for value addition to products traditionally produced and sold by women, e.g. filleting (e.g. poultry), packaging, processing (e.g. yoghurt), drying (e.g. fruits), marketing to sell it ready made to local retailers.
- → Possible value addition areas as per county:
 - o Baringo: Aloe Vera and honey wax for beauty products, fruits; hay
 - o Isiolo: horticulture value addition, camel milk production addressing the chain from production to market; hay value addition
 - Laikipia: Dairy farming, honey, vegetables, tomatoes, biogas; drying methods used on vegetables; branding poultry chicks for sale and meat
- → Educate mentors helping women entrepreneurship (business coaching, credit and loan management, financial literacy, marketing) as knowledge and exposure are critical for self-confidence and essentially to give more control to women and increase women's opportunities to learn from each other.

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 $^{^{36}}$ UN Women Programme: Men in the kitchen: cooking up change in Mozambique, 2013.

³⁷ SNV EOWE Kenya Baseline Report, 2017.

- New emerging markets requesting **high quality produce** provides new opportunities.
 - → Rebrand the image of old rural woman working on the fields to make agriculture attractive for younger people; create awareness for new emerging markets.
- Women cooperatives and women's groups, as examples show that women who have income from cooperatives are significantly more independent and empowered. They run their households differently from the norm and make decisions based on the income they control. They have used the income to buy their own assets and their spouses have accepted their empowered position at home (e.g. poultry group in Laikipia).
 - → Studies show that women founding groups and raising capital to buy group assets improved the access and control over assets, as well as access to loans. The access to and control over assets increases family income and enhances further business opportunities.
 - → Promote the potential of women's groups and importance of exchange of experiences.
 - Women often decide over the income from women's groups.³⁸
- Increase women's access to productive assets, because studies show that it has noticeably improved access to and control over family assets by groups of women who had bought productive assets such as livestock in Isiolo.
 - → Regarding the decision to take credits from either credit or savings groups (57%), friends and relatives (39%) and microfinance groups (21.5%), it is remarkable that men significantly more often than women state that it is shared decision-making on borrowing funds, as well as on how to spend them.³⁹
 - → That leaves room for discussion, and more dialogue in households on men's and women's experiences whether they have a say in decisions or not.
- Men and women generally agree on what characteristics a good leader should have: a leader is someone who is a peacemaker, advisor, treats people equally, unites people, is competent, generous, keeps his/her promises, is transparent and a role model.
 - → In Marsabit many men stated they would support women in leadership positions as they were humbler, more patient, and able to dialogue before making decisions.
 - → Make use of agreed ideals for a good leader and promote women leadership.
 - → Promote agreed characteristic advantages of women for leadership positions.
 - → E.g. comics on what makes a good leader, or idea for radio show: Imagine in your mind the best leader you can think of. The leader has all these characteristics. In the end several women in leadership roles are introduced to audience.

Studies in other African contexts have shown that women's empowerment can be achieved through education, labour force participation, media exposure, and shifting negative cultural norms that hinder women's empowerment.⁴⁰

For additional information you can also refer to other resources developed under the EOWE programme:

- EOWE Gender Analysis Report, 2017;
- EOWE Knowledge, Attitude and Knowledge (KAP) Study, 2017;
- EOWE Kenya Baseline Report, 2017.

In case you have any questions, or you think the programme is not going as intended, please do not hesitate to contact SNV for advice.

Thank you for your hard work.

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³⁸ SNV Gender Analysis Report, 2017.

³⁹ SNV EOWE Kenya Baseline Report, 2017.

⁴⁰ Musonera, A. & Hesmati, A. (2016) Measuring Women's Empowerment in Rwanda, East Africa Research Papers in Economics and Finance, EARP-EF No. 2016:02.

Annex 2: Sample household budgeting template

The first table is just to give examples, the items have to be named by each participant in the second table, depending on what he/she regularly spends. There is also room for adding categories in the second table.

CATERORY	ITEM	DATE	AMOUNT	TOTAL	Comments
Household	Sugar	07. 04.17	130.00		
Travel	Bus fare				
Utilities	Phone credit				
Children	Exercise book				
Clothing	Socks				
Medical	Aspirin				
Miscellaneous	Hair cut				

CATERORY	ITEM	DATE	AMOUNT	TOTAL	Comments
Household					
Travel					
Utilities					
Children					
Clothing					
Medical					
Miscellaneous					

Annex 3: Sample sessions monitoring tool

Participants will be asked to complete the questionnaire at the end of each session.

How to use this tool

This tool is used after every session to get feedback from the participants on how that session went and the value it has added to them. Since the class is big, the facilitator should cluster the class into groups of five people randomly. Through the help of the facilitator, the group discusses the sessions using this guide and marks the relevant responses to them. Each group fills only one questionnaire and hands it over to the facilitator. The names of the group members are not necessary.

It is expected that the facilitator will analyse the responses given and use the information to improve the next session. These tools together with the analysis by the facilitators are kept in the file.

County name:	Date:	
Session name:		
Name of the HHD Group:		

Put an X in the box

		Very good	Good	Fair	Poor
1	Clarity of instructions				
2	Relevance of activities				
3	Appropriateness of teaching materials/tools				
4	Relevance of information to my situation				
5	The time was well managed				
6	My concerns about empowerment/behaviour change were addressed				
7	I can rate my participation as				
8	Relevance of home work given				
9	Any other comment/observation		1	1	1

Annex 4: Questionnaires for facilitators

This questionnaire is very important for us to improve our strategy, and to adapt the whole process. You are a crucial part in this process. Please try to fill in the questionnaire shortly after your first session with the target group is finished, and answer as detailed as possible.

To be filled by e	ach	FACILITATOR	
1. Name of the C	ount	TV.	
1. Nume of the C	ourn		
2. Community in	whic	ch you did the training:	
3. Which group d	id yo	ou facilitate?	
Content / audience	4.	Was the content of the session clear to the targeted audience? If not, what was not clear?	
	5.	Please describe in <u>detail</u> how the audience reacted to your session. What exactly was the audience's reaction? What questions/topic created most discussion? What created most dissent/argument?	
	6.	Please describe what worked well in this session Please describe in <u>detail</u> .	
	7.	Did the targeted audience engage with the content as expected? If not, why not?	
	8.	Are the example messages received by the targeted audience as expected? If not, why not?	

		you think your group has made
		ogress since the beginning? If not, why
		t? What do you think has changed?
		ease describe in detail and also tell us
		nat makes you come to the conclusion
		at something changed, i.e. give
		amples of different behaviour of the
		rticipants, of different attitudes,
		ferent reactions to you introducing
		w topics etc. (You can leave this blank
		ter the first session, and fill in your
		pressions after more sessions are
		ne)
		e you missing anything in the
facilitator		andbook that would make it easier for
feedback	yo	u to facilitate the sessions?
Other		
comments/		
suggestions		

NB: Discuss this and the annex 3 responses with your programme manager and send a scanned copy to SNV.

Annex 5: Questionnaires for Household Dialogue participants

These questionnaires map the <u>attitudes, behaviour</u> and practice of the Household Dialogue participants at the beginning of the dialogue. They can be used to monitor change over time.

Please note that there are **different questionnaires for men and women**. For each group, you have to print 10 for women and 10 for men. The prints have to be in colour.

The questionnaire is filled in by each individual before the first session (with the help of the facilitator in case of illiteracy), and given back to the facilitator. Ensure you code these questionnaires well so that you can pair the couples later. Analyse these questionnaires to help you understand the participants better. Remember, the information provided by participants is confidential and should not be shared with the rest of the group.

Keep these questionnaire well because during the mid and end term evaluation the information in them shall be used to assess changes amongst the HHDs participants in relation to gender norms.

Once the questionnaires are filled in, please send them back to SNV.

The questionnaires need to be filled in by each participant before the programme starts. At the end of all 9 sessions, please let each participant fill out the same questionnaires again, and send the answers back to SNV. Thank you very much.

Annex 5A: Participants' questionnaire for men



IMPORTANT: We will only use this data for SNV to receive feedback and to improve the programme. Your answers will not be shared with anyone else in your community.

Consent:

We kindly ask you to fill out these questions, because it will help us further develop the EOWE programme. Please note that your answers will not be shared with anyone else in your community or with other third parties. Anonymous (without your name) and aggregated information (from the entire group of people participating in the EOWE programme) will be shared with the project team and with the donor on their request and may be used for communication outputs. This information cannot be traced back to you.

Please sign here that you understand why we collect this information from you and how we will use it. If you do not want us to use this information, then kindly give an empty sheet back to the facilitator.

Name/signature participant:			
Name of the county:			-
Name of the HHD group:			-
Date of filing:			-
Please indicate to what extent you feel the following statements apply to your own situation in the following way:			
0% - Never / No -	hapana / la	88	
25%- Once in a while -	mara moja moja	8	
50% - Sometimes -	kwa wakati mwingine		
75%- Most times-	karibu kila wakati	©	
100% - Always-	kwa wakati wote	©©	
rvey Number			

Sur	vey Number					
1.	How old are you?	25-30	31-35	36-40 41 and older		
2.	Do you have any children?	Yes			No	
		\leftarrow	<		\longrightarrow	
	A) Control over the use of income	Never	once in a while	sometimes mos	t times always	
3.	I always discuss with my wife before making a large/expensive purchase, such as a TV, land, machinery or livestock	88				
4.	If my wife disagrees with me on a large household expense, such as the purchase of a TV, land, machinery or livestock, I will not buy it	88				

5.	I expect my wife to consult with me before spending large amounts of money, for instance on farm equipment, livestock or a brew stove	88	8				
6.	I don't think women have enough knowledge to be able to decide over how to spend money		8				
7.	I feel less of a man when my wife earns her own money	88	8				
8.	It is important that my children see that my wife and I make decisions on household expenses together	88	8		(i)		
9.	Most men in my community do not let their wives make large purchases on their own	88	8		<u> </u>		
10.	Most men in my community often discuss with their wives how to spend household money	88	8				
11.	Men in my community often joke negatively about other men whose wives make decisions over money	88	8				
12.	If my wife would decide how to spend money without consulting me, others will think I have no say in our household	88	8				
	B) Time-use / heavy workload						
13.	My wife does not need my help with household tasks	88	8	<u> </u>	©		
14.	A good wife is able to take care of the household and the children without her husband's help	88	8		$ \bigcirc$	©©	
15.	A real man should not focus his attention on household tasks such as cleaning, cooking and taking care of children	88	8		$\qquad \qquad \bigcirc$		
16.	If my wife would ask for my help, I would help her with household tasks, such as cooking, cleaning, child care, getting firewood	88	8		$ \bigcirc$		
17.	If I see that my wife is busy and the floor is dirty, I clean it myself		8				
18.	I would do more housework, if that means my wife can spend more time on earning money	88	8				
19.	I would feel embarrassed if my neighbour saw me clean the house, get firewood or water						
20.	Most men in my community believe it's okay for a man to help their wives with household tasks						
21.	I know some men in my community who I respect that help in the house, by cooking, cleaning, getting water, etc.						
22.	Most men in my community do not have the time to help their wives with household tasks	88	8		©	© ©	
	C) Access to and decision on credit						
23.	A husband is entitled to (part of) the money a wife receives through her	88	⊗	<u></u>	☺	©©	
	chama						
24.	My wife knows best how to invest money she receives through chamas						
25.	When I get credit, I always discuss with my wife how we can best spend it	88	\square			©©	
26.	I expect my wife to give me a part of the money she receives from credit						
27.	My wife usually decides by herself how she wants to spend the money she received through credit	88	8		$ \bigcirc$	©©	

28. I decide if my wife applies for credit	88	(S)		©©
29. Most women in my community are able to repay their credit loans	88			
30. Most men in my community demand a part of the credit their wives receive				
31. Most men in my community feel uncomfortable with their wives having their own money				
32. Others in my community would think I am foolish for not using my wife's credit money				
D) Leadership				
33. My children would benefit if my wife would become a community leader		\square		
34. Most women I know do not have the right skills and knowledge to be leaders	88			
35. I would support my wife if she would want to become a community leader	88			
36. If my wife was a community leader, I would take over household tasks, such as cooking and taking care of our children				
37. If my wife would become a community leader, others in my community would respect me more				
38. Most men in my community feel that a good woman should not voice her opinions on community matters in public				
39. Others in my community would think my wife is the head of our house if she is a community leader	88			
40. Most men in my community would vote for a female candidate	88			

Annex 5B: Participants' questionnaire for women



IMPORTANT: We will only use this data for SNV to receive feedback and to improve the programme. Your answers will not be shared with anyone else in your community.

Consent:

We kindly ask you to fill out these questions, because it will help us further develop the EOWE programme. Please note that your answers will not be shared with anyone else in your community or with other third parties. Anonymous (without your name) and aggregated information (from the entire group of people participating in the EOWE programme) will be shared with the project team and with the donor on their request and may be used for communication outputs. This information cannot be traced back to you.

Please sign here that you understand why we collect this information from you and how we will use it. If you do not want us to use this information, then kindly give an empty sheet back to the facilitator.

Name/s	signature participant:		
Name o	of the HHD group:		
Date of	filing:		
Please way:	indicate to what extent yo Never / No –	ou feel the following statements ap hapana / la	ply to your own situation in the following $oxtimesoxtimes$
25%-	Once in a while -	mara moja moja	8
50% -	Sometimes -	kwa wakati mwingine	⊜
75%-	Most times-	karibu kila wakati	☺
100% -	- Always-	kwa wakati wote	©©

	Survey Number				
	Salvey Number				
1.	How old are you?	25-30	31-35	36-40	41 and older
2.	Do you have any children?		Yes		No
		<			\longrightarrow
	A) Control over the use of income	Never	Never once in a while sometimes most times alway		
3.	My husband values my opinion when it comes to decisions on expenses	88			
4.	I believe I have the ability to judge if a large expense (such as buying a TV, farm equipment, land or livestock) is good for my family	88			
5.	A real man takes the responsibility for financial decisions, so his wife doesn't have to worry about that	88			
6.	It is important that my children see that my husband and I make decisions on household expenses together	88			00

7. My husband always discusses large expenses (such as equipment, land or livestock) with me before buying a	
8. If I disagree with a purchase my husband made, I tell	nim so
9. I would not want to change the way my husband and I spend our money	decide how we
10. Most women in my community do not tell their husban with a large purchase	ds if they disagree 88 8 9 0 00
11. Most women in my community sometimes hide purcha husbands	ses from their
12. Most men in my community feel uncomfortable to let v money	vomen decide over
13. If my neighbours would know that I have an equal say decisions, they would look down on my husband	in financial 88 8 9 0 00
B) Time-use / heavy workload	
14. I would like my husband to help more with some house as cooking, cleaning, getting firewood, water	ehold tasks, such
15. A good wife is able to take care of the household and t without her husband's help	he children
16. My husband does not understand how much I work on	a normal day
17. My husband often does household tasks, such as cooki	ng and cleaning
If I had a busy day, I will ask my husband to help with children	the house and the
19. If I could, I would like to spend more time earning an i at home taking care of the house and the children	ncome instead of
Most women in my community would think I can't orga my husband would help with household tasks	nise my time if
21. I would feel embarrassed if my neighbours saw my hus our family	sband cooking for
22. Most women in my community can manage their work households without the help of their husbands	
23. I don't know of any men in my community that I respectook, clean or take care of the children	ct that help to
C) Access to and decision over credit	
24. My husband usually has better ideas about how to spethan me	nd credit money
25. A husband is entitled to (parts of) the money a wife re chama(s)	
26. I usually decide by myself if I want to apply for credit	
27. I sometimes hide credit that I received from my husba	nd 88 8 9 0 0 0 0

28. Most men in my community feel uncomfortable if their wives have their own money	88			
Most women in my community would prefer to have sole decision- making over how to spend credit they received				
30. Most women in my community give part of the credit they receive to their husbands	88	8		
31. Most men in my community decide whether or not their wives should apply for credit	88			
D) Leadership				
32. I have the right skills and knowledge to be a good community leader				
33. It would be good for my children if I was a community leader				
34. Most women I know do not have the right skills and knowledge to be leaders				
35. My husband would support me if I wanted to become a community leader				
36. I often speak up in meetings about community issues		8		
37. Women in my community would disapprove of a woman publically voicing her opinion on community issues	88	8		
38. Most men in my community would not feel comfortable with a female community leader		8	(i)	
39. Most women in my community would vote for a female candidate	88	8		

Enhancing Opportunities for Women's Enterprises Social and Behaviour Change Communication to address gender norms that limit women's economic empowerment



