Gender Equality & Social Inclusion (GESI) Training of Trainers (ToT) Manual
Distributed to Sakchyam Programme and Implementing Partners

Implementation Phase Deliverable A0.3
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<td>ADB</td>
<td>Agricultural Development Bank</td>
</tr>
<tr>
<td>AIDS</td>
<td>Acquired Immune Deficiency Syndrome</td>
</tr>
<tr>
<td>BFIs</td>
<td>Bank and Financial Institutions</td>
</tr>
<tr>
<td>CBD</td>
<td>Caste Based Discrimination</td>
</tr>
<tr>
<td>CECI</td>
<td>Centre for International Studies and Cooperation</td>
</tr>
<tr>
<td>CEDAW</td>
<td>Convention on Elimination of all forms of Discrimination Against Women</td>
</tr>
<tr>
<td>CSOs</td>
<td>Community Service Organisations</td>
</tr>
<tr>
<td>DAGs</td>
<td>Disadvantage Groups</td>
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<tr>
<td>DFID</td>
<td>Department for International Development</td>
</tr>
<tr>
<td>FSP</td>
<td>Financial Service Provider</td>
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<tr>
<td>FWDR</td>
<td>Far Western Development Region</td>
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<tr>
<td>EEW</td>
<td>Economic Empowerment for Women</td>
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<tr>
<td>GDI</td>
<td>Gender Development Index</td>
</tr>
<tr>
<td>GEM</td>
<td>Gender Empowerment Measure</td>
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<tr>
<td>GESI</td>
<td>Gender Equality and Social Inclusion</td>
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<td>GoN</td>
<td>Government of Nepal</td>
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<tr>
<td>HDI</td>
<td>Human Development Index</td>
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<td>HPI</td>
<td>Human Poverty Index</td>
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<tr>
<td>KIEDF</td>
<td>Koret Israel Economic Development Funds</td>
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<tr>
<td>ICT</td>
<td>Information and Communication Technologies</td>
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<tr>
<td>ICRW</td>
<td>International Center for Research on Women</td>
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<td>ILO</td>
<td>International Labour Organisation</td>
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<tr>
<td>MFI</td>
<td>Microfinance Institution</td>
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<tr>
<td>MIS</td>
<td>Management Information System</td>
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<tr>
<td>MoFSC</td>
<td>Ministry of Forests and Soil Conservation</td>
</tr>
<tr>
<td>MoGA</td>
<td>Ministry of General Administration</td>
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<tr>
<td>MWDR</td>
<td>Mid-Western Development Region</td>
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<td>NGOs</td>
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<td>PLA</td>
<td>Participatory Learning in Action</td>
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<tr>
<td>RUDI</td>
<td>Rural Distribution Network</td>
</tr>
<tr>
<td>SGBV</td>
<td>Sexual Gender Based Violence</td>
</tr>
<tr>
<td>SEWA</td>
<td>Self Employed Women’s Association</td>
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<tr>
<td>SME</td>
<td>Small and Medium Enterprise</td>
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<tr>
<td>ToT</td>
<td>Training of Trainers</td>
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<tr>
<td>UAE</td>
<td>United Arab Emirates</td>
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<tr>
<td>UNCT</td>
<td>United Nations Country Team</td>
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<tr>
<td>UNDAF</td>
<td>United Nations Development Assistant Framework</td>
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<tr>
<td>UNDRIP</td>
<td>United Nations Declaration on the Rights of Indigenous Peoples</td>
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<td>VDC</td>
<td>Village Development Committee</td>
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Introduction

DFID Nepal’s ‘Sakchyam’ Access to Finance Programme is a key component of the continued development of Nepal’s financial sector, and a driver towards a more financially inclusive Nepal. This training manual of Sakchyam is intended primarily for use by the staff of its own and partners with a basic understanding of gender equality and social inclusion issues at organisation and beneficiaries’ level.

Sakchyam provides technical assistance and matching funding to its implementing partners to achieve the following outputs:

- Better services from Banks and other financial institutions
- Strengthened capacity of formal and semiformal financial institutions
- Improve Financial capability of enterprises and households

The anticipated outcome of the five year Sakchyam project will be greater access to a range of financial services for micro-, small and medium- enterprises (MSMEs) and poor households, including the creation of 88,000 sustainable jobs with 50 per cent of jobs created for women. Other expected outcomes of the programme are 400,000 people gaining new access to a range of financial services of which 50 per cent will be women.

Sakchyam’s GESI strategy (prepared as part of inception phase) has identified the various barriers to financial inclusion faced by the rural poor people, disadvantaged groups, women and youth residing in the Programme’s priority districts for possible interventions. It examined the causes of financial exclusion, the institutional capacities of potential Sakchyam Programme partners to address the issues of such exclusion, and proposed strategic interventions for implementation with these partners for the specific disadvantaged groups.

Mainstreaming GESI Strategy through Sakchyam Outputs and this Manual

Output 1 (Banks and other financial institutions are able to provide more and better services to enterprises): The Sakchyam Programme focus will be to build the capacity of banks in particular to meet the financing needs of women SMEs as well as the youth and DAGs. The Sakchyam programme approach will be to assist the banks in prioritizing industries and sectors dominated by the target groups, identify associated value chain financing needs and design financial products and services catered to these specific needs.

Output 2 (Strengthened capacity of formal and semiformal financial institutions): Sakchyam Programme interventions are aimed at implementing a focused set of policies and procedures in targeted institutions [Cooperatives, Microfinance Development Banks (MFDBs)] oriented towards greater inclusiveness for women, rural poor and DAGs. The output also focuses on creating specialized micro-loan products, micro-banking through branchless banking points and micro-insurance products for target groups identified under the GESI Strategy.

Output 3 (Increased Financial Literacy): The interventions under this output are geared towards behaviour/mind-set change through the implementation of targeted financial literacy enhancement tools with implementing partners (banks, MFDBs, cooperatives and selected advocacy groups) geared at improving the capabilities of the rural poor, women and DAGs in the priority districts of the Sakchyam Programme. Sakchyam Challenge Fund (Sakchyam CF) will catalyse the Sakchyam Programme financial services partners in target districts to broaden the range of financial products, and introduce new channels for delivery of financial services in the rural communities with special emphasis on the rural poor, women, DAGs and the youth.
Role of Sakchyam Partner Financial Institutions in GESI mainstreaming

The Sakchyam partner financial institutions will adopt the GESI approach through an organised process as set forth under the manual. The manual will help institutions in their approach to create space for product and service innovation and relationships, so that girls, boys, women and men-of any age, class, caste, ethnicity and religious identity are enabled with financial access in order to live with dignity and participate meaningfully within their communities.

The key requirements for partners that the Sakchyam programme has called for as part of this manual include:

- Nominate a GESI focal person to look after GESI related activities and its impact
- Include GESI indicators in their overall planning, monitoring and evaluation and reporting systems
- Balance staffing configurations in their operations from a GESI perspective
- Conduct training and capacity development activities for its staff, co-partners and stakeholders
- Identify barriers to financial inclusion for targeted groups and work to address the barriers
- Create awareness and sensitize community people in relation to GESI
- Accord high priority to incorporating GESI information while developing financial literacy curriculums.

Sakchyam will support partners in GESI mainstreaming through technical guidance and capacity enhancement, including training for stakeholders/partners on the planning, monitoring, evaluation and reporting of their GESI efforts. The programme has integrated the GESI dimension into all its thematic, cross-cutting components and will improve the effectiveness of programme delivery through research and chronicling of lessons learned through feedback from partners and beneficiaries.

Purpose of the Manual

Capacity development of financial service providers in the Gender Equality and Social Inclusion (GESI) context has become an important means for changing organisational behaviour for addressing the barriers to inclusion. In order to ensure GESI as a key entry point, partner institutions have to recognise gender equalities and social inclusion as a priority sector and integrate GESI in the organisation’s mission, goals, objectives, management system and approaches. For this to happen, they must have a GESI focal person within the organisation. Partner institutions can develop and implement a rural poor, gender, Disadvantage Groups (DAGs) and youth analysis framework. They may prepare GESI policies and operational guideline, provide training on GESI to their staff or partners and use GESI lens in each cycle of the project intervention. The Sakchyam programme intends to work with the partner institutions to develop a GESI friendly organisational culture that plays an influential role in the effective mainstreaming of gender equality and social inclusion.

The Sakchyam programme will provide Training of Trainers (TOT) to GESI focal personnel, head of HR departments, branch managers and other relevant persons from all its partner institutions. Through this training, the participants will have a practical understanding of gender and social inclusion through the project implementation in the programme districts.

Through the use of the TOT manual, practitioners will be able to achieve the following:
- Build a common understanding of the gender perspectives of the Sakchyam programme;
- Understand why gender equality and social inclusion should be pursued at the local level;
- Be aware of the barriers to women’s and DAG’s participation that may be encountered;
- Enhance training skills of implementing staff to facilitate gender-sensitive training courses;
- Suggest practical tools and methodologies to be used in engendering products and services;
- Identify and suggest effective products and services from GESI perspectives;
- Identify and implement key interventions for addressing GESI concerns throughout the programme/project interventions; and
- Provide a platform for action planning for future capacity building initiatives.

**How to use this manual**

The purpose of the ToT manual module is to provide the trainers/facilitators with background information on how to plan, organise and implement training programmes in GESI mainstreaming. In particular, it will provide essential information on designing a training program, training methods, principles of adult learning, the role of a trainers/facilitators and preparation of a training sessions.

The manual has been designed as both a practical tool and a reference resource for carrying out gender equality and social inclusion awareness training by Implementing Partners on its mainstreaming. The manual has been divided into two sections.

**Section one** will illustrate the organisation of this TOR manual, and introduction to the training modules included, and key concepts promoted by the modules. This section will also provide the training cycle/methodology recommended to be used by future trainers. The section will then conclude with providing the recommended three day agenda for the TOT delivery using the three modules.

**Section two** includes the three training modules developed by Sakchyam to serve as guidance to the trainers in conducting training of staff of financial institutions and partners. These are:

**Module 1:** Key Concepts on GESI: i) Introduction and climate setting; ii) Concepts on gender and other related terminologies; iii) Sexual and gender based violence; and iv) Understanding GESI in Nepali context; GESI impact on access to finance: why financial institution should consider GESI strategy?

**Module 2:** Institutionalising GESI Mainstreaming in Partner Institutions and Capacity Development: i) Understanding GESI Disparities within Organisations; ii) Developing a GESI checklist to assess gender impact of financial institutions; iii) Developing a rural poor, gender, DAGs, and youth analysis framework and iv) Capacity building of target groups.

**Module 3:** Designing and Developing Financial Products to Support Gender Equality and Social Inclusion: i) Exploring constraints/barriers, interests, needs and potentialities to the rural poor, women, and DAGs in specific financial access and chain initiatives; ii) Incorporating GESI in products/service development process; iii) Exercise to develop sample products for women, DAGs and youth and iv) GESI operational guidelines and Plan of action.

**The annexes** provide additional resources that complement this manual and could be used by both the partner institutions in developing internal GESI strategy as well as by trainers. The documents are referenced throughout the manual.

Future trainers are encouraged to use participatory methodologies that aim to develop participants’ abilities and skills to recognize the Gender Equality & Social Inclusion issues in the Nepalese society, especially the context of the far western and mid-western regions (FMWRs), and provide practical steps in addressing them. This will enable development of critical consciousness for social change and transformation in the community. The approach is based on the belief that every individual has valuable knowledge, skills and experiences that they bring to any process. The Trainers must therefore encourage participants to contribute their diversity of experience, thus becoming facilitators of their own, and others’, learning. The methods used in the training include: context-specific case studies; discussion and focus groups; problem-solving exercises; simulations and presentations. Though case studies are provided, the trainers may need to modify them and encourage the participants to develop new ones using their knowledge and skills from their practical experience of working in the community in the working districts of Nepal.
It is assumed that the people using this manual will have undergone training on participatory teaching and training skills and experience of facilitating groups. However, we have provided some basic introductions and guidelines on the general principles of participative training methodologies. The facilitator needs not to have high educational background. Facilitators need good listening skills, be credible, have an understanding of group dynamics and are able to encourage mutual respect and understanding themselves and the group.

Section 1: Organisation of the ToT manual

Gender and social inclusion training is a development intervention which aims to create change awareness, knowledge, skills and behaviour in relation to financial access and economic empowerment. It differs from training in other subjects in that it touches on personal and political issues, organisational structure and its performance even where this is not deliberately planned. As such, training on GESI should use approaches that can both be seen to follow a development-education principle of starting from people’s experience whether it be control and examination of the women’s role at the lowest to the highest level in the community or even one’s role as a member of the family unit. On the other hand it is also important to clarify that exclusion issues of both women and disadvantage groups of the society differ in the circumstances. Women’s issues are key consideration during the whole training, while issues of inclusion of disadvantage groups need to be discussed separately.

It is important from the starting of the workshop/training that the facilitators make it clear to themselves and the participants the following tips on GESI:

- GESI is a core element of DFID Sakchyam Access to Finance for Poor Programme implemented by Louis Berger
- GESI in relation to financial access and value chain concern in Nepalese context is noteworthy, appraisal of barriers at every step including training/workshop and its proper amendment is essential
- Poverty, gender and social discrimination are not the problems of poor, women and excluded groups only
- Better jobs for women benefit individuals, families, communities, companies, and economies. With more income and financial independence, women can increase household spending on children’s nutrition, health, and education. The potential for social and economic change is too good to pass up.
- Understanding of the geography, culture, ethnic diversity is equally important while mainstreaming GESI in the programme
- Geographic terrain that hinders infrastructure development, lack of access to technical skills in improving production and processing of agricultural and non-agricultural products, limited/non-existent access to financial services and disconnect between the producers and the market
- Engaging male members of society for gender mainstreaming is much more meaningful
- Implementing Partners may prepare GESI policies for the organisation and follow inclusion policies right from staffing and their performance
- Businesses of all sizes can engage and empower women entrepreneurs by including them in their value chain, and boosting their capacity
- By empowering women in leadership positions, organisations can ‘fast-track’ gender equality and demonstrate its practical benefits
- Deep cultural change is required for businesses and organisations to see the true benefits of gender equality

It is assumed that the people using this manual will have undergone training on participatory teaching and training skills and experience of facilitating groups. However, we have provided some basic
introductions and guidelines on the general principles of participative training methodologies. The facilitator needs not to have high educational background. Facilitators need good listening skills, be credible, have an understanding of group dynamics and are able to encourage mutual respect and understanding themselves and the group.

This manual is geared towards ensuring that participants are actively involved in the sessions. Instead of the methodologies applied here, facilitators may employ other methods which they think would be effective and maximise time use and participants' involvement. Prior to the training, the facilitator should ensure that all workshop materials are available and adequate; and there is enough room and facilities (tables and chairs) for the participants. All flipcharts should be written and hand-outs and documents photo-copied beforehand.

Though GESI training does make a significant difference, it is not a cure for all problems. Changes in policy, procedures and staffing also need to be considered as alternatives or additions to training. As such, it must be made clear what training can and cannot achieve to avoid over-high expectations and inappropriate content.

Learning will take place more effectively if the training is designed using participatory learning approach, better known as Participatory Learning in Action (PLA). This approach requires that the training is conducted using participatory methods and appropriate and relevant training materials, with minimal theoretical/academic hand-outs. The facilitator/trainer can encourage participation by using local materials, songs, stories and role-plays, and by analysing these from a gender perspective. Also important is using gender-inclusive language.

**Recommended Training Cycle**

A participatory gender mainstreaming training cycle has the following stages/steps:

<table>
<thead>
<tr>
<th>Stages</th>
<th>Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>STEP 1: Situational analysis</td>
<td>This refers to analysis of the organization's goals and objectives in regard to training as capacity building intervention.</td>
</tr>
<tr>
<td>STEP 2: Target group</td>
<td>Identification and selection of the target group to be trained. If the selection is not adequately done then there is very big likelihood of training packages for the wrong group, hence the impact of training can be negative.</td>
</tr>
<tr>
<td>STEP 3: Training/Learning needs assessment</td>
<td>A Training/Learning Needs Assessment should be conducted to determine the training needs/gap.</td>
</tr>
<tr>
<td>STEP 4: Setting objectives</td>
<td>SMART (Specific, Measurable, Attributable, Realistic and time bound) objectives should be set and lesson plans developed.</td>
</tr>
<tr>
<td>STEP 5: Training methods</td>
<td>Decide on the appropriate participatory training methods and source of training materials and equipment.</td>
</tr>
<tr>
<td>STEP 6: Training programme design and curriculum development</td>
<td>The curriculum development and programme design is the next step followed by conducting the training.</td>
</tr>
<tr>
<td>STEP 7: Monitoring and evaluation</td>
<td>Monitoring and evaluation of the training is a continuous exercise that should be done during the session, day to day and/or periodically at every stage of the training cycle.</td>
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</tbody>
</table>

**STEP 1: Situational analysis**: In order to address the GESI issues on the ground through your partners, you need to analyse the whole structure, staff and their goals and objectives whether it is matching to mainstreaming GESI or not. Find the gaps at staff level to address the barriers to facilitate the process reaching to the targeted beneficiaries.
STEP 2: Target group: The target group may differ time to time and place to place. Be sure whether the target group is service providers or direct beneficiaries and it will make it easier to identify the need gaps. If the group is heterogeneous (Mixed type), you need to design training accordingly, i.e., choosing methodologies, language, training aids etc. and make the training more participatory. Participatory training is participant centred. It encourages learning through the experiences of participants. The role of the facilitator is to act as a catalyst and build on the experiences of participants.

STEP 3: Training/Learning needs assessment: Training needs analysis is the diagnostic part of the whole training process. Failure to conduct sound analysis means that the whole training goes wrong. An important part of analysing training needs is looking at how difficult these will be to meet. A training need, for example, might be very important or critical, but also very difficult or even impossible to deal with in a short training session. Facilitators should consider time, resources and the situation when deciding what training needs to address in a session.

STEP 4: Setting objectives: A training objective describes what the trainee (participant) will be able to do to demonstrate that he or she has acquired the specific knowledge, skills or competencies that are the focus of the lesson or activity. Objectives should be realistic, clear and attainable. They should also encourage the full and equal performance of women and of men. Objectives should be made very clear because of the following reasons:-

- To help the learner to have a clear goal during the training
- The trainer should be clear about what the learners should do after undergoing training
- The trainer should avoid gaps and unnecessary duplication
- To help the trainer in selection of approach, methods and materials

STEP 5: Training methods: Training methodology varies from one trainer to another. Suggested training methodology should be based on the objectives focusing on the learners’ training needs and participatory tools (Please see some key training methods in Annex-I).

STEP 6: Training programme design and curriculum development: Topics (or content) should flow from objectives. Several topics might be required to fulfil one objective. There can be gender gaps in knowledge, skills or attitudes related to the training topic. There may also be similar gaps among the men or among the women who attend. Strategies before, during and after the workshop may be needed so that workshop content can benefit all. Extra topics should not be included if they do not contribute to the specified objective. Effective training plans require the effective organisation of content. Emphasise the need for activities to be locally relevant, participatory and interesting. Encourage participants to choose activities that: 1) draw on participants’ daily life and experience; 2) use locally-available resources, i.e., local case studies, speakers, songs, proverbs, art; 3) require males and females to step into each other’s shoes so they acquire deeper understanding of gender issues.

STEP 7: Monitoring and evaluation: Monitoring can be done at two levels:

- Monitoring during session by trainers/facilitators themselves-Monitoring process should give feedback and information from both men and women who participate in the training. During session monitoring facilitators can identify how women and men are responding to the training, in time to change their facilitation style to better meet women’s and men’s needs.
- Monitoring from outside (i.e., from the top level staff/offices etc)

Training can be evaluated at three levels as follows:-

- After each session
- At the end of the training workshop
- Continuously at the work place
An adaptable sample of monitoring and evaluation form is appended at the back of this manual (Please see Annex-II).

Role of trainers/Facilitators (In summary)

a. **Before training**
   - To interpret the training programme and curriculum
   - To plan and develop the training sessions
   - Identify the appropriate training resources
   - Decide on the relevant training approach and methods
   - Decide on the presentation style and steps.

b. **During training**
   - Setting the training arrangement including the sitting pattern
   - Carrying out the actual training
   - Guiding and directing the learning process
   - Ensuring full involvement and participation
   - Controlling the patterns of learning interactions and contributions from the learners
   - Carrying out continuous assessment of the way learning is taking place and taking immediate action to retain orderliness and proper learning
   - Carrying out an evaluation at the end of each session and module.

c. **After the training**
   - Carrying out an analysis of the evaluation results
   - Noting the areas that need to be corrected in future
   - Follow up with the action plan prepared by participants
   - Compiling a report of the training.
# Proposed Agenda for the ToT Delivery

## Agenda Day-1

### Module-1: Key concepts on GESI

<table>
<thead>
<tr>
<th>TIME</th>
<th>SESSION</th>
<th>OBJECTIVES</th>
</tr>
</thead>
<tbody>
<tr>
<td>09:00 – 10:30</td>
<td><strong>SESSION 1: Introduction and Climate Setting</strong></td>
<td>Create a sense of ownership for the participants to the workshop/training introduction</td>
</tr>
<tr>
<td>10.30-10.45</td>
<td>Tea Break</td>
<td></td>
</tr>
<tr>
<td>10:45 – 12:15</td>
<td><strong>SESSION 2: Key concept on GESI</strong></td>
<td>Allow participants to reflect on what disparities exist and why to consider these disparities through programming</td>
</tr>
<tr>
<td></td>
<td>A. Social Inclusion in Nepalese context</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Gender &amp; Terminologies</td>
<td>Make a general understanding on gender and terminologies</td>
</tr>
<tr>
<td>12:15 – 13:00</td>
<td>Lunch Break</td>
<td></td>
</tr>
<tr>
<td>13.00-14.30</td>
<td><strong>SESSION 3: Sexual and Gender Based Violence (SGBVs) and its impact to the family economy</strong></td>
<td>Build common understanding on SGBV and economic empowerment</td>
</tr>
<tr>
<td>14.30-14.45</td>
<td>Tea Break</td>
<td></td>
</tr>
<tr>
<td>14.45-16.15</td>
<td><strong>SESSION 4: Understanding GESI in Nepali Context- Why financial institutions should consider GESI strategy?</strong></td>
<td>Understand GESI mainstreaming and its needs in Nepalese context</td>
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<tr>
<td>16.15-16.45</td>
<td><strong>SESSION wrap up</strong></td>
<td></td>
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</tbody>
</table>

## Agenda Day-2

### Module-2: Institutionalising GESI mainstreaming in partner institutions and Capacity Development

<table>
<thead>
<tr>
<th>TIME</th>
<th>SESSION</th>
<th>OBJECTIVES</th>
</tr>
</thead>
<tbody>
<tr>
<td>09:00 – 10:30</td>
<td><strong>SESSION 5: Understanding GESI Disparities within Organisations</strong></td>
<td>Enable participants to identify the different expressions of GESI disparities or imbalances in organizations.</td>
</tr>
<tr>
<td>10.30-10.45</td>
<td>Tea Break</td>
<td></td>
</tr>
<tr>
<td>10:45 – 12:15</td>
<td><strong>SESSION 6: Developing a GESI checklist to assess gender impact of financial institutions</strong></td>
<td>Contribute to a better understanding of GESI mainstreaming policy and strategy.</td>
</tr>
<tr>
<td>12:15 – 13:00</td>
<td>Lunch Break</td>
<td></td>
</tr>
<tr>
<td>13.00-14.30</td>
<td><strong>SESSION 7: Developing a rural poor, gender, DAGs, and youth analysis framework</strong></td>
<td>Be able to apply the checklist to identify potential GESI issues and address the said issues/problems</td>
</tr>
<tr>
<td>14.30-14.45</td>
<td>Tea Break</td>
<td></td>
</tr>
<tr>
<td>14.45-16.15</td>
<td><strong>SESSION 8: Capacity building of target groups</strong></td>
<td>Provide technical capacity to use GESI lens in training, guidelines, business counselling, coaching and mentoring</td>
</tr>
<tr>
<td>16.15-16.45</td>
<td><strong>SESSION wrap up</strong></td>
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<tr>
<td>TIME</td>
<td>SESSION</td>
<td>OBJECTIVES</td>
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<tr>
<td>09:00 – 10:30</td>
<td><strong>SESSION 9</strong>: Exploring constraints/barriers,</td>
<td>- Understanding women in decision making and leadership positions in business and in the economy</td>
</tr>
<tr>
<td></td>
<td>interests, needs and potentialities to the</td>
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<td></td>
<td>rural poor, women, and DAGs in specific</td>
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<tr>
<td></td>
<td>financial access and chain initiatives</td>
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<tr>
<td>10.30-10.45</td>
<td>Tea Break</td>
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<tr>
<td>10:45 – 12:15</td>
<td><strong>SESSION 10</strong>: Incorporating GESI in products</td>
<td>- Introduce participants to framework for product and service formulation, implementation and M&amp;E process</td>
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<td>and services development, implementation and</td>
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<td></td>
<td>M&amp;E process</td>
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<td>12:15 – 13:00</td>
<td>Lunch Break</td>
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<tr>
<td>13.00-14.30</td>
<td><strong>SESSION 11</strong>: Exercise to develop sample</td>
<td>- Identify the simplified and affordable products and services for women and DAGs(Value Chain prospects)</td>
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<td>products for women, DAGs and youth</td>
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<tr>
<td>14.30-14.45</td>
<td>Tea Break</td>
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<tr>
<td>14.45-16.15</td>
<td><strong>SESSION 12</strong>: GESI operational guidelines</td>
<td>- Prepare for an operational guideline for each partner and develop follow up mechanisms</td>
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<td>and Plan of action</td>
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Section 2: Training Modules

Module-1: Key concepts on GESI

SESSION 1: Introduction and Climate Setting

OBJECTIVES:
- To get participants and facilitators to begin to know each other names
- To explore the assumptions and stereotypes held by the group
- To explore the range of talents, experience and achievements in the group
- To establish the participants expectations of the workshop and to agree to a group learning contract

SESSION 2: Concepts on gender and Social Inclusion

Social Inclusion in Nepalese context

OBJECTIVES:
- To discuss why we need to develop the capacities of those at the back so that they are able to enjoy their rights. The more rights they are able to exercise the more they will make it to the front.

Concept on Gender and Terminologies

OBJECTIVES:
- To define gender and identify the differences between sex and gender
- Deepen their understanding of gender discrimination

SESSION 3: Sexual and Gender Based Violence (SGBVs) and its impact to the family economy

OBJECTIVES:
- To explore the participants’ knowledge and understanding on sexual and gender-based violence.
- To brainstorm the types and causes of sexual and gender-based violence.
- To discuss ways of preventing and responding to sexual and gender-based violence.

SESSION 4: Understanding GESI in Nepali Context- Why financial institutions should consider GESI strategy?

OBJECTIVES:
- Understand GESI mainstreaming and its needs in Nepalese context
- Analyze a case-study from the perspective of gender mainstreaming in ‘Sakchyam’
- Illustrate the connection between Women, Gender, Disadvantage Groups, Youth, Local financial service providers etc.
SESSION 1 - Introduction and Climate Setting

To create a sense of ownership for the participants to the workshop/training introduction

TIME: 90 Minutes

AIM: To familiarize participants with each other and to have common understanding of training/learning process and outcome.

OBJECTIVES:
- To get participants and facilitators to begin to know each other names
- To explore the assumptions and stereotypes held by the group
- To explore the range of talents, experience and achievements in the group
- To establish the participants expectations of the workshop and to agree to a group learning contract

MATERIALS NEEDED: Flip Charts, Pens and etc…

STEP 1: Bring the participants in round circle and start:

i. Have every participant introduce themselves by giving their first name using an adjective that starts with the same letter as their first name - e.g. “Lucky” Lalita, “Brave” Bir Bahadur, “Bold” Balkrishna etc. Let participants tell the name of the person in circle starting from the first participants. Come up to the end of the circle one by one.

ii. One key expectation and write it on the flip chart

iii. One gender or inclusion issue you have been faced with- write in flip chart

iv. The participants to tell one secret they have never told anybody

STEP 2: After the expiry of the time let each participant to tell one secret they have never told anybody.

Expectations

STEP 3: Facilitator hands out two stick on pads to each of the participants (2 Min)

1. Ask participants to think for one minute of their fears and Expectations that they have about the workshop.

2. They then stick it up on separate flipchart and together the facilitator and participants discuss the expectations and fears of the group.

STEP 4: Find out whether the expectations do or do not tally with the workshop objectives.

STEP 5: Put up the workshop objectives and discuss it with the participants. Explain how some of their expectations will or will not be met during the workshop.

STEP 6: Distribute the workshop Programme to the participants.

STEP 7: Ask the participants to create the workshop norms in plenary session. Let the norms be boldly written on the flipchart paper and hanged in place where all can see during the workshop.

Examples of workshop norms:
- Punctuality
- Respect of others opinion
- Full and active participation by all
- No phones, smoking, chewing or drinking alcohol in the workshop room
- Any others…
STEP 8: During a plenary session let the participants brainstorm and suggest some of the responsibilities and portfolios that need to be addressed during the workshop. Get some volunteers or suggestions. Some areas that may need attention include:

- Time keeping
- Listening heart
- Training reporting
- ................

STEP 9: Facilitator will distribute Pre- test questions (Please see the pre-test/post test questions in Annex-III) to participants and ask one volunteer to read. Facilitator will ask for clarity, ask them to circle the appropriate choice and return the pre-test to the facilitator. Inform participants that the questions will be asked again after the training over.
SESSION 2: Concepts on gender and Social Inclusion

A. Social Inclusion in Nepalese context

To provide a general concept on the social inclusion through “Power-Walk” exercise, presentation and discussion (This will help for realization of the barriers related to the social inclusion).

TIME: 45 Minutes

AIM: To allows participants to reflect on what disparities exist and why to consider these disparities through programming.

OBJECTIVES:

- To discuss why we need to develop the capacities of those at the back so that they are able to enjoy their rights. The more rights they are able to exercise the more they will make it to the front.
- To discuss why we need to develop the capacity of those at front to better relate and respond to the legitimate aims of those at the back.
- To understand on how the Sakchyam programme is trying to address the issues

MATERIALS NEEDED: Flip Charts, Pens, meta-cards, bowl, multi-media etc…

STEP 1: The participants will be requested to come on the open ground and ask them to start off in a straight line at the middle of the ground (The line where participant stands will be considered as a birth of every individual):

i. Ask participants to pick up “character cards” (A folded piece of paper which tell the character of the individual) from the bowl

ii. Tell them to keep the character they have got very confidential

iii. Ask participants to listen to the statements and for every statement to which the character they are representing could answer ‘yes’, they should take one STEP forward. Those characters to whom the answer would be ‘unclear’, should remain in place (note: You need enough space for at least some of the people to take 20 steps forward). If those characters who would answer “no” take one step backwards, but this usually requires a large open space, such as a football field or park area. Please see the statement and character cards below (You can contextualize these statements and characters):

Statements:

1. I get to meet visiting government officials
2. I can read newspapers regularly
3. I have time and access to listen to the radio
4. I have access to micro credit
5. I can speak in extended family meetings
6. I have access to confidential counselling services
7. I can buy condoms
8. I expect to go to secondary school
9. I can enjoy a healthy environment in my community
10. I won’t face discrimination or stigma when using public services
11. I will be consulted on issues affecting financial services in our community
12. I can pay for treatment at a private hospital if necessary
13. I eat at least two full meals a day
14. I sometimes attend workshops and seminars
15. I am not in danger of being sexually harassed or abused
16. I have my children studying in a private school/college
17. I can question expenditure of community funds
18. I get paid the at least the official minimum wage
19. I have access to or can afford the legal counsel of a lawyer
20. I have access to public financial information from the financial sectors

Character Cards (Single character in each piece of paper/card):
- Local Development Officer
- VDC Chairperson
- Branch Manager of a commercial bank
- Dalit woman from a remote village
- Unemployed 8 class passed girl, 14 years
- School teacher (female), in a school with many children orphaned after death of their parents while they were out of country for foreign employment
- Woman right activist from local community (27, years)
- Gay HIV/AIDS activist, 24, victim of death threats
- Orphaned girl, aged 13
- Grandmother caretaker of 9 children orphaned by AIDS
- Minister of Women Children and Social Welfare
- Primary school boy, aged 12
- Girl age 16, working as a sex worker
- Unemployed boy, aged 17
- A survivor of sexual gender based violence whose case is in district court
- Girl staying in safe home after passing long domestic violence
- Human Rights Lawyer
- Minister of Finance
- Political party leader, male, aged 47
- National Dalit NGO Director
- Male worker at a shoe factory, earning 50 $ per month
- Member of National Women Commission
- Policeman who frequently pays for sex, aged 34, father of 4 kids
- Local Journalist, female, aged 26
- Director of a National TV Channel, male, aged 47
- Wife of labour migrants in village
- Male prisoner
- Rich businessman, aged 37
- Male Constituent Assembly Member from an indigenous group, aged 65
- Young, uneducated seasonal migrant worker

Discussion on the ‘Power Walk’

STEP 2: Identify who are those at the front? Why are they at the front? There are at the front because they know and have the capacities to exercise their rights? Who are those at the back? Why are they at the back? Ask the following questions to the people at back-
- Who you are as per your character?
- How is your feeling to be at back?
- What reasons you think to be back?
- In your opinion, how you can come towards front?

Ask the following questions to the people who are at front-
- Who you are as per your character?
- How is your feeling to be at front?
- What reasons you think to be at front?
- In your opinion, how you can help for the people who are at back?

**STEP 3:** Make a discussion with whole group through the following questions:

- When we arrive in a community, who are more likely to become our main partners? Who are the ones for which our programmes are ultimately intended? Are people at the front aware of the real problems experienced by those at the back?
- What strategies should we put in place to reach those at the back and include them in our programme?

**STEP 4:** Make a slide show presentation on definition of social inclusion based on the following notes:

**Trainer’s note on social inclusion**

Social inclusion is defined as the removal of institutional barriers and the enhancement of incentives to increase access of diverse individuals and groups to development opportunities (World Bank Sectoral Analysis Sourcebook, 2003). The removal of institutional and social barriers which prevent particular groups of individuals from accessing opportunities and resources such as education, income generation and healthcare (CECI Uniterra Nepal 2008a).

There is a diversity of definitions and views on social inclusion. The definitions have changed over time and differ according to the theoretical perspective or paradigms used. The concept of social inclusion is comparatively less well defined and theorized.

Social exclusion is a concept commonly used in development, particularly following the World Social Summit in Copenhagen in 1995. Thereafter a number of multilateral development agencies, notably the World Bank and the International Labour Organisation, adopted social exclusion as a multidimensional framework. It served to broaden poverty analysis and focus attention on both the causes and impact of social disadvantage.

Social exclusion is a concept that can describe, on the one hand, a condition or outcome, and, on the other, a dynamic process.

As a condition or outcome, social exclusion is a state in which excluded individuals or groups are unable to participate fully in their society. This may result from:

- their social identity (for example race, gender, ethnicity, caste or religion), or
- social location (for example in areas that are remote, stigmatised or suffering from war or conflict)

As a multidimensional and dynamic process, social exclusion refers to the social relations and organisational barriers that block the attainment of livelihoods, human development and equal citizenship. It can create or sustain poverty and inequality, and can restrict social participation. As a dynamic process, social exclusion is governed by:

- social and political relations, and
- access to organisations and institutional sites of power

Social exclusion in Nepal is seen as one of the root causes of poverty and of the ten year conflict between the country’s constitutional monarchy and the Communist Party (Maoist). Key dimensions are seen as caste, ethnicity and gender, alongside feudal patterns to social and economic relationships, including bonded labour.

In order to address the exclusion issues, DFID Nepal has made social inclusion one of its core objectives, understood in relation to the back-drop of poverty and conflict. DFID is focusing on livelihoods, social mobilisation and enhanced governance among excluded caste and ethnic groups and among women.
B. Concept on Gender and Terminologies

TIME: 45 Minutes

AIM: To make a general understanding on gender and terminologies

OBJECTIVES:
- To define gender and identify the differences between sex and gender
- To discuss the difference between sex roles and gender roles
- To explore the relationship between gender and power
- Deepen their understanding of gender discrimination

MATERIALS NEEDED: Flip Charts, Pens, meta-cards, multi-media etc…

STEP 1: EXERCISE (10 minutes)

OBJECTIVE: Become aware of one’s own perceptions about gender and any associated discomfort; reduce inhibitions and help participants overcome shyness and self-consciousness for further discussion.

What you need: light music (optional)

Procedure:

a. Ask participants to walk around the room. They should spread out and walk in all directions, maintaining eye contact with other participants passing them.

b. Give the following instructions while they are walking:
   - Walk fast
   - Walk slowly
   - Walk like a man
   - Walk like a woman
   - Walk like a child
   - Walk like an old woman
   - Walk like an old man

  c. Change instructions every few minutes.

d. Ask participants to share how they felt acting like a male/female. Were they comfortable or uncomfortable? Encourage them to discuss reasons for how they felt.

Note to the facilitator: Discuss how females and males see themselves differently.

STEP 2: EXERCISE (10 minutes)

To be a Man or a Woman: What defines us?

OBJECTIVE: Understand men and women in terms of stereotypes and perceptions and to identify the difference between sex and gender.

This exercise is designed as a brainstorm with the group. Explain the procedure before beginning. Get them to respond quickly and without commenting on the contributions from others. It would be advisable to have a co-facilitator with you to assist with writing on the flip chart sheets. Make sure that the sex-related characteristics of women and men such as: gives birth, breastfeeding, getting pregnant, growing a beard or moustache are also mentioned. If not, you will need to mention them.
Procedure:

a. Take two flip chart papers and put them up side-by-side in front of the group. On the top of one, write the word “women” and on the other, “men”. Pose the question: “What are the characteristics of women and men?” Write down everything that is mentioned. Do not discuss anything at this point.

b. After the lists are completed, go through each chart item by item. For example, under the heading of “women”, ask if men too can be patient, sensitive, caring…? If so, mark that characteristic with a “yes” or a “+” sign. Characteristics that cannot be changed, i.e., getting pregnant, growing a breast etc., should be marked with a “no” or a “-” sign.

c. Now go through the chart entitled “men”. Ask if women can talk loudly; be strong, etc… Continue to mark the characteristics as above.

d. Discussion Questions.

1) What female and male characteristics cannot be changed? Which characteristics can both males and females have?

2) Are women always patient, sensitive etc.? Do men always talk loudly, are strong etc.? Why or why not?

3) How would you react if a woman talks loudly and is stronger than a man? How would you react if a man does not talk loudly and is not as strong, but patient and sensitive?

4) Are these characteristics of women and men natural? Biological?

5) How do we get these characteristics? Are they not socially constructed?

e. Read out Definitions of Sex and Gender below.

f. Explain Characteristics of Gender Explanations are in the Trainer’s Notes below. Take questions and comments from the group.
Reference for Trainers

What you need to point out here is that in the exercise participants have defined the difference between sex and gender. Most of what they have defined are characteristics that are socially constructed.

Gender as a framework for analysis has the following characteristics:

Relational - It is relational because it refers not to women and men in isolation, but to the relationships between them and how these relationships are socially constructed.

Hierarchical - It is hierarchical because the differences established between women and men, far from being neutral, tend to attribute greater importance and value to the characteristics and activities associated with what is masculine and produce unequal power relationships.

Changes Over Time - The roles and relations between women and men change over time, have changed over time, and thus, have the potential to change to enable greater equality between women and men.

Context Specific - There are variations in gender roles and gender relations depending on the context – ethnic groups, race, socio-economic groups, culture etc. Thus, a gender analysis needs to incorporate a perspective of diversity.

Institutional - Gender is institutionally structured because it refers not only to the relations between women and men at the personal and private level, but to a social system that is supported by values, legislation, religion etc.

Key learning points:

Sex refers to the biological differences between women and men.

Gender refers to:

- The roles and responsibilities of women and men and the relationship between them;
- The way behaviours and identities are determined through the process of socialization.

These roles and expectations are usually unequal in terms of power and control over decision-making, assets and freedom of action.

- Culturally specific;
- Change over time;
- Gender roles are socially constructed and interchangeable;
- Men and women are equal in front of the law (i.e. they have equal rights and responsibilities);
- Men and women are given equal opportunities to fulfill their potential;
- Men and women share equal potential to learn and develop as persons and members of a community;
- Men and women support one another and cooperate in view of reaching individual and community progress and well-being

STEP 2: EXERCISE (10 minutes)

Understanding Gender Equality and Equity

Procedure: Trainer will make a slide show presentation based on the notes below and make a discussion for clarity:
Gender Equality and Equity

Gender equality means equal treatment of women & men in laws and policies, & equal access to resources & services within families, communities & society at large.

Gender equity means fairness & justice in the distribution of benefits & responsibilities between women & men. It often requires women-specific programmes & policies to end existing inequalities.

“To call women the weaker sex is libel; it is man’s injustice to women…. If by strength is meant moral power then woman is immeasurably man’s superior if non-violence is the law of our being the future is with women”
- Mahatma Gandhi

**Figure 1: Difference between gender equity and gender equality**

**STEP 3: EXERCISE (15 minutes)**

**Iceberg of Inequality- Exploring the relationship between gender and power**

**OBJECTIVE:** Sensitize participants to the operating structures and impact of gender discrimination.

**Procedure:**

a. Prepare the following chart in flip chart and initiate discussion in plenary one by one. List down the roles of both men and women from the discussion in each column:
<table>
<thead>
<tr>
<th>Activities/situation</th>
<th>What is men’s role?</th>
<th>What is women’s role?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kitchen work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Buying house/land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Selling property of house</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Admission of school/college children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carrying a pregnant women to hospital for delivery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deciding to send family members for foreign employment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deciding girls/boys marriage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposit money in bank from remittance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Use of remittance sent by son/daughter</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operation of wife’s uterus prolapse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decision making in domestic violence case in village</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leaving house for few days for business purpose by men</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leaving house for few days for business purpose by women</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Candidacy for election</td>
<td></td>
<td></td>
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<tr>
<td>Seeking legal supports</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decision on economic migration for female members</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b. “Power and Resource” game: Put few chocolates (20-40) on a book or newspaper or plate whatever available locally. Arrange three lines (one after another) of 9 participants (3 in each row). Ensure at least 2 meter from chocolates to the first row. Now give a flat stone or any type flat object to hit on the chocolates and take chocolates out as much as they can.

Rule of game:
- Give 3 chance to first group and tell them to not to leave their place
- Give 3 chance to the second row participants and again tell them to not to leave the place where they are standing
- Finally give 3 chance to the third row
Ask following questions to discuss

- Who took more chocolates?
- What are the feelings of participants in first row and other rows?
- Is the game fair? Why?
- How the game could be made fair?

Present following figures and make clear on three domains of change as per discussion above:

![Figure 2: Domains of change](diagram)

- Improving access to LIVELIHOOD ASSETS AND SERVICE for ALL,
- Supporting more INCLUSIVE POLICIES AND MINDSETS;
- Increasing the VOICE AND INFLUENCE of ALL, including of the

Case example: In a very traditional and patriarchal family of Kachera Their village of Dhanusha district, the father of a 19 year old girl tells her that he has arranged for her to marry a certain man. The girl does not know the man very well, he is much older than she is, but she agrees to the marriage.

- Do you think this kind of situation could happen?
- Did she give her informed consent to this marriage?
- Was there any force used in this incident?
- Who is more powerful in this example – father or daughter?
- What kind of power does this father have?
- What kind of power does the daughter have?
- How does power relate to choice in this example?

d. Ask the following question, conduct a discussion linking with above and write the consensus in flip chart:
- What is power?
- How do people get power in society? (Money, authority, gender, size, education etc.)
- Why gender equity is important?
The fact that relations of power between women and men tend to disadvantage women is often accepted as ‘natural’. But power relations are primarily determined by society, not nature, and are subject to change over time.

Power is the ability to influence or control a person/group of individuals to perform a specified activity.

Unequal access to finance (e.g., poor and women do not have equal access as more powerful members of society.)

Social roles and relations between men and women in the society are influenced by how much power they have.

Power over whether at household, institutional, community and national levels, is not advocated because it kills spirit of democracy and togetherness.

Decisions on the access to and use of resources have ramifications for men and women, and reflect the distribution of power in all spheres of the society. Power imbalances associated with gender can occur in the domestic and work environments and in the community. These imbalances define how decisions are made, and their impact on how resources are controlled.

These gender roles and responsibilities give rise to different levels of access and control, that is, women and men’s opportunities to obtain or use resources (food, credit, water, energy, technology, etc.) or services (education, health, etc.) The ability and opportunity to acquire resources do not necessarily imply that people will have the power to control the benefits that derive from these activities. Therefore, we need to distinguish between “use of” and “control over” a resource. Women may have access to land, seeds, water, and/or credit, etc., but do not necessarily have control over that resource. The person that has control over a resource also tends to be the decision-maker. The person that has the decision-making power reinforces the existing unequal power relation, which then further underlines the socially constructed roles and responsibilities, leading to a vicious cycle of reinforcing gender inequality. Interventions are necessary to break the cycle and the existing stereotyped division of labour. It is important to identify entry-points that depend on prevailing gender norms and practices in a given society or context. This requires meeting practical needs (immediate needs that can be met in the short term) as well as strategic needs (beyond practical needs, for example, common laws may need to be reviewed before gender equality can be achieved) for both men and women, and moving away from simple participation towards meaningful participation and empowerment.

We disagree with discrimination against people for whatever reasons that might be presented. To stop discrimination we need to change the way society has been set up. To change this system, we need to do work on all three areas- Thinking/Ideas of people, behaviour and institutions/system.

What do these kinds of work look like? To change ideas you need to do education. To change behaviour you need to enforce rules and consequences. To change institutions and systems you will need to participate in political action. Work must be done in all three areas; otherwise, the cycle will reassert itself.

You can change policies but unless they are enforced and implemented, nothing happens. You can educate people to be nicer to each other but if real life experiences teach them other lessons they will soon forget or ignore what they have learned. You can threaten people with consequences; unless they understand the rationale, they will find a way around.
SESSION 3: Sexual and Gender Based Violence (SGBVs) and its impact to the family economy

Preventing and responding the SGBVs through economic empowerment.

TIME: 90 Minutes

AIM: Build a common understanding on SGBV and economic empowerment

OBJECTIVES: Specific objectives of the session are to:

- To explore the participants’ knowledge and understanding on sexual and gender-based violence.
- To brainstorm the types and causes of sexual and gender-based violence.
- To discuss ways of preventing and responding to sexual and gender-based violence.

MATERIALS NEEDED:

- Power point presentation
- Copies of Case-Study
- Flip chart stands and paper, 4”x 8” colour cards, markers and masking tape etc.

STEP-by-STEP process:

EXERCISE 1: Defining violence

STEPS:

1. Ask participants what comes to their mind when they hear the word violence.
2. Write responses on a flipchart.
3. Discuss the responses and agree on a working definition.

Facilitator’s Input: Definition of violence

Violence is an act of aggression that violates the right of another individual

EXERCISE 2: Discussing the various types of violence, causes, victims and perpetrators.

STEPS:

1. Divide the class into four groups.
2. Distribute a case to the class. For each group, ask the participants to define and discuss the type of violence, its causes, the perpetrators and victims.
3. Ask each group to elect a presenter.
4. Have each group give its presentation.
Case for discussion: Foreign Employment and human trafficking case

A 13-year-old girl was lured into a foreign employment prospect and was sold to brothel in India. The girl was under the guardianship of her grandmother since her mother had married someone else and father had passed away. After a family from the village convinced the girl to go abroad for work opportunities, the girl and the grandmother were interested in the particular prospect. They, however, were unaware about the process that involved passport, visa and the amount of money required for it. Before leaving for the potential work abroad, the grandmother had given the girl Rs. 500 as travel expense.

The 13-year-old after that was handed over to a local person, who took her to Nepalgunj. There she was over to a man and a woman. She was kept there for seven days. During this duration, women from other districts were also brought in and all of them crossed Rupadia (India-Nepal boarder) together. They were asked to narrate the story of how they were accompanying their parents to Rupadia for health check-up. The minor was kept in Bombay for a month. She was unaware of what happened to her as she was unconscious throughout her stay in Bombay because of the drug that was given to her. After being sexually exploited for a month, she was sent to Saudi Arabia in seven days visa in the name of Phool Maya Tamang. A girl from Dailekh was sent to Saudi using the passport of a woman from Gorkha. She was found unconscious wrapped in Burka. She was brought back to India and was left in Gorakhpur. She was unconscious and was handed over to Kaplivastu Chowki, Nepal Police. A rescue team brought the girl to Dailekh after 15 days of treatment. Currently, the case has been filed under Human Trafficking. At the moment, even though the local pimp has been prosecuted, the grandmother has been threatened and has been lured in with different promises. The girl has given birth to a child and the father is unknown. Currently, the mother and the child have been kept in Peace, Security Committee Centre in Lalitpur, Kathmandu. The grandmother now has given the testimony that she had sent the girl for work but not to be trafficked. While the local person has been given clearance, the traffickers have absconded and finding about their whereabouts have not been bothered. The mother and child are still to be rehabilitated.

EXERCISE 3: Defining Sexual and Gender-Based Violence (S/GBV)

STEPS:

1. Ask participants in the plenary session to deduce from the various types of violence already discussed which types of violence are gender-motivated, that is to say those that are suffered by women because they are women, those that are suffered by men because they are men, those that are suffered by girls because they are girls and those that are suffered by boys because they are boys.
Facilitator’s Input: Definition of violence

**What is sexual and gender-based violence?**

Sexual and Gender-based violence is violence directed against a person on the basis of sex and or gender. It includes acts that inflict physical, mental or sexual harm or suffering, threats of such acts, coercion and other deprivations of liberty, whether occurring in public or private life. Gender-based violence involves the abuse of power.

The underlying cause of sexual and gender-based violence is the abuse of power. All other causes are contributing factors.

Context of S/GBV in project districts: In the FWDR’s and MEDR’s context, patriarchal norms and practices are one of the main reasons for S/GBV. The patriarchal norms and values is not only the root cause of the gender difference but they simultaneously help women to internalize the submissiveness. As a result, women lack decisive role and power to assert themselves and at the same time they are unable to fight against the SGBV. The patriarchal values and practices are manifested through orthodox religious customs such as Chhaupadi and culture that further perpetuates gender discrimination and inequality. Along with the customary and societal rules and regulations, the State has equally played its part in the continuation of discrimination against women through gender discriminatory laws. Even though several such laws have been identified and revised, there is a void in knowledge regarding such laws among the women in the grassroots. Social and economic factors such as poverty, lack of education, unemployment and foreign employment have further invited the SGBV.

The causes have led to various societal ramifications ranging from gender based violence like domestic violence, rape, sexual exploitation and human trafficking affecting women population in the FWDR and MWDR. In addition, one can also observe that annually there are 10 to 15 suicide and women’s murder cases in Dadeldhura district only. Women are economically disadvantaged compared to men as they are dependent on their husbands, which further affect their decisive role regarding the familial matters and their personal lives. Lack of education amongst women has also caused increase in mother’s and child’s mortality rate due to the lack of knowledge regarding reproductive health. Their access to education, basic health care along with the accessibility to justice sector should be improved and increased to end the conflict related to SGBV. Therefore, more effective work needs to be carried out in the FWR in order to uplift the grassroots level’s women’s condition.

**EXERCISE 4: Identifying the impact/consequences of sexual and gender-based violence**

**STEPS:**

1. Divide the class into four groups.
2. Distribute pictures on the different types of violence. (if you can’t get a picture, draw a picture on flip chart)
3. Ask groups to discuss and write down the impacts of the violence on the victim, perpetrators, family and society.
4. Ask the participants how they would prevent and respond to incidences of sexual and gender-based violence through the financial support.
5. Have each group give its presentation.
How women’s economic empowerment reduces the prevalence of violence against women?

Violence against women is a devastating global pandemic affecting more than one in three of the world’s women. The World Health Organization estimates that gender-based violence kills as many women between the ages of 15 and 44 as cancer. Ending violence against women is a key priority for women’s rights activists, civil society organizations, the United Nations, and increasingly, for policymakers.

The Economic empowerment of women is a powerful strategy to address violence against women. Empowered women can better access employment, financial resources, and other market opportunities providing them with some of the tools necessary to enable them to extricate themselves from violent relationships, access support services, and rebuild their lives. Women’s employment and decent work is a key factor in increasing their autonomy and security. It can help boost their bargaining power in the household, and empower them to more fully participate in community and public life, preventing their isolation and fostering dignity and overall well-being.

‘Sakchyam’ Project aims to encourage input on innovative approaches, projects, and strategies. The objective is to generate ideas, suggestions, and good practices that can better inform the work of Governments, civil society, and the private sectors.

In order to sustainably decrease the scope and prevalence of violence against women and girls, we must tackle its root causes. Effective prevention strategies include public awareness campaigns to change the harmful and discriminatory attitudes, beliefs, and values that condone and fuel violence. The goal is to engage both women and men to change harmful norms at every level of society, and to engage men and boys in systematically promoting positive, respectful, and egalitarian attitudes towards women and girls.

One of the most important factors for women’s economic empowerment is creating avenues for women to access employment and decent work. The 2012 World Development Report found that when women were asked to identify the characteristics of a “powerful woman”, the most common answer was the ability to generate and manage income. Income-generating activities not only empower women, but have significant spill over effects for society at large. Locally, employed women gain economic autonomy, their decision-making powers increase, their standing in the community is enhanced and traditional gender norms begin to change. At the national level, the economy benefits greatly from women’s participation in the job market, and increased revenue and greater autonomy allows women to influence institutions and public policies. Women who participate fully and equally in social, economic, and public life often experience a lower prevalence of violence.
SESSION 4: Understanding GESI in Nepali Context- Why financial institutions should consider GESI strategy?

To understand the GESI mainstreaming and provision of gender mainstreaming under ‘Sakchyam’ programme

TIME: 90 Minutes

AIM: Build a common understanding on GESI perspectives in ‘Sakchyam’

OBJECTIVES: Its main objective is to build a common understanding on GESI approach in ‘Sakchyam’. Specific objectives of the session are to:

- Understand GESI mainstreaming and its needs in Nepalese context
- Analyze a case-study from the perspective of gender mainstreaming in ‘Sakchyam’.
- Illustrate the connection between Women, Gender, Disadvantage Groups, Youth, Local financial service providers etc.

MATERIALS NEEDED:

- Power point presentation on GESI mainstreaming concept and definition
- Copies of Case-Study
- Balloon diagram on flip chart paper
- Flip chart stands and paper, 4”x 8” colour cards, markers and masking tape etc.

STEP-by-STEP process:

STEP 1: This is an exercise on developing an understanding of GESI mainstreaming.

STEP 2: EXERCISE (30 minutes)

Card Brainstorming

Procedure:

a. On a flip chart paper, write the following sentence: “What is GESI Mainstreaming?”

b. Give everyone 1 card. Ask them to write one word or a short phrase that describes their understanding of GESI mainstreaming. Request them to write in large letters.

c. As they finish, stick the cards up on the wall.

d. Get the participants to help you organize the cards.

e. You should come up with a fairly good description of what GESI mainstreaming means/Involves. Come to some consensus on this with the group. You do not need to make a full and detailed definition.

f. Next, follow by presentation (Definition of GESI Mainstreaming).

g. Ask for any comments or questions from the participants.

**GESI Mainstreaming**

Is the process of assessing the implications for women and men of the different caste and ethnicity different of any planned action, including legislation, policies and programs in all areas and at all levels. Is a strategy for making women’s as well as men’s concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programs in all political, economic and societal spheres, so that women and men benefit equally and inequality is not perpetuated.
STEP 3: Presentation of data/facts to realize GESI mainstreaming- make a slide show presentation based on the following facts, present is and conclude with explaining GESI mainstreaming by all at each level of intervention.

**GESI Facts in Nepalese context**

### Value and Rank on HDI, GII, GDI and GEM¹

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Human Development Index (HDI): A composite index measuring average achievement in three basic dimensions of human development - a long and healthy life, knowledge and a decent standard of living.</td>
<td>145</td>
<td>Nepal</td>
<td>Norway(0.944) out of 187 countries</td>
<td>0.540</td>
</tr>
<tr>
<td>2.</td>
<td>Gender Inequality Index (GII)- A composite measure reflecting inequality in achievement between women and men in three dimensions: reproductive health, empowerment and the labour market.</td>
<td>98</td>
<td>Norway (0.068) out of 187 countries</td>
<td>0.479</td>
<td>0.485</td>
</tr>
<tr>
<td>3.</td>
<td>Gender-related development index (GDI)- a composite indicator that measures the development of states according to the standard of living in a country.</td>
<td>102</td>
<td>Norway(0.997) out of 187 countries</td>
<td>0.912</td>
<td>NA</td>
</tr>
<tr>
<td>4.</td>
<td>Gender Empowerment Measure(GEM)- whether women and men are able to actively participate in economic and political life and take part in decision-making</td>
<td>83</td>
<td></td>
<td>0.568</td>
<td>0.351</td>
</tr>
<tr>
<td>5.</td>
<td>Income</td>
<td>121</td>
<td>Iceland(0.8731) out of 125 countries</td>
<td>0.6026</td>
<td>0.6053</td>
</tr>
<tr>
<td>6.</td>
<td>Overall life satisfaction (0, least satisfied, 10, most satisfied)</td>
<td>145</td>
<td>Norway(7.7)</td>
<td>4.2</td>
<td></td>
</tr>
</tbody>
</table>

¹ Source: Human Development Report 2013 and 2014
Some facts on DAGs

- Parliament, women’s representation increased from 6% to 33% (197 CA members among 601) that of Dalits went from 0% to 8%, Madhesis from 5% to 23%, and Janajati from 25% to 35%
- The Muslim of Nepal comprises 4.3% of the total population. The average per capita income of Muslim is Rs. 10,200 even lower than Terai Dalit’s which is 13,200. Muslim women have a literacy rate of 26% compared to the national rate of 55% for women, while 62% of Muslim men are literate compared to the national rate of 81% percent for men.

Literacy Rate in Nepal

- Nepal has an adult literacy rate of 56.6%, with a huge variation between males and females
- The literacy rate in Nepal is 71.6% for men and 44.5% for According to the Education for All Global Monitoring report 2011, out of 7.6 million adult illiterates in Nepal, 67 per cent are female.
- Enrolment of women in higher education is only 24.95 percent.
- Women’s average work burden has increased slightly over the past 12 years from 10.8 hours per day to 10.9 hours per day. Men’s average work burden presently is 7.8 hours a day, 3.1 hours less than that of women
- The block grants for VDCs (Village Development Committee) also earmark a minimum of 15% for the benefit of women and DAG (Disadvantage Groups)

Women in Different Arenas

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women who are economically active</td>
<td>80.1%</td>
</tr>
<tr>
<td>Women who are engaged in agriculture/forestry</td>
<td>89%</td>
</tr>
<tr>
<td>women landowners(CBS-2012)</td>
<td>19.71%</td>
</tr>
<tr>
<td>Women Judges 1.76 percent</td>
<td>Currently only 4 women judges in total 220</td>
</tr>
<tr>
<td>Women Representation in Civil Service</td>
<td>12.9 percent</td>
</tr>
<tr>
<td>Women Senior Level Civil Service</td>
<td>3.3 percent</td>
</tr>
<tr>
<td>Women in Police</td>
<td>5.2 percent</td>
</tr>
<tr>
<td>Women in Armed Police Force</td>
<td>3.4 percent</td>
</tr>
<tr>
<td>Women In Nepal Army</td>
<td>2.02 percent</td>
</tr>
<tr>
<td>Female board members in MFIs</td>
<td>27 percent</td>
</tr>
<tr>
<td>Female staff in MFIs</td>
<td>33 percent</td>
</tr>
<tr>
<td>Female loan officers in MFIs</td>
<td>47 percent</td>
</tr>
<tr>
<td>Female Manager in MFIs</td>
<td>19 percent</td>
</tr>
<tr>
<td>Who legally administers property during marriage?</td>
<td>Original owner</td>
</tr>
</tbody>
</table>

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2 CBS 2012
3 Source: University Grant Commission (UGC) [http://www.unesco.org](http://www.unesco.org)
Violence against Women

1. Between April 2012-2013, Women Rehabilitation Canter (WOREC) recorded 793 cases of domestic violence, 200 cases of social violence, 256 rape cases, 42 attempted rape, 32 cases of trafficking and 55 cases of sexual violence. 163 cases of murder and 22 cases of attempt to murder.

2. 600 children were trafficked for the circus industry in India.

3. 1,355 children were missing from December 2006 to June 2007.

4. Every year around 10,000 Nepalese girls, most between the age of 9-16 are sold to brothels in India.

5. 5,000 and 12000 girls and women aged 10 to 20 years of age are trafficked to India every year, 75 percent of whom are below 18 years of age and the majority of whom are sold into forced prostitution.

6. 40,000 girls are working in 1,200 cabin and dance restaurants in the Kathmandu Valley.

Unemployment by Gender and Youth

1. Unemployment rate (%) 2.90

2. Youth (15-29 years) unemployment rate (%) 3.60

3. Child labour(% aged 5-15 years) 33.90

4. The minimum loan amount covered in the private credit bureau or public credit registry (as a percentage of income per capita) 2232

STEP 4: Working in 3 teams, the participants will read the case-study and develop a balloon diagram of the case-study. They will do this by identifying the key areas for consideration for GESI mainstreaming as well as a ‘Sakchyam’ approach.

Remind them that they can use the information from the previous session (Descriptive part of Manual) to assist them with this exercise.

STEP 5: Explain the exercise before breaking into teams.

STEP 6: Use an example to briefly illustrate what a balloon diagram is. Ask them to put the words “GESI mainstreaming in Sakchyam in the middle of the diagram and then show various linkages based on the information in the case-study.

For example, one balloon could be a multi- and cross-sectoral stakeholder group for financial access. Using the information in the case-study, fill out who should be its members. For example, the Village Development committee should include all levels of government, the financial service providers, the local higher caste, the moneylenders, the poor residents and especially the poor and so called lower caste, the people who use the financial services from bank etc.

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5 Source: http://www.vawhack.org/data
Have the teams present to the plenary (10 minutes each). Comment on their presentations and ask the group for their reflections.

**STEP 7:** Get the group to identify what are the common issues to the presentations. List these. Ask them if what they have presented constitutes a more comprehensive and holistic approach to access to finance. A ‘Sakchyam’ approach? Why? What is different from the currently existing approach to financial and provision? (15 minutes)

Thank them for their contributions and applaud the work of each team.

**STEP 8:** Reflection Questions.

1) What did you learn?
2) What was new?
3) Do you feel that you have an understanding of GESI mainstreaming and ‘Sakchyam’?
4) Can you see its application in your work?

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**Case**

Dilsara Darji lives in Kaipalmandu VDC of Dadeldhura district. In her VDC, rural financial services are inadequate, which contribute to low investments in agricultural production and in agro-based micro and small enterprises. Most of the Microfinance Institutions (MFI) in Dadeldhura district lack outreach in remote areas. Dilsara doesn’t know why women cooperatives are weaker in terms of institutional capacity. Dilsara as of other rural women mainly use credit from one of the four main sources available in the villages: local moneylenders, banks, cooperatives and other saving-credit groups. Most of them are largely using local moneylenders to pay for migration and other costs. The moneylenders give money to migrants instantly, with or without collateral, but at a high rate of interest (up to 60 percent per year). Despite the high rates of interest, villagers borrowed from local moneylenders because of the simple process and instant access to loans, and non-requirement of collateral. Banks are usually based in the district headquarters, which could be a very long commute for these communities.

Labour migration in her village and districts is high, with women staying behind to look after the children, farm, cattle, the elderly, and the sick. Women are often financially excluded due to the prevalence of gender-based discriminatory practices. She wants to be a good entrepreneur but her husband and his family members do not allow her. She has no skill, not involved in saving-credit groups. She is landlessness, illiterate, lives in geographical remote area, she has high household workloads, she is untouchable in the society, she cannot manage time for meeting and training. Because of the workload in house her daughter dropped the school this year.
Reference for Trainers

i. **GESI and Access to Finance Programme ‘Sakchyam’**
The GESI strategy sets the platform for a common understanding of basic concepts that relate to gender, social inclusion and mainstreaming GESI in ‘Sakchyam’. It facilitates a better understanding of GESI issues within the ‘Sakchyam’ framework through a gap analysis and discusses general strategies for promoting ‘Sakchyam’ at different levels – policy, institutional and grassroots.

ii. **GESI-Sensitive Training Skills**
It recognizes that even trainers need skills to manage a gender-sensitive and participatory course. The training aims at taking participants through the training cycle and focuses on some effective strategies for facilitation and workshop management. It also provides the participants an opportunity to share experiences and lessons learned in managing GESI and trainings.

iii. **Mainstreaming GESI in the Project Cycle**
Different ‘Sakchyam’ projects are being developed to respond to both the practical and strategic needs of rural poor, DAGs, youth and women. Through a hands-on experiential learning approach, the guideline will provide checklists and suggests strategies to enhance better design, implementation, monitoring and evaluation of projects with a GESI perspective. The module further explores collection of sex-disaggregated data and other strategies to generate gender analytical information within the project cycle.

iv. **GESI Mainstreaming Tools**
The suggested tools aim at assisting those intending to mainstream GESI within their projects with practical tools for situational assessment, analysis and planning. It aims at demonstrating simple, learner-centered, GESI- and poverty-sensitive participatory tools that can be used within the policy, program and project levels.

v. **GESI Mainstreaming in Organizations and Policy Process**
An enabling environment is necessary to make GESI- and poverty-sensitive perspectives a norm for different financial institutions. It looks at tools for formulating policies and designing or influencing institutions to be GESI-sensitive. It also introduces the new GESI Policy guideline, a tool recommended for all its member organizations as a starting point for gender mainstreaming within organizations.

vi. **Planning GESI Training /Workshops**
The manual provides the participants a space to contribute their insights on how to organize training/workshops at local level for their staff and partners. The manual also suggests criteria for the selection of training participants as to meet their roles and responsibilities.
Module-2: Institutionalising GESI mainstreaming in partner institutions and Capacity Development

An enabling environment is necessary to make gender- and poverty-sensitive perspectives a norm for different types of organizations. This module therefore looks at tools for formulating policies and designing or influencing organizations to be gender-sensitive. It will be a tool recommended for all Sakchyam’s partner organizations as a starting point for GESI mainstreaming within organizations.

SESSION 5: Understanding GESI Disparities within Organisations

OBJECTIVES:
- Enable participants to identify the different expressions of GESI disparities or imbalances in organizations.
- Contribute to a better understanding of the current relations between GESI disparities, organizational behaviours and organizational changes.
- Improve the analytical skills of participants in learning to recognize different GESI disparities inside and between organisations and relating them to stakeholders’ interests.

SESSION 6: Developing a GESI checklist to assess gender impact of financial institutions

OBJECTIVES:
- Introduce the need and conditions for organisational change.
- Contribute to a better understanding of GESI mainstreaming policy and strategy.

SESSION 7: Developing a rural poor, gender, DAGs, and youth analysis framework

OBJECTIVES:
- Identify major characteristics of the target areas and its population groups
- Understand the need for GESI analysis, GESI data and GESI-sensitive indicators
- Introduce participants to checklist for mainstreaming GESI in their project life
- Be able to apply the checklist to identify potential GESI issues and address the said issues/problems

SESSION 8: Capacity building of target groups

OBJECTIVES:
- Introduce participants to GESI lens for training and need of business counselling, coaching and mentoring to women, DAGs and youth for increasing participation in economic activities
SESSION 5: Understanding GESI Disparities within Organisations

TIME: 90 Minutes

AIM: Analyse GESI disparities in organisations

OBJECTIVES:

- Enable participants to identify the different expressions of GESI disparities or imbalances in organizations.
- Contribute to a better understanding of the current relations between GESI disparities, organizational behaviours and organizational changes.
- Improve the analytical skills of participants in learning to recognize different GESI disparities inside and between organisations and relating them to stakeholders’ interests.

MATERIALS NEEDED:

- Power point presentation
- Flip chart and flip chart paper, markers and masking tape
- Copies of Case-Study

STEP-by-STEP process:

STEP 1: The trainer give a short presentation (Power point presentation- Matter has been kept on the box) on “organization”, “organizational culture” and need of organizational change for GESI mainstreaming.

STEP 2: The trainer engages the participants in a brief analysis about the different types of organizations in Nepalese context. Try to lead the participants to distinguish between community, governmental, non-governmental, financial sector organizations and more complex organizations such as networks. The trainer writes the results on flip chart paper.

STEP 3: The facilitator introduces the participants to the exercise and objectives.

EXERCISE (30 minutes)

Analysing GESI Disparities within Organisations

OBJECTIVE: Achieve a better understanding of GESI disparities within different types of organizations.

Procedure:

a. Divide participants into 4 teams: community, government, non-governmental organization (NGOs) and Financial Service Providers

b. Point out to each team that the exercise can be easily done if they place the organization in a known area, i.e., organizations from mid and far western regions of Nepal.

c. Ask each team to briefly analyse the differences affecting men and women in each type of organization, based on their own experiences.

d. Each team makes a list of the principal most common GESI disparities in each type of organization, using concepts discussed in first presentation and the sample worksheet below. (10 minutes)

e. In plenary session, the teams present the results of their work.

Sample worksheet: Analysing GESI disparities within the organization
Gender disparities | External affecting factors
--- | ---
Access of women to top management jobs etc. | Lack of legal framework

**STEP 4**: After the presentations, the trainer summarizes the results of the exercise, highlighting the similarities of the main GESI disparities of organizations with financial service providers.

**STEP 5**: The trainer introduces and clarifies the concepts of organizational behaviours of GESI resistance and their relation with GESI disparities. Use Trainer’s Notes.

**Reference for Trainers**

**What is an organisation?**

Basically, an organisation is a group of people intentionally organized to accomplish an overall, common goal or set of goals. Organisations can range in size from two people to thousands. They can be organized by both men and women or only for men and only for women.

One of the most common ways to look at organisations is as a system or complex mix of inter-relations between components. These components can to a certain extent be treated separately, but they are all connected to each other and, ideally, in balance. Some of these components are inputs, outputs, mission, goals and strategies, policies and procedures. Particularly a very important component is the organisational culture.

When there is no clear balance or fit between the different elements within an organisational unit, the organisation will not function optimally and the need for organisational change will become apparent.

GESI inequalities play a permanent role in the imbalance of organisations – affecting all components through the organisational.

Although organisational models are a simplification of the complex reality, these models help us distinguish between external factors and stakeholders (the systems) and the organisation itself as a dynamic unit interacting with the former, with interaction between persons is the most important factor. Its usefulness for GESI mainstreaming will depend on the specific situation, the questions posed and the user’s know-how and abilities.

**Why is it important to focus on organisations and their policies to accomplish sustainable GESI?**

Since the existence of humankind, men and women have organised themselves in groups to guarantee a minimum quality of life. The way of organising was also affected by a society's recurrent patterns of activity such as religion, art, kinship systems, laws, family etc., commonly identified as institutional external factors of a system. Because of this inherent relationship between “systems” and organisations, the organization’s roles have been as an essential mechanism to define, maintain and also re-build gender identities and, consequently, the personal and systemic roles and behaviours. These systemic gender behaviours are manifested throughout the organisations' products, activities, strategy, policies and internal culture. Organisations working in financial institutions also follow the same general pattern and as a consequence, contribute to actual gender disparities in water resources management.

**What is Organisational Culture?**

Organizational culture is a set of assumptions, practices, values, standards and relations shared within a group. Each organisation/institution/workplace has its own ‘organisational culture’ which promotes certain ‘ways of doing things’ within the groups. This includes visible aspects of culture such as policies, strategies, programs and activities. However, there are also less visible or invisible aspects of culture such as values and beliefs which influence behaviour, attitudes and relationships. Gender,
ethnicity and class issues are part of an organisation’s culture.

Why should we look at our organisational culture?

Organisational culture plays an influential role in the effective mainstreaming of gender equity and social inclusion so it’s important to reflect on organisational culture in this process. This includes recognizing the influence of gender roles in this society and how they influence the experiences of female and male staff and communities. By acknowledging and addressing the different experiences of men and women within an institution we can create a more equitable and GESI friendly organizational culture. Examining our organisational culture identifies aspects of our organisation which promote or hinder:

- gender equity
- women’s empowerment
- ethnic diversity
- a welcoming, supportive and inclusive workplace
- the meaningful participation of men and women from all ethnic groups

GESI Disparities and Organizational Behaviours of GESI Resistance

GESI disparities of imbalances in organizations are manifested mostly through unequal access and control over:

- Technical and political information.
- Decision-making process.
- Knowledge and use of technology.
- Resources and benefits from water resources management.
- Equal division of contributions in time and in cash/kind.
- Prevention of domestic violence and harassment.

Projects and organizations that are not GESI-sensitive show different types of organizational behaviours of resistance. Each of these organizational behaviours is connected with different particular elements like lack or weakness of GESI vision, skilled personnel, gendered participatory methodology, political commitment of leadership etc. Principal structural organizational behaviours of resistance are:

**Invisibility:** In the organization, women and disadvantaged groups are not visible: GESI problems are not considered.

**Internal negation:** Gender problems exist only outside the organization.

**Gendered blame:** Women or men are defined according to stereotypes and categorized for gender acceptance or resistance.

**Organizational discrimination:** Focuses on the creation of women’s units for external actions as a strategy for resolving external as well as internal gender problems.

**Program discrimination:** Focuses on internal and external GESI problems through specific target groups oriented products.

**Occasional demand:** Resolves gender problems by hiring short-term specific technical assistance.

**Absence of information:** Blames the lack of national or local gender statistics and technical assistance for not taking action.

**Complexity:** Blame the gender issues’ complexity as spoiling the major objectives of a mission, programs etc.
STEP-6: Divide the participants again into two teams. Distribute copies of Case-Study (XYZ and KLM).

Based on the case-study presented, participants are asked to:

1) Identify the principal organisations involved.

2) Identify the different types of gender disparities engaged from the case.

3) Analyse the sources and kind of organizational changes in the project.

4) Identify and analyse the different types of institutional behaviours facilitating or constraining gender changes.

Use the sample worksheet below to facilitate analysis (you may need to reproduce or post an enlarged copy of this worksheet to guide the participants).

Sample worksheet: Case study

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Gender disparities</th>
<th>Organisational Changes</th>
<th>Organisational behaviour detected</th>
<th>General comments and missing elements</th>
</tr>
</thead>
<tbody>
<tr>
<td>XYZ</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td>KLM</td>
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STEP 7: Facilitate plenary session for the teams’ presentation of their discussion results.

STEP 8: Facilitator should summarize the existing relationship between organisational changes, organisational GESI behaviours and other essential correlated elements.

Case Study: Organization XYZ

XYZ Bank Ltd. registered as a Company in December 2001, received its banking license in January 2002, from Nepal Rastra Bank (The Central Bank) under the Development Bank Act 1995. It was established by the ABC group which carried out earlier its own microfinance activities in few districts of Nepal. When the new Financial Intermediary Act came into effect, NGO’s were restrained from mobilizing client savings, and , additionally more recognized legal entity for providing micro-finance services to the members was required.

The bank has 115 staff, out of them there is 29 female staff working in the front line of desk. The bank has been able achieve a sustainable and continuous growth over the years through its due emphasis on winning trust of customers, provide comprehensive financial solutions to wide customer base ranging from customers of metropolitan city of Kathmandu to the customers of from the areas like far west and mid-west in its endeavour to provide financial access to economically backward and socially marginalized population of the country. More importantly the bank has been practicing best practices in being one of the most prudent, and has strong corporate governance mechanism so as to successfully continue being the trusted guardian and custodian of public stake. At the same time, it has a sound business growth strategy and model so that shareholders are equally and sufficiently provided with growth in their wealth. XYZ believes in becoming a good corporate citizen so that it is able to provide value to each of its stakeholders such as depositors, borrowers, shareholders, employees, society, statutory body and government.

The bank is in the process of becoming one of the leading commercial banks in Nepal through timey execution of its strategy and providing comprehensive financial solutions to customers through wide range of products and services customized for catering needs of its diverse customer base.
Since we give due emphasis to benefit of society at large, we are continuously striving to streamline our services/products to provide financial access to poor and marginalized population through SME and Micro-finance loans. We have a plan to make this endeavour sustainable and successful so that bank becomes a solid partner for economic success of many entrepreneurs at these target areas and contribute to significant output in national economy, economic well-being, commercialization of agriculture business, employment generation through financial inclusion.

VISION
The vision of XYZ is to be a social conscience bank that enables the poor to contribute equally to a prosperous, self-reliant rural society through self-employment and social awareness and to help reduce poverty in Nepal.

MISSION
The bank’s mission is to extend financial services and social awareness to the poor in under-served and un-served areas of Nepal in a sustainable manner.

OBJECTIVE
The specific OBJECTIVE is to improve the socio-economic condition of the poor, the landless, assets-less and the deprived rural women through the microfinance service.

Case Study: Organization KLM
KLM is an independent, pioneer, non-profit voluntary social professional NGO organization of the working women from different professions and businesses inclusive of all levels. It serves as a common forum to articulate the interests and issues of women/youth particularly those related to working women. It also works towards creating institutional linkages between organizations concerned with women/youth development. It has adopted its strategy of empowering women/youth through launching various socio-economic activities, working as an advocacy group on sensitizing gender equality and equity, good governance, awareness on health, hygiene, water and sanitation, women human rights (socio-economic and cultural rights). Through its Polytechnic job oriented trainings, it offers women and youths an opportunity to develop their professional, social and intellectual skills, and increase their values in the workforce.

The main goal of KLM is Socio-Economic empowerment of women and inclusive. It ensures its members to become outstanding and shine in their professions and businesses. KLM executes through its Executive Committee in the centre and through Chapters and Units at the district and local level to outreach the grassroots youths and women communities.
SESSION 6: Developing a GESI checklist to assess gender impact of financial institutions

TIME: 90 Minutes

AIM: Understand organisational change from GESI angle

OBJECTIVES
- Introduce the need and conditions for organisational change.
- Contribute to a better understanding of GESI mainstreaming policy and strategy.

MATERIALS NEEDED:
- Power point presentation
- Flip chart and flip chart paper, markers and masking tape etc.

Step-by-Step process:
STEP 1: Introduce participants to session. (3 minutes)
STEP 2: Recapping the previous session, discuss the need and conditions for organizational changes using power point presentation. (10 minutes)
STEP 3: Discuss differences between development change and organizational change.

Reference for Trainers

The Need for Organisational Change:
Social, political and especially gender disparities or imbalances cause the need for structural changes within organisations. There are two kinds of changes in water organizations:
Development change refers to some reforms in the organisations linked, e.g., to achieve equality between men and women by: focusing to change the legislative framework; eliminating discrimination and creating a level playing field; and efforts to remedy the consequences of discrimination through affirmative actions.
Organisational change can be identified as radical changes in most of the components, especially in the organisational culture. When gender mainstreaming is effectively integrated, it becomes identified as organisational change.
Quantitative change is measured in numbers and refers to the equitable representation of women, men and all ethnic groups at all levels of the institution. There is a special focus on the representation of potentially socially excluded groups such as ethnic minority populations and women.

Examples include:
- increasing the number of female and ethnic minority staff in programs where they are under-represented
- increasing the number of women and ethnic minority staff in leadership and decision-making positions
- equitable allocation of material and financial resources
- equality in salary, access to training/professional development and promotion

Qualitative change refers to changes in attitudes or behaviours within an institution.

Examples include:
- changing discriminatory attitudes
- willingness to promote gender equality and social inclusion
- acknowledging social and economic inequalities between men and women and different ethnic groups
- ensuring that all women, rural poor, DAGs and youth benefit equitably from a good quality financial service
- implementing gender aware and gender sensitive learning environments
STEP 4: Discuss the GESI mainstreaming policy and strategy components.

a. Ask the participants how they define a policy and GESI policy.

b. Ask the participants how they usually build/make a policy.

STEP 5: Introduce the concepts of “GESI Policy and Strategy” by using power point presentation.

STEP 6: Discuss the different approaches needed to mainstream GESI in the policy and strategy process of an organization by using power point presentation.

Reference for Trainers

GESI Policy is a public statement of an institution’s or organization’s commitment to taking GESI issues seriously. It outlines what this commitment means in the context of the organisation’s work. A gender policy relates to either of the following:

- The organisation’s work: Women’s and men’s involvement in the planning, construction, operation, maintenance and management of domestic water supply, irrigation, sanitation or environmental protection.

- The internal organisation’s staffing and culture: Issues affecting female and male staff at work, e.g., recruitment, promotion and training opportunities for female and male staff; GESI sensitive proceeds, participatory methodology, political commitment; available GESI budgeting; shared GESI vision, access to GESI representative mechanisms of decision-making etc.

- The enabling environment: Political, socio-economic and cultural factors defining the context and extent of the autonomy of an organisation’s activities (e.g., national and local laws and customs, agreements, interacting with other organisations like donors, NGOs, governmental organisations).

Four distinct components are important for an effective gender policy:

- Situation analysis: This means examining GESI issues concerning beneficiary groups and the organisation itself. The latter includes an examination of staff knowledge, skills, commitment and practice in relation to GESI issues, and an examination of GESI issues affecting staff (such as GESI-based differences in promotion opportunities or sexual harassment at work).

- Conceptual framework: The policy itself should be devised on the basis of the situation analysis and comprise an explanation of why the organisation considers GESI issues to be important; the organisation’s vision of GESI-sensitive practices; and the various ways and means in which this understanding should influence the organisation’s work.

- Implementation of gender strategy: The GESI vision and mission of an organisation can be defined through specific gender-related plans, whether short-term (up to 1 year), medium-term (1-5 years) and long-term (5-10 years).

- Action plan: A planning document that sets out in detail how the policy will be implemented over a specified time period, including activities, budgets, responsibilities and indicators for monitoring and evaluation.
Reference for Trainers

Approaches and Tools for GESI Mainstreaming in Sakchyam:

In selecting and using effective tools for gender mainstreaming in the policy process of Sakchyam partner organisations, it is important to remember that GESI mainstreaming policy and strategy requires an integrated approach:

- GESI mainstreaming in the activities of the organisation, e.g., programs and projects.
- GESI mainstreaming directed to other partner organisations.
- GESI mainstreaming as internal cross-cutting activity (the organisation itself).

GESI mainstreaming policy and strategy should emphasise the following:

- Institutional arrangements and accountability mechanisms in place to ensure resource allocations, staff incentives to remove the barriers to inclusion?
- Institutional arrangement must establish structures and mechanisms for routine work on GESI by technically competent staff
- Staff diversity in place is important to promote inclusion and cutting down on the dismissive attitude of service providers towards women and excluded groups
- Need to adopt sensitive human resource policies for recruitment, promotion, transfer and performance evaluation

Power point presentations:

1. Condition for organisation change
   - A crisis or trigger event;
   - Existence of a transformational leadership (management style);
   - Existence of demands and advocacy from women in alliance with others organizations;
   - Existence of factors affecting organisational;
   - culture:
   - Multiple interventions directed at organisational components;
   - Policy formulation or adjustment;
   - A reasonable time frame.

2. Emphasis on GESI mainstreaming policies and strategies
   - Interaction between internal elements and external factors;
   - Inter-relations at different levels (macro, medium and micro);
   - Sequence: follows logic of planning process.

3. Components of GESI policies
   - Situational Analysis;
   - Conceptual Framework;
   - Gender Strategy;
   - Action Plan.

4. GESI policy and strategy: Integrated approach
   - Integrated in organisational activities, e.g., programs and projects;
   - Directed to the partners and stakeholders;
   - Internal cross-cutting activity (the organisation itself).

STEP 7: Provide checklists below to each team of participating institution and ask them to fill it up. The checklist is reviewed and taken as a reference for preparation of guideline and action plan of each partner institution.
**GESI checklist to be filled by participants**

**A. Name of the organization**:  
Contact details:
Address:  
E-mail address:  
Phone-Fax:  
Web site (if any):  
Name of the respondent with title:  
Date:  
(Note: The respondents are requested to fill up the questionnaire on the basis of information available in their organization and return it to the trainer/facilitators for further discussion in next session.)

**B. Information within the institutions in terms of staffing, decision-making etc.**

1. How many Governing Body members/EC members do you have in your organization?
   Male…  
   Female…  

2. What is the total number of your staff?
   Male…  
   Female…  

3. Please provide the following information-

<table>
<thead>
<tr>
<th>Board and staff</th>
<th>Sex</th>
<th>Caste/Ethnicity</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Dalit</td>
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<tr>
<td>Executive</td>
<td>Female</td>
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<td></td>
<td>Male</td>
<td></td>
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<tr>
<td>Manger</td>
<td>Female</td>
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<td></td>
<td>Male</td>
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<tr>
<td>Loan Officer</td>
<td>Female</td>
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<td></td>
<td>Male</td>
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<td>Clerical level staff</td>
<td>Female</td>
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<td></td>
<td>Male</td>
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<td>Others</td>
<td>Female</td>
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<td></td>
<td>Male</td>
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4. What is the number of your field staff?
   Male…  
   Female…  

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5. What is your field staff dropout rate?
Male...........................
Female........................

a. What do you think about the causes of higher number of male/ female staff dropout rate? (Please tick (√) all applicable items)
- For better opportunity
- Hardship
- Inadequate job facilities
- Family objection
- Unique family responsibilities
- Societal attitude/objection
- Secure/ friendly work environment
- Marriage
- Others, please specify--Project closed

6. Do you have any GESI policy for your organisation?
Yes
No

a. If yes,
i. what issues are focused into the GESI policy guideline (Please tick (x) for all applicable items).
- Employee Recruitment
- Encouraged to promote women in management and operational Position
- Creating career-track positions to encourage retention of qualified Women
- Maternity/paternity leave
- Enabling and Secure work environment for the female staff
- Rules for abuse/ any type of harassments
- Different type of gender related training
- Others please specify - For internal forum there should be equal participation both male & female.

ii. Do you have any follow up mechanism of policy implementation?
Yes
No

b. If no - then
i. Do you have any informal policy/mechanism to maintain some special GESI related issues like maternity leave, staff recruitment, etc for the female staff and staff from the DAGs?
ii. Do you have any plan to develop a GESI policy for your organisation?  
Yes  
No

C. Information about the programmes implemented by the organisations:

7. What is your programme target about the female clients (percentage of female Clients)?  

8. During product and service design did the organisation consider the need of its female clients or offer the product as per its female client’s need.  
Yes  
No

a. If yes, please give some examples

---------------------------------------------------------------------------------------------------------------

i. Need/Service:  
ii. Product Offer:

9. Whether the organisation has strategies to monitoring loan use to ensure that it is being used by the female client/targeted clients.  
Yes  
No

10. Whether the organisation/MFI itself are implementing directly any GESI focused programme?  
Yes  
No

a. If yes, what type of programmes? (Please tick (✓) for all applicable items).
   - Female Education
   - Awareness of social, economic, legal rights, health issues, domestic violence, adoption of family planning method.
   - Offering training in skills on involvement in Wage- generating activities
   - Training/ awareness programme for the adolescent girl
   - Woman and children rights
   - Rescue and rehabilitation programme of sex workers
   - Asset transfer programme
   - Ration distribution for pregnant and lactating mother
   - Gender Sensitivity programmes for youth and men.
   - Land rights
   - Agriculture Improvement Programme
11. Do you have any GESI analysis framework/ GESI checklist to assess GESI impact of your female clients/targeted clients?

Yes

No

a. If yes, please mention what indicators do you use to assess the impact (Please tick (✓) for all applicable items):

- Participation in decision making within the household matter
- Participation in decision making at the community level
- Mobility inside the village
- Mobility outside the village
- Control over resources/ ownership of assets
- Knowledge and Awareness on different issues like women rights, Legal services availability, attain legal service if needed, health care services.
- Training/ Awareness programme attended.
- Space in Governance
- No. of active savings account per women
- Others please specify………………………………………………………………………………

b. How long has your organisation been using the GESI assessment indicators?

One year or less than one year
- Two Years
- Three years
- Four years
- Above 4 and bellow 10 years
- 10 years
- More than 10 years
- From the beginning
- Others please specify………………………………………………………………………………

12. What do you think, how to improve the GESI situation?

Please elaborate:

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13. Do you think that incorporation of GESI situation analysis tools in your programme will increase the efficiency of your services?/programme and reaffirm the social commitment of your organisation?

Please elaborate

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SESSION 7: Developing a rural poor, gender, DAGs, and youth analysis framework

The GESI strategy of Sakchyam programme mentioned- “With a focus on embedding GESI efforts into the Sakchyam Programme, the GESI Implementation Advisor will work directly with programme output leads to plan, implement and monitor performance of programme interventions utilizing the GESI lens throughout the programme life cycle. Ongoing activities are to be reviewed from time to time and improvements made based on feedback from the beneficiaries, project partners, as well as the Sakchyam Programme Steering Committee. The Sakchyam programme’s GESI strategy will also align with Government of Nepal’s (GoN) current policies, priorities, and strategic framework by concentrating on key target groups such as the rural poor, women, and the DAGs”.

OBJECTIVES:
- Identify major characteristics of the target areas and its population groups
- Understand the need for GESI analysis, GESI data and GESI-sensitive indicators
- Introduce participants to checklist for mainstreaming GESI in their project life
- Be able to apply the checklist to identify potential GESI issues and address the said issues/problems

A. Understanding GESI entry point

TIME: 25 Minutes

AIM: Understand GESI analysis framework

OBJECTIVES:
- Identify major characteristics of the target areas and its population groups
- Understand the need for GESI analysis, GESI data and GESI-sensitive indicators

MATERIALS NEEDED:
- Power point presentation
- Flip chart and flip chart paper, reading materials, markers and masking tape etc.

STEP 1:

STEP 1: Introduce the idea of Entry Points by asking participants their experiences, if any, in mainstreaming GESI within the different stages of the project cycle. Ask the question “what was the starting or entry point they used to mainstream GESI in any of the project cycle stage?”

STEP 2: Give participants one meta card to answer the question and ask them to post it on the flip chart. Cluster or organize meta cards into geography, policies, people and enabling mechanism but without showing these cluster headings. Go over the answers and ask participants to categorize the grouped meta cards as to policies, people or enabling mechanism.

STEP 3: Proceed to explain about entry points using power point presentation Sakchyam target groups. Ask participants if there is any need for clarification about entry points. If none, proceed to next topic.
### Key target groups

**Rural poor**
- Destitute people including those that are sick, disabled or displaced, and abandoned
- Extremely poor people including illiterate or landless people
- Moderately poor people who have small farms but are heavily indebted
- Nearly poor people including small farmers who are at risk of falling back into poverty as a result of factors such as conflict, debt and land degradation

**Mainstreaming Strategy**
- Key emphasis on the extremely poor (illiterate, landless and populations that live under 1.25 USD per day).
- Financial literacy programs for the rural poor in different languages.
- Access to financial services that further enable income generating activities.
- Priority in mountain districts of far-west and mid-west (with a higher HPI).

### Disadvantaged Groups (DAGs)
- Dalit
- Janjati
- Muslim
- Madhesi

**Mainstreaming Strategy**
Focus on the “endangered” & “highly marginalized” groups.

Focus on DAGs residing in specific areas, for example:
- Tharu in Kailali, Bardiya, Banke and Dang;
- Muslims in Banke;
- Haliya, Badi, Raji and Dalit in Dang, Dadeldhura, Baitadi, Darchula, Bajhang, Achham, Bajura and in districts of Karnali, Bheri and Rapti zone;
- Magar in Dang, Rukum, Rolpa, Pyuthan and Salyan; and,
- Madhesi in Kailali, Bardiya, Banke and Dang

Targeted partnerships with specific organizations working with DAGs

### Women

**Mainstreaming Strategy**
- Forty percent of programme beneficiaries are women.
- Targeted support for women-owned SMEs and FINGOs/Cooperatives.
- Special focus on women from DGs and the rural poor groups.
- Piloting and implementation of specialized financial products for women in Sakchyam programme districts.

### Youth

**Mainstreaming Strategy**
- Partnership with specific organizations working with Youth Entrepreneurship loan products.
- Entrepreneurship loans for under and unemployed youth (age group 18-29)
STEP 4: Mention briefly the recommended key target groups and mainstreaming strategy that can be during whole project period.

**Reference for Trainers**

Consider the following points while making discussion on “GESI entry point”

1. Identify major characteristics of targeted areas and determine its population groups, both directly and indirectly targeted by the project, including characteristics of population groups by sex, age, socio-economic characteristics and other special concerns (cultural, needs of disadvantage groups etc.); Characteristics of community such as size, location, socio-economic status or nature of organizations, participation of members of the community by age, sex, resources available and strengths and weaknesses; Patterns of major and significant activities and role structures (age, sex, roles) and how these influence decision-making among individuals in the community; Level of social cohesion as indicated by evidences of cooperation, coordination and conflict; Spirit of self-reliance as indicated by previous community initiatives;

2. Determine or validate specific needs, problems and issues that contribute to the marginalization of particular groups or clusters within the project. Problems that may impact on the proponent’s project should also be identified. This should essentially involve consultation with beneficiaries to ascertain degree to which they perceive the problem or demand.

3. Prioritize problems and concerns of men and women in the community based on:
   - Magnitude of the problem and its strategic implications on the different roles and interests of men and women members of the community;
   - Availability of resources (both existing and potential) other than those to be provided by the proponent;
   - Participants’ existing and potential levels of readiness to contribute in order to become involved in the project;

4. Determine the appropriate set of interventions based on the following:
   - Criteria for problem prioritization;
   - Data generated from the preceding steps and guidelines for project development;
   - Potential impact of interventions on individuals, communities and specific groups;
   - Identified program areas and development plans;
   - Interventions must be comprehensive, coherent and logically-sequenced;

STEP 5: Mention briefly (Power point presentation) the M&E provision under the GESI strategy of the Sakchyam programme and ask for the feedback.
Reference for Trainers

Role of Implementing Partners in monitoring the activities

- The ability to gather and report GESI data will be part of the partner selection process and GESI data will be gathered from the beginning of the partnership;
- Implementing partners will be responsible for monitoring through their own monitoring plans;
- The important issues of collective intervention obtained from M&E will be discussed at the partner level, sent to the project team, and discussed within the Sakchyam leadership as well as with DFID and the Sakchyam Programme Steering Committee;
- All programme documentation and knowledge products will contain an analysis that is disaggregated for GESI; and
- All programme-related studies, surveys, analyses, and reports will include a discussion of GESI-related concerns and issues.

Increase percentage of target groups in the districts

- Representation of target groups in the executive committees or leadership teams of partner organisations will be increased;
- Each component will set for partner institutions district-wide annual targets to reach women and DAGs; and
- Income levels of the target groups will be closely increased.

Field-level monitoring

- The Sakchyam Programme will monitor GESI results at the field-level through Sakchyam Programme Field Coordinators in addition to reports being received from the partners;
- Achievements, lessons learned, and best practices of addressing issues affecting GESI at the field-level will be captured and presented;
- Key GESI challenges and issues per output and for the Challenge Fund will be documented;
- Case studies will include documentation of shifts in discriminatory practices and attitudes, and explanations on how GESI mainstreaming has been done in similar programmes.

Progress report

Progress reports will be produced annually for GESI in the programme. These reports will include:

- Highlights on the ways GESI has been integrated in specific outputs and in the Challenge Fund component of Sakchyam;
- Capturing the progress of GESI issues at the output level in disaggregated form;
- Measuring shifts in incomes of target groups before and after Sakchyam interventions;
- Reflecting changes, as and when needed, in parameters developed above (change in income, increment of beneficiaries against the target set and increase in representation in the executive committee of each partner organization);
- Reflecting on barriers to GESI target groups with reference to service providers in a disaggregated form; and
- Integrating GESI in the achievements of results, lessons learned, major observations, and case studies.
B. Checklist for GESI Diagnostics

TIME: 65 Minutes

AIM: Understand analysis framework

OBJECTIVES:
Introduce participants to checklist for GESI diagnostics

MATERIALS NEEDED:
Flip chart and flip chart paper, diagnostic checklist, markers and masking tape etc.
Power point presentation

Role play

STEP 1: Form two groups volunteer (4-5 people) for role play in relation to gender and social exclusion.

STEP 2: Ask participants to choose a remote village or any places they have visited and imagine the situation of exclusion. Let participants work and prepare role play in separate group (10 minutes)

STEP 3: Ask the groups for their role play turn by turn (10 minute for each group)

STEP 4: Give role to discuss GESI diagnostic to the alternative group, i.e., one group will discuss and prepare presentation of others. Let other participants also join group in a volunteer basis. Ask participants to prepare a diagnostic report based on the following check list (10 minute):
- Who are excluded, what are the causes of exclusion?
- What are the barriers to inclusion dimensions of exclusion?
- What is the existing situation of particular excluded group?
- What are the barriers in accessing services and opportunities?
- What do the current policies say, how do they block inclusion?
- What are the structure and processes of the formal institutions?
- Is the policy benefiting some individual, groups more than others?
- Identify the socio-political and cultural practices of specific location context, environmental scanning of services to select IPs/SPs and reduce discriminatory practices
- Identify the commitment made by the state, state’s existing policies and priorities and field practices
- Identify specific strategic areas for intervention, coordination arrangements, monitoring and expected results desired at all levels of Sakchyam interventions

STEP 5: Give role to discuss GESI diagnostic to the alternative group, i.e., one group will discuss and prepare presentation of others role play. Let other participants also join group in a volunteer basis. Ask participants to prepare a diagnostic report based on the above check list (10 minute)

STEP 6: Presentation from two groups and feedbacks (10 minute)

STEP 7: Provide participants with a report on “Women better than men in business”- IFC study and make discussion with following questions-
- What are the key points in report?
- How do you feel while you read this report?
- Why?
- What do you like to suggest to financial service providers about omen owned SMEs?
Reference for Trainers

Though businesses in Nepal are predominantly male-dominated, an International Finance Corporation (IFC) report has shown that women are more entrepreneurial than men, and they generate 6 percent higher profits on annual sales even though they operate smaller businesses. The report entitled “Small and Medium Enterprise gender baseline estimation for IFC’s financial market portfolio in Nepal” states that women entrepreneurs can play a more significant role in Nepal’s economic growth if financial institutions address their financing needs with suitable offerings.

Access to financing remains their biggest hindrance because banks prefer fixed assets as collateral that few women entrepreneurs possess. Other operational needs include improved access to markets and training for skill development.

Currently, women own about 14,300 small and medium enterprises in Nepal, accounting for 2 percent of GDP and employing over 200,000 workers. The study suggests that meeting their current credit requirements of US$ 106 million can increase their contribution to the economy.

The study suggests credit rating and collateral registry should guide financial institutions, helping them tap into the US$ 2.5 billion lending opportunity for small businesses. The South Asia Enterprise Development Facility, managed by IFC, in partnership with the UK government and the Norwegian Agency for Development Cooperation, carried out the study.

“The study is a much-needed initiative that provides banks and financial institutions with valid data to help design banking products and services, easing access to finance for women entrepreneurs,” said Barsha Shrestha, general manager of Clean Energy Development Bank. “It is important that banks consider the requirements of women entrepreneurs an intrinsic part of their small and medium enterprise strategy,” said Thelma Tajirian, IFC programme manager for Access to Finance.

Reference for Trainers

Barriers of access to finance for women-

Being excluded from the financial system is a significant disadvantage to a woman struggling for economic independence.

Better jobs for women benefit individuals, families, communities, companies, and economies. With more income and financial independence, women can increase household spending on children’s nutrition, health, and education. The potential for social and economic change is too good to pass up.

Few facts:

- 400 million MSMEs in developing countries
- 15% have access to credit
- 40% unserved
- 10% underserved
- Access to finance a major constraint for 25%
- Globally, 1 in 2 adults—some 2.5 billion people—does not have a formal bank account.

Banking on Women

- Women entrepreneurs are changing the face of the global economy, helping to sustain job creation and economic growth. It is estimated that women-owned entities represent over 30%
of registered businesses worldwide. Yet on average about 10% of women entrepreneurs have
access to the capital needed to grow their businesses.

- Women have impact on sustainable economic growth, for instance although women
  comprise 50% of the population in Sub Saharan Africa they produce more than 80% of the
  food for the continent. Less than 12% of agribusiness investments are directed at women
  smallholder farmers.

- According to the Harvard Business Review, women control about $20 trillion global consumer
  spending and earn about $18 trillion extending their circle of economic influence.

- Yet, unfavourable business and regulatory environments are among the barriers that still
  impede women entrepreneurs from accessing finance. According to an IFC-Mckinsey study
  this has resulted in a credit gap of approximately $320 billion.

- The fact that many emerging markets financial institutions have yet to develop sustainable
  strategy to address this significant market gap represents a missed opportunity and constrains private sector development.

- IFC’s Banking on Women program is playing a catalysing role for partners and financial
  institutions to help them to profitably and sustainably serve women-owned businesses.

What informal social mechanisms present barriers to capital for women?

The obstacles women face e.g. lack of financial literacy, dependency on family consent over financial
& business decisions, limited inclusion in profitable markets, lack of ownership of productive assets to
use as collateral, lack of access to information etc. limit their ability to access and repay loans. A
further issue in challenging these obstacles is that women have little sole control over facing these
challenges. Consequently, women are often considered a high risk business case for financial
institutions.

Generally local financial service providers especially traditional Banks are collateral based, and there
has been this fear that has been spread that if you take a loan your house or land or a car if accepted
is gone (seized by the banks) so if men are afraid of that any woman won’t approach the husband to
convince him that She is pledging the family house/property for a loan however the man can give it a
try hence the gap. While women living alone might also be afraid of their families: kids and the rest.

Another thing here is about the family structure and communication in the family. The man is the
head of the house and the wife is commonly treated as She completes just comes in the second
position whereby there are big chances that the man might not seek advice from her especially in
investment matters in reverse therefore a woman is afraid to advance a business idea to the man who
may threaten her saying that She wants to become the man/head of the house and She won’t obey
anymore.

Coming back on the supply side, financial institutions tend to have bias on women owned businesses
by doubting on soundness and tend to limit them to access to bigger capital. Sometimes the loan
application processing might take longer than the counter part one: the man!

What are the present barriers of women and women led MSMEs in access to finance (Please see
annex-IV)?

All women in the rural context come under one of the Sakchyam’s key target groups. Women are
living with the lack of knowledge that many women have on financial matters and the limits when
believing in them and acquire more autonomy. From a woman farmer needs credit to purchase seeds
and improve her farming system; a woman housewife with a small business venture to a growing need
information and financial education, optimize the management of her personal finances, home and
manage her business.

Another target under this is small businesses owned by women is the same as any small business; that
is, to expand their business into a medium and large scale enterprise. The women-owned businesses should evolve from a microcredit business of survival into competitive business models that have a potential to lead markets. Serious access to financial services would be needed here since microcredit programs will not cut it.

There is also little gender disaggregated data generated on gender access to financial services and products by institutions. This limits advocacy and lobbying in the same area. Evidence works best and would be an ideal solution in this case.

Women may get greater access to financial markets, but often on terms that are unequal and highly risky. For example, this was the case leading up to the 2008 global financial crisis in the US mortgage market. This was described as ‘predatory inclusion’, and resulted from weak regulation of these markets.

**How can these gaps be met, so that women can accumulate assets rather than bad debts?**

Access to financial products and services by women, in particular rural women in developing countries, is a key element to tackle broader issues related to poverty, exclusion, discrimination, and others.

Ideally the solution would be to empower women to build, develop and manage their own systems of credit and finance and, by that way, increase their access to financial products, enable their participation and voice in the way these products and services are provided and benefit from the revenues created to the benefit of their own communities.

Governments should ensure their legal and regulatory laws and policies are aligned to responsiveness in terms of ensuring equal treatment of women with a focus on land and property rights. They should also work with private sector especially banks and micro finance institutions to promote innovations and improvements in financial products and delivery models while also ensuring protection to women as consumers of their financial products.

Institutions should not only develop gender responsive products and services but must ensure that they identify training needs of women on the products. They will then be able to promote the development of appropriate initiatives within the framework of national strategies for financial education, where it exists, whilst increasing financial skill set of women and changing attitudes and behaviours on understanding, selection, and utility of financial services. Institutions could include training and mentorship as part of credit services for women entrepreneurs and women clients- a space for a policy imperative could be useful in this.

Research and Learning- The private sector, NGOs, development partners and academicians must strive to ensure continued data, information flow and targeted documentation of issues in this regard to seal gaps on policy research and improve gender-disaggregated data generation and collation and analysis exposing gender differences in the literacy, access and usage of financial products whilst endeavouring to include gender dimensions in financial inclusion and financial training strategies.

Co-operatives are owned and democratically-controlled by their members. This enables people to take charge of their own future. Members participate in the management of the co-operative enterprise and define the best way to satisfy their concrete needs and aspirations. This is empowerment. By building financial co-operatives, women (primarily, but without excluding men) can ameliorate the access to financial products because they define themselves the products and services that are best suited for their needs.

Banking to a female clientele has to go beyond offering financial products and should aim to address the constraints imposed by gender inequality. It means providing additional support for women to overcome the obstacles they face; be that through literacy & numeracy training, business development support, skills building, or a combination thereof. It also means mentoring women to
engage with the financial sector since many have never been exposed to the sector. Every context will differ but we need to make sure that women are prepared to develop relationships with the financial sector and are empowered to make informed and independent decisions about how to utilize access to financial products.

While such efforts beyond financial products aim at overcoming some of the immediate disadvantages women face, risks for banking to a female clientele will remain high unless attitudes that perpetuate gender inequality change and women are empowered to act as independent agencies with all rights and responsibilities attached. Therefore, it is essential to work on norm transformation when banking for women. Awareness raising, challenging attitudes and supporting the development of solutions towards increased equality (be that at household, local community or national policy level) are key in scaling efforts to bank to women, tap into this high value market and unleash its socio-economic potential.

Conclusions we draw from our experience are:

1. Banking for un(der)served women has to be a partnership that involves the private sector, government institutions as well as civil society efforts whatever the scale.

2. Financial products should not be gender neutral. On the contrary, they need to be gendered in order to be relevant and empowering to women and for financial service providers to advance in this market segment.

3. The risk for the financial sector to offer financial services to women will decrease if it acknowledges and embraces its power and role in promoting gender equality. Therefore, financial products and policies need to be redefined in a more holistic manner.

These entire dimensions must ensure proper monitoring and evaluation of real impacts accrued to men and women in the financial markets and not merely assuming that the policies and frameworks work as designed.

We need to use existing data bases way more creatively (go beyond descriptive) and use the results not only to inform better functioning of microfinance institutions and to introduce other products to clients, but also to inform public policy in the areas of other public services, taxing, and investments which are key to ensuring an enabling environment for women and men to transition out of poverty.

The challenge that is and will be is how to control the private financial sector and have these issues put in their policy frameworks and documents. It remains a nightmare and governments have to grapple with it if we have to open space for greater women’s access to financial services and products and also ensure their attitudes and behaviors are favourable to financial access and literacy programmes in this context.
SESSION 8: Capacity building of target groups

TIME: 90 Minutes

AIM: Provide technical capacity to use GESI lens in training, guidelines, business counselling, coaching and mentoring

OBJECTIVES:
- Introduce participants to GESI lens for training and need of business counselling, coaching and mentoring to women, DAGs and youth for increasing participation in economic activities

MATERIALS NEEDED:
- Power point presentation
- Flip chart and flip chart paper, story sheet, reading materials, markers and masking tape etc.

A. Training

STEP 1: Provide participants a story event during training session. One of the participants will read this story loudly in class room.

Story

I am Maya Nepal (So called higher caste) from remote village of Nepal. I have good training skill on gendering in local planning. Long time ago, as I was beginner of training, my office sent me and my friend to a remote village to train mixed group in planning process as to develop Dalit local planners along with wither participants of community. We both were from higher caste. During introductory session, I went out for few minute and didn’t introduce myself. The participants highly appreciated our training skills, materials we used and the content. After two days of training, one of the Dalit women participants asked me to introduce myself. I said sorry to not introducing me. I said- My name is Maya Nepali (Nepali is one of the Dalit caste in Nepal).

What was the behaviour of participants after that you know?

Most of the Dalit women and girls were closer to me. They wanted to come and discuss with me regarding training and other planning issues. Few of male Dalit participants who were a bit upper than my caste but they were also “untouchable” also bother me. In the other hand participants from the upper caste group started to ignore me and my sessions even. The scenario was totally changed. Some of the senior and upper caste participants of the training were insulting me because I was women from Dalit community.

I passed more three days of training being as a Dalit woman having bitter experiences. I had already discussed with my other colleague (Male) about my plan. Now the training was over. It was time for closing of training. There were guest speakers from outside also. The closing was conducted by my friend. There were views from participants and outsiders. My friend allowed me also to speak few words. During my closing speech I said it was really tough time for me during this training being as a Dalit woman. I became Dalit with my own interest for three days and realized how difficult is there in our society to pass their whole life being a Dalit.

There was mixed type of expression- Dalit participants did not believe me as I was from the upper caste. What was the reaction of training participant’s after all you know?

STEP 2: Conduct a short discussion with the following question
- Is there situation of discrimination as mentioned in story you read?
- How do you feel?
- Why?
- What should be done to make training event GESI friendly?
STEP 3: Provide Sakchyam GESI Lens for training to all participants and ask them to read it carefully.

**Sakchyam GESI Lens for training**

**Training Preparation and planning**

- Who are the intended participants? What are the obstacles to women, DAGs and youth equal and full participation (security considerations, financial, family life obligations, professional duties, legal constraints, moral/religious considerations etc)?
- Have financial resources been foreseen to respond to these needs?
- Who is the most appropriate trainer/facilitator? Should it be a woman or a man? What are the pros and cons of each? Is the trainer GESI-sensitive and aware of the specific GESI (more focus on women related concerns) issues affecting the learning environment?
- Is the training venue accessible, safe and adapted to women participants? (distance from home/work? Equipped to accommodate women and children under their care? Conditions of female latrines? etc)
- Is the training time adapted to women’s and other DAG’s schedule? (Does not conflict with other responsibilities, safety concerns....)
- Has someone been designated to monitor the incorporation of GESI issues in the course content and ensure that women and men equally participate in the training?
- Have we considered the languages and other cultural prospects? Examples- Women are untouchable (They are not supposed to touch food, enter into the temple, not allowed in religious events etc.) for at least four days during menstruation cycle, Dalit are ignored and misbehaved as they are so called lower caste etc.

**Process/Training delivery**

- Is the training content meaningful to women, DAGs and youth experience?
- Are teaching methods and learning approaches inclusive, participatory and “gender transformative” in order to ensure women’s full and equal participation in training?
- Methods that encourage equal participation include: group discussions, discussions in pairs, system of rotating chair, limited speaking TIME per participant, to go around the table and ask each participant to say a few words....etc)
- Is the male/female distribution being monitored within each meeting session/workshop/working group? (i.e. mixed or single-sex groups, as appropriate)

**Post-event**

- Do the final report/recommendations/statements/publications fully reflect the gender issues raised during the discussions?
- Does the evaluation form identify the trainees’ sex in order to monitor that both women’s and men’s needs and expectations have been met?
- Will any impact analysis on this event explore how female and male participants are applying the newly acquired skills and content?

STEP 4: Conduct discussion on plenary for further changes in the lens.

**B. Business counselling, coaching and mentoring**

STEP 5: Go through the power point presentation on need of business counselling, coaching and mentoring to women, DAGs and youth for increasing participation in economic activities.
Provide regular business counselling, coaching and mentoring:

Counselling is a highly skilled and specialized intervention focused on helping individuals to address their underlying problems including psychological, social and economic personal problems. Counselling includes some elements of coaching, but it is designed primarily to address problems and difficult situations in a more articulated manner. Counselling is essential for entrepreneurs who are facing challenges in their day to day life, those who are uncooperative, insubordinate, and or are frequently isolated from the social groups. Counselling is also a useful tool to guide people who feel confused and cannot make or are not confident to make the right decision.

Counselling covers broader focus and greater depth. The goal is to help people understand the root causes of long-standing problems/issues. A short-term intervention in nature but can last for longer time periods due to the breadth of issues to be addressed and can be used to address psycho-social as well as performance issues. The agenda is generally agreed by the individuals and the counsellor where other stakeholders are rarely involved.

Coaching is a process that will help you get trainees to do their best work or to do their work best. Coaching role is to help individuals gain better skills, abilities, and knowledge they need to increase potential and improve performance. Coaching relationship has a set duration and is generally more structured in nature and meetings are scheduled on a regular basis, short-term (sometimes time-bound) and focused on specific development areas and issues. Business coaching covers all the parts of running a successful business, such as leadership, achieving targets, sales, marketing, communication skills, planning, accountability, management, team building plus much more. Probably the biggest difference between coaching and mentoring is that coaching is focused on development and achieving specific, immediate goals and it revolves more around specific development areas/issues.

Mentoring is an ongoing day to day process that can last for a long period of time and could be conducted in more informal settings. Mentor and mentee can have constant contact, meetings as and when the mentee needs some advice, guidance or support. Mentor is usually a more experienced and skilled person and often a senior person in the same sector and or organisation, who can pass on knowledge, experience and open doors to otherwise out-of-reach opportunities. More often personal development agenda is set by the mentee, with the mentor providing support and guidance as per needs.

Mentoring is for people who show promising performance but need help to become better performers. As a mentor, your responsibilities are to advice on best approaches based on experience, provide guiding tips, and when needed offer instruction to assist the mentee to build confidence and improve in the performance.

Business mentoring is an ongoing support that enables participants to solve their day to day challenges and explore effective ways of enhancing their situations. Programme mentoring relates to assisting the participants to develop confidence and ability to perform their duty in a progressive manner, manage their day to day challenges and be a better performer. Business mentoring also similarly pertains to the coaching, guidance and advice on how to develop new skills, link with local market, mobilise resources, establish customer’s network and promote the business.

Mentoring boost entrepreneurs’ ability to not only face market challenges with business development skills but also catch opportunities. Based on experience and lessons learned, the most practical approach recommends linking the entrepreneurs to local mentors who could be available to provide guidance support. Successful businesses at local level can serve as best local mentors supporting entrepreneurs during the initial critical period of business start-up. On the other hand, entrepreneurs may also need to be assisted through regular counselling and motivational support to develop ability and enthusiasm to serve as responsive mentee.
Module-3: Designing and developing financial products and services to support Gender Equality and Social Inclusion

SESSION 9: Exploring constraints/barriers, interests, needs and potentialities to the rural poor, women, and DAGs in specific financial access and chain initiatives

OBJECTIVES:
- Understanding women in decision making and leadership positions in business and in the economy
- Understanding global practices and experiences in women entrepreneurship and identify the areas exploring in Nepalese context

SESSION 10: Incorporating GESI in products and services development, implementation and M&E process

OBJECTIVES:
- Introduce participants to framework for product and service formulation, implementation and M&E

SESSION 11: Exercise to develop sample products for women, DAGs and youth

OBJECTIVES:
- Identify the simplified and affordable products and services for women and DAGs (Value Chain prospects)
- Disseminate the ideas among the participants and prepare final product from each to come up with the plan

SESSION 12: GESI operational guidelines and Plan of action

OBJECTIVES:
- To prepare an operational guideline for each partner
- To prepare plan of participating organization and discuss on the follow up process
- To evaluate the participants through post-test evaluation
- To evaluate overall training
SESSION 9: Exploring constraints/barriers, interests, needs and potentialities to the rural poor, women, and DAGs in specific financial access and chain initiatives

TIME: 90 Minutes

AIM: Women in decision making and leadership

OBJECTIVES:
- Understanding women in decision making and leadership positions in business and in the economy
- Understanding global practices and experiences in women entrepreneurship and identify the areas exploring in Nepalese context

MATERIALS NEEDED:
- Flip chart and flip chart paper, formats/sheet of reading materials, markers and masking tape, power point presentation etc.

STEP 1: Give examples of challenges to the advancement of women in decision making and leadership positions in business and in the economy, make discussion and write in flip chart (30 Minutes).

Examples of challenges

a) Women are less likely to have access to technology because of money, education and control. Lacks of technological know-how by the women as these were earlier on left to be the domain of men. Businesses those are highly technological in nature pose a huge challenge to women. In the contemporary society, business has become technology with the use of technology while transacting businesses, this call for every woman to have some technical knowledge. This information is also necessary while doing accounts and financial transactions. This is an advancement that is a great challenge to women both in developing and developed countries. As decision makers and leaders, it is desirable for women to be abreast with changing business trends.

b) Lack of confidence in women is a challenge because some do not know whether they are doing the right thing. This may hamper their ability to make sound decisions for fear of reprieve or intimidation. The woman in decision making or leadership position may decide not to voice a concern out of fear as a result.

c) Lack of social support systems from men is a challenge to women in decision making and leadership positions in business and in the economy. This leaves a team that is frustrated and almost unable to lead and make proper decisions and may therefore seem to be ineffective.

d) Women lack time, since they have a disproportional amount of domestic work, despite [sometimes] their jobs.

e) Sexual exploitation in most of the offices such at times women are expected to submit to the desires of their bosses in order to be awarded promotions hence women who refuses to corporate may end up being in the same position.

f) There are situations where even her colleagues and junior report to her boss that she is not capable to be promoted simply not because she is incapable but because they don’t want to work under a woman.

STEP 2: Conduct a discussion on the challenges through the following questions:
- What are the key challenges?
- What are other further challenges you have observed at local level?
- How these challenges could be addressed?(Give some examples from the box below)
- How can men contribute to increasing women’s participation in decision-making and leadership positions (30 Minutes)?
**Examples addressing the challenges**

a) Women need to have high self-esteem while performing their duties as women in decision making and leadership positions in business and in the economy irrespective of whether they have the knowledge or not. They need to be confident and believe in themselves because they have all it takes to be in those positions.

b) Women in decision making and leadership positions in business and in the economy need to have good social support systems right from their homes, families, colleagues and all those around them. Other system support systems can be from the government, other women or organizations.

c) Men leading change- There are many ways for senior male leaders to support women’s ascension to decision-making roles:

- Leading the culture change needed to remove barriers for women in the corporate culture; this includes taking the lead in addressing infringements, inappropriate behaviours and implicit bias among the senior leadership team by penalties such as publicly addressing issues and ensuring transparency in official complaints cases.

- Leading a change in procedures: i.e. transformation of recruitment, selection and promotion processes (HR) to prevent gender bias; setting up metrics and ensuring monitoring and reviewing of policies and results.

- Leading the strategic narrative needed to convince other (male) business leaders that appointing women to positions of power is beneficial to the organization.

- Leading by example by ensuring gender balance in appointments and teams in their own hierarchy. Preventing to recruit in one’s own image and discouraging others to do so.

- Leading the communication and Public Relations processes on the topic by actively promoting the organization’s policy in the press.

- Leading the development and support system (such as training, networking, women’s initiatives) to encourage women to grow and excel. Displaying willingness to learn from women’s networks meetings and conferences about issues women value. Actively mentoring women to better prepare them for senior roles. Introducing women to informal networks to become connected and visible.

Men can contribute by appreciating the paradigm shift as a result of women taking up these positions, they need to be supportive instead of intimidating or demoralizing women and they need to work alongside the women and give all moral support need by the women. Men need to co-exist with women and be very supportive all through the leadership journey.

**STEP 3:** Provide “Global learning on women entrepreneurship” to two groups of participants. Give them time to read it thoroughly and come up with the presentation of following questions (30 Minutes):

- What is your learning?
- How did you feel while reading the cases?
- Why?
- What you like to recommend doing in case of Nepal’s context?
Enterprise Projects and Research

Advancing Palestinian Women Entrepreneurs

Palestinians in the West Bank and Gaza face significant economic challenges. Regional barriers have restricted mobility and limited access to jobs, markets and capital. Currently 18% of Palestinians in the West Bank are unemployed and an estimated 25% of households in the West Bank are below the poverty line. Only 26% of micro and small enterprises are owned by women, and the majority of these only exist in the informal economy. Palestinian women possess the desire to expand their businesses, but due to their remote location, restricted mobility and socio-cultural barriers, they lack the opportunities to access tailored business training, markets and capital.

Building on the success of the Nablus Women Entrepreneurs project, the Foundation has partnered with the Near East Foundation (NEF) on a new initiative to empower Palestinian women entrepreneurs to grow profitable and sustainable businesses that are market-oriented, scalable and facilitate job creation. The project aims to support 200 women entrepreneurs living in Ramallah, Bethlehem and Hebron to scale up their small women-owned businesses over three years and create employment for a further 100 women and men in the local economy. With this support, these women can act as drivers of development – creating jobs, revitalising their economies, and realising their full potential as agents of social change.

Business Women in Tanzania

In Tanzania, many women struggle with limited access to productive resources, such as land and credit, as well as education and economic opportunities. For those who are looking to start their own business or who already run one, these challenges seriously hinder their ability to scale up their enterprises and ultimately achieve their full potential.

To help women overcome these barriers, the Foundation, in partnership with the ExxonMobil Foundation, Nokia and the Tanzania Gatsby Trust, has developed an innovative project that combines enterprise development and mobile value added services. Currently, 140 women are receiving support through business training workshops and services, such as business registration, incubation support and rights awareness training, so that they can run financially-viable, value added, formal and self-sustainable businesses.

As a part of this project, we tested our award-winning Business Women mobile service in Tanzania, which provided essential business tips and management information, specifically tailored for women entrepreneurs, directly to their mobile phones. A total of 15,000 Tanzanian women subscribed to the service. The Business Women service was also tested in Nigeria and Indonesia, resulting in over 100,000 women subscribing overall. The service is currently being evaluated and we look forward to sharing results towards the end of 2014.

The desired outcomes of this project are to strengthen women-owned micro and small enterprises by empowering them to develop meaningful entrepreneurial capabilities, to facilitate women’s access to appropriate employment opportunities and to strengthen women’s decision-making within the household and in the community. The overall aim of the project is to contribute to poverty reduction, social inclusion and economic empowerment of women in Tanzania.

Empowering UAE Women Entrepreneurs

The Cherie Blair Foundation for Women is expanding to the United Arab Emirates (UAE), where we will be supporting 100 women entrepreneurs in partnership with J.P. Morgan. The women will access the Foundation’s proven business training model via our partner PlaNet Finance, which provides in-depth business skills training, so that they can increase their capability and confidence to run a
business. The project will also identify key linkages with financial institutions and banks and facilitate women’s access to capital.

In the Middle East, only 7.6% of women are early-stage entrepreneurs compared with 11.8% of men. The UAE is one of the region’s most important economic centres. There has been a gradual increase in the number of women running businesses in recent years, but there are still key challenges that women face due to the lack of support systems for entrepreneurs in the country. There is also a wide gap in the range of financing options, coaching opportunities, network structures as well as business incubators for women.

The project will in total support these 100 women entrepreneurs over an 18 month period commencing October 2014. Training will enable these women to independently grow their micro to small businesses by equipping them with a range of necessary skills. The women who graduate from this project will pass on their experiences and learning through mentoring support to future intakes of women entrepreneurs.

Fostering Israeli Women Entrepreneurs

Fewer work opportunities exist for residents living in the Western Galilee, which is located in the Northern periphery of the country, away from the country’s economic centres. Women in particular are granted less employment and entrepreneurial opportunities in this region despite the economic potential they possess.

In 2009 we partnered with the Western Galilee College to develop a unique three-year higher education programme which provides tutoring, workplace training and business development opportunities for women. The interdisciplinary BA in Economics and Management gives young women the confidence and skills needed to become successful entrepreneurs whilst strengthening the network of Jewish and Arab women in the process.

The first intake of women from the course graduated in October 2012 and is fast becoming role models in their communities. Following graduation, some of the women have taken on jobs in the fields of business, IT or banking. Others have been awarded a place at university to further their studies whilst some possess an entrepreneurial desire to run their own businesses. Each will contribute to the economic development of the region through new business initiatives and job creation.

With the generous support of the Cheryl Saban Self-Worth Foundation, we have launched a second phase of the project to support a second intake of young women who are due to graduate in 2015.

Jerusalem Women Entrepreneurs

In Jerusalem the employment market is characterised by low rates of women’s participation in the labour force, particularly amongst Arab and Orthodox communities. Women entrepreneurs are particularly undeserved in this area, with limited access to tailored business training and financial services.

In 2012, in partnership with the Cheryl Saban Self-Worth Foundation, Economic Empowerment for Women (EEW) and Koret Israel Economic Development Funds (KIEDF), we launched a new initiative across the Jerusalem region to support Jewish and Arab women entrepreneurs to develop and expand their enterprises through business incubation services, access to capital combined with business and technical services, and the development of a network for women entrepreneurs. EEW and KIEDF bring their areas of expertise in these fields to facilitate women entrepreneurs to develop and expand independent income-generating activity and improve their economic situation.

This joint initiative has already provided 139 Jewish and Arab women entrepreneurs with business training and facilitated access to financial services. Almost 65 women have participated in business
incubators, receiving training, one-one coaching, financial orientation and networking opportunities.

**Lebanon Women Entrepreneurs**

The situation for women entrepreneurs in Lebanon is more favourable than other countries in the Middle East. However, women entrepreneurship in Lebanon is still relatively low, and the majority of women-owned businesses in the country operate in the informal sector, making it more difficult for them to access formal finance from banks. Women tend to use their personal savings to start their businesses and expansion is limited to investments that can be made from subsequent earnings.

In partnership with the JPMorgan Chase Foundation, we initiated a project in 2011 to support women entrepreneurs in Lebanon. Working with Tomorrow’s Youth Organization and the René Moawad Foundation, the project enabled 42 women entrepreneurs in north Lebanon to develop and scale their micro businesses. Despite the political unrest that gripped the country, particularly effecting the North, the project achieved significant results. The growth of these businesses created 49 new jobs.

Building upon the success of this project, we are now working with Tomorrow’s Youth Organization and Al Majmoua, in partnership with the JPMorgan Chase Foundation, to support 200 Lebanese and Palestinian women entrepreneurs in the underserved areas of the Northern region (Tripoli and Akkar), Eastern region (Bekaa Valley), Metn region and in Saida in the South. The project will provide incubation services for women who want to scale up their businesses and enhance their marketing, financing and networking opportunities. A key focus will be to build linkages to financial institutions that can provide tailored services to these women.

This project will support upward economic mobility of women in Lebanon and help them to grow profitable and sustainable businesses in Lebanon that are market oriented, scalable and facilitate job creation.

**Middle East Women Entrepreneurs**

The number of women entrepreneurs in Lebanon and Palestine is relatively low, with the majority of women-owned businesses operating in the informal sector and mainly in rural areas. Facing challenges such as cultural constraints and a lack of access to training and financial services, these women struggle to participate in the formal economy. In Lebanon, only 10.1% of women are self-employed, whilst Palestinian women own just 5.4% of all enterprises in the West Bank and Gaza strip.

Following on from the success of our Nablus Women Entrepreneurs and Lebanon Women Entrepreneurs projects, we are supporting 80 women entrepreneurs to grow their micro and small businesses across the Northern West Bank in Palestine and the Bekaa Valley in Lebanon. In partnership with the Oak Foundation and Tomorrow’s Youth Organization, we are enhancing women’s access to financial products and services by establishing strong relationships with local financial institutions and offering a combination of skills-based training, coaching and intensive business incubation. A key focus of this initiative is to foster knowledge sharing and best practice between women entrepreneurs across Lebanon and Palestine.

The ultimate goal of this project is to increase women’s roles as contributors to their economies. As women’s businesses expand, their incomes will increase, jobs will be created and quality of life will improve, not only for the women themselves but for their families and communities.

**Nablus Women Entrepreneurs**

Women-owned enterprises represent a very small number of total enterprises in Palestine. Women’s businesses tend to be small-scale, with home-based businesses more common in rural areas than in the refugee camps or urban centres. The main constraints facing women entrepreneurs in Palestine are access to capital and markets and deeply embedded cultural attitudes.

In partnership with Tomorrow’s Youth Organization (TYO), the Foundation implemented a project
from December 2009 to February 2011 to support women entrepreneurs in Nablus to develop businesses based on their skills, education and goals.

The project supported craftswomen and university graduates to develop sustainable businesses with the help of product development support, business training and networks. Women were able to set up a range of businesses, such as a socially responsible paper recycling initiative, a coffee roasting venture, and a sheep farm. By facilitating these women’s economic advancement, this project contributed to a healthier and more secure future for the women and children of Nablus.

The project also provided further incubation services to women entrepreneurs who wanted to scale up their businesses and enhance their marketing, financing and networking opportunities. The project combined its efforts with TYO Lebanon in order to create a wider network for women entrepreneurs across the Middle East.

**Sierra Leone Women Entrepreneurs**

As the Sierra Leone continues to recover and grow from the end of a decade-long civil war, women’s economic potential remains untapped. Whilst the percentage of women in the labour force currently stands at a modest 51% in Freetown, 70% of the total country populations operate in the informal sector as petty traders, the majority of which are women. The country context does not yet recognise and facilitate women’s entrepreneurship and the lack of access to business training; networks and capital prevent women from scaling up their micro-enterprises.

The Foundation has joined forces with the African Foundation for Development – Sierra Leone (AFFORD-SL) to establish a national network of women entrepreneurs that will act as a unifying force of peer support for women in business in Sierra Leone. The network provides women entrepreneurs with business training, incubation opportunities, and access to markets and networks. We are conducting research into the barriers faced by women in accessing capital in order to determine how we can connect more women entrepreneurs to formal lending institutions.

The network has expanded in membership from 68 to almost 700 members since its launch in 2012, and the long-term desired outcome is to increase the number of women in sustainable business in Sierra Leone, which will in turn create employment and strengthen the local private sector.
SESSION 10: Incorporating GESI in products and services development, implementation and M&E process

Make the objectives clear and innovative towards designing and providing financial products and services for GESI targeted groups.

TIME: 90 Minutes

AIM: Understand analysis framework

OBJECTIVES:
- Introduce participants to framework for product and service formulation, implementation and M&E

MATERIALS NEEDED:
- Power point presentation
- Flip chart and flip chart paper, different checklist, markers and masking tape etc.

STEP 1: The Change Game

a. Ask the participants to name different parts of the body by pointing to them – hands, nose, eyes, ears etc.

b. Change the names of the body parts: Left hand becomes right hand and vice versa, eyes become nose, nose becomes ears, ears become mouth, mouth becomes eyes. Flip chart the changes. For example:

   Eyes – Nose
   Nose – Ear

c. Go over this a number of times so participants can remember the change. Then cover the flip chart.

d. Now tell them to point to the parts of the body in the way discussed above. Go over this a number of TIMES at a faster pace as you proceed.

Note to the facilitator: Participants are bound to make mistakes. Highlight how difficult it is to change behaviour we learn from childhood. Let participants know that the checklist being developed from GESI perspective is for bringing changes through the project.

STEP 2: Ask participants that who have involved developing proposal and what constrains they have faced during formulation of product. Write the constraints in flip chart.

STEP 3: Ask participants to make a list for the information they seek while consider the GESI in the project. Let them check with the checklist provided in the box below. What is missing? Ask them to add if anything is missing in the checklist.
Checklist for the product formulation

1. Which situation is the proposed product intended to improve? Who will benefit from the product? Rural poor? Women? DAGs? Youth or all?
2. Who is affected by the situation?
3. Were those affected (people) asked how they see the problem?
4. Are the indicators formulated along GESI specific lines so that various impacts of the products on women, rural poor, DAGs and youth can be determined?
5. Are the results, activities and indicators formulated along GESI-specific lines where relevant?
6. Is the target group described precisely and in detail?
7. Are the activities planned to overcome any existing constraints to women, rural poor, DAGs and youth?
8. Are the objectives and major results and activities planned in line with the interest and needs of women, rural poor, DAGs and youth?
9. Do women and men benefit to the same extent from project measures? Does the product make an explicit contribution to improving the economic and social situation of women, rural poor, DAGs and youth?
10. Should existing staff be not adequately trained to advise and support target groups, have relevant further training courses been planned?
11. Have we identified geography and Base-line Data for your GESI target groups as below?

Geographic concentration

<table>
<thead>
<tr>
<th>Descriptions</th>
<th>Geography</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rural</td>
<td>Urban</td>
</tr>
<tr>
<td>Geography</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Base-line Data for your GESI

<table>
<thead>
<tr>
<th>Descriptions</th>
<th>Sex</th>
<th>Caste and Ethnicity</th>
<th>Total</th>
<th>Youth</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiaries</td>
<td>Female</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**STEP 4:** Provide checklist of “Implementation” to each participants and ask them to provide 1 mark for “Yes”, ½ for “either yes or no” and 0 for “No”. Finally ask them to calculate. Tell them to not to share the total marks. Finally ask them to explore their marks in groups.
## Checklist for the product Implementation

1. Are there equal opportunities for women, rural poor, DAGs and youth to participate in the product benefits?
2. Are women, rural poor, DAGs and youth project staff involved in the delivery of goods and services to the beneficiaries? In what ways are their involvements reflective of either traditional or non-traditional activities for both women and men?
3. Is the composition and mandate of project committees unit to support and monitor women’s and men’s participation at various levels of the product?
4. Do the organizational structure and the management arrangement encourage consultation with and participation of relevant organizations and institutions?
5. Has project management been provided with human resources, financial resources awareness and expertise or skills necessary to manage and monitor GESI dimension of the product and services?
6. What training and extension techniques are being used to develop product and service delivery systems that are responsive to GESI concerns?
7. How product involves and engages men and boys as to reduce GESI gaps at both organization and beneficiaries’ level?
8. Are resources allocated to train project personnel on specific skills necessary to ensure the inclusion of both women, rural poor, DAGs and youth, in consideration of the nature of project activities?
9. Do the Terms of Reference (TOR) for project personnel (GESI focal person?) state the responsibilities of each one in ensuring the participation of women, men and DAGs as agents and beneficiaries of the project?
10. Are project policies GESI-sensitive? Do these policies facilitate equal participation in the project implementation? In project management? In project decision making?
11. Does the project provide support systems, structures, arrangements and facilities for both sexes to protect their interests and encourage their participation in product outcome?
12. What are the requirements for beneficiaries to be able to use the services offered by the project? Can beneficiaries meet these requirements?
13. Are there mechanisms to ensure that the project resources or benefits are equally accessible to women, rural poor, DAGs and youth?
14. Are the organisation’s delivery channels accessible to all beneficiaries in terms of personnel, location and timing?
15. Does the organisation have enough flexibility to adapt its structure and operations to meet the changing situation of GESI?
16. Are the objectives of the product and services
   - Consistent with the identified problem?
   - Acceptable to the community?
   - Addressing the practical and strategic needs of beneficiaries in the target areas?
17. Do the product and service implementation strategies
   - Respond to the different needs and potentials of targeted people?
   - Provide mechanism for increased or more significant participation of women and men?
18. Does the product
   - Ensure equal/similar employment opportunities for women, rural poor, DAGs and youth?
   - Encourage women’s participation, especially in non-traditional occupations?
   - Promote equal participation of women, rural poor, DAGs and youth in the use and conservation of indigenous resources relative to the project?
**STEP 5:** Conduct a group discussion with following questions-
- What are the issues you notice while working on this checklist?
- Do you think you can use this checklist at your organisation?
- Why? How?

**STEP 6:** Divide participants in two homogenous group, i.e., “Monitoring” and “Evaluation” group. Provide checklist for group discussion. Finally let them come up with the answer of following question:
- What are the key things mentioned?
- How do you think, will it be applicable in your organisation? Why?
- How do you apply this within your organisation?

**Checklist for the project M&E**

**A. Monitoring**
1. Does the project monitoring and evaluation system
   - Explicitly measure the project’s effect on women and men?
   - Collect data which will indicate the access and control of resources for both women and men?
   - Collect data which will indicate opportunities both men and women that will improve their lives?
2. Are specific policies related to project implementation identified?
3. Has the project identified the gender-sensitive indicators to be monitored, and the monitoring frequency?
4. Does the project include a midterm or annual evaluation?
5. Are the data
   - Gender- and age-disaggregated?
   - Collected with sufficient frequency so that necessary project adjustments can be made during the project duration?
   - Fed back to project personnel and beneficiaries in an understandable format to allow project adjustment?
   - Analysed to provide guidance to the redesign of the project?

**B. Evaluation**
1. Did we select partners who are now GESI sensitive with clear set of policies and priorities?
2. Did we conduct periodic consultation and workshop with IPs/SPs, GoN, I/NGOs personnel along with the beneficiaries?
3. Did we apply simplest participatory tools and techniques in designing and conducting training?
4. Did we ensure that gender and DAGs related indicators were captured in the MIS data base, and was a regular GESI needs assessment conducted?
5. Have we developed the implementation capacity of a focal person responsible for GESI efforts in our implementing partners and counterpart entities?
6. How does the partner organisation respond to the expressed need to integrate GESI in programme? Was there anything to be learnt from this collaboration for future dealings with partner organisations?
7. Are women involved in the planning and organisation? Are teams gender balanced?
8. Are the identified target groups reached? What level?
9. In hindsight, do you think the target groups are appropriate? Are there other groups that should have been included?
10. What are the areas that need improvement regarding the GESI?
11. What were the impact of the activities and the eventual realisation of GESI objectives?
12. How can this be translated in the planning for the coming year?
13. Which specific training needs of offices and partner organisations can be derived from the gaps identified?
SESSION 11: Exercise to develop sample products for women, DAGs and youth

TIME: 90 Minutes

AIM: Develop new and innovative products for value chain and financial access

OBJECTIVES:
- Identify the simplified and affordable products and services for women and DAGs (Value Chain prospects)
- Disseminate the ideas among the participants and prepare final product from each to come up with the plan

MATERIALS NEEDED:
- Flip chart and flip chart paper, formats, markers and masking tape

EXERCISE-1

STEP 1: Ask participants to list some of the products and services that are simple and affordable (10 minutes)

STEP 2: Ask any of the participants to read the given product sample on ‘Islamic Finance’ and conduct discussion with the questions (20 minutes):
- What are the product specific pro and cons?
- What we can do to improve it?

Product Sample-Islamic Finance

Summary of status and Principles of Islamic Finance:

Banke district of Far Western Development Region is one of the Muslim community residing districts. People from this community hardly take loan from bank as to follow the Sharia rules:

- Prohibition of usury or interest. It is not permissible to charge, pay or receive interest. The Sharia does not recognize the time value of money and it is therefore not permissible to make money by lending it.
- Money has no intrinsic worth. Money is not an asset by itself and can increase in value only if it joins other resources to undertake productive activity. For this reason, money cannot be bought and sold as a commodity. If not backed by assets, money cannot increase in value over time.
- Fund providers must share the business risk. Providers of funds are not considered creditors but rather investors who share the rewards as well as the risks associated with their investments.
- Material finality. All financial transactions must be linked, either directly or indirectly, to a real economic activity.
- Investment activity. Activities deemed inconsistent with Sharia, such as those relating to the consumption of alcohol or pork and those relating to gambling and the development of weapons of mass destruction, cannot be financed. In broader terms, Sharia prohibits the financing of any activity that is considered harmful to society as a whole.
- No contractual exploitation. Contracts are required to be by mutual agreement and must stipulate exact terms and conditions. Additionally, all involved parties must have precise knowledge of the product or services that is being sold or bought.

Product Recommended:

Murabaha: Referred to as ‘mark-up’ financing, Murabaha involves a financing party purchasing tangible assets from a seller and selling them to a buyer on credit at a predetermined mark-up/margin. Murabaha is not an interest-bearing loan, which is considered riba (or excess). Murabaha
is an acceptable form of credit sale under Sharia (Islamic religious law). Similar in structure to a rent to own arrangement, the intermediary retains ownership of the property until the loan is paid in full.

Following are the rules governing a Murabahah transaction:

- The subject of sale must exist at the time of the sale. Thus anything that does not exist at the time of sale cannot be sold as this makes the contract void.

- The subject matter should be in the ownership of the seller at the time of sale. If the seller sells something that he himself has not acquired, then the sale becomes void.

- The subject of sale must be in physical or constructive possession of the seller when it is sold to another person. Constructive possession means a situation where the owner has not taken physical delivery of the commodity yet it has come into his control and all rights and liabilities of the commodity are passed on to him including the risk of its destruction.

- The sale must be instant and absolute. Thus a sale attributed to a future date or a sale contingent on a future event is void.

- The subject matter should be a property having value in the eyes of Shari’a.

- The subject of sale should not be a thing used for an un-Islamic purpose.

- The subject of sale must be specifically known and identified to the buyer. For Example, ‘A’ owner of an apartment building says to ‘B’ that he will sell an apartment to ‘B’. Now the sale is void because the apartment to be sold is not specifically mentioned or pointed to the buyer.

- The delivery of the sold commodity to the buyer must be certain and should not depend on a contingency or chance.

- The certainty of price is a necessary condition for the validity of the sale. If the price is uncertain, the sale is void.

- The sale must be unconditional. A conditional sale is invalid unless the condition is recognized as a part of the transaction according to the usage of the trade.

Please develop any other product as to overcome the context mentioned above.

**STEP 3:** Form two groups of participants and provide status summary for developing sample of the products and let them share ideas each other to finalise the sample. (20 minutes)

**Product Sample-1:** Design product based on the following condition

**Status summary:**

**Total victims Gender Based Violence victims in 3 districts:** 1000 (1000 from each district) per year

- A Micro Finance Institute who offers loan to DAGs, Women and youth from its one of the branch
- Victims have filed the case against perpetrators
- Victims staying in safe house (She can stay only for limited days)
- Some of the victims have got skill training and some have not got any training
- Many of them are not familiar with the business plan
- She may need extra business counselling, coaching and other supports.

Please develop and recommend a special product and service for this group considering the following:

- That her business plan is appropriate to run the business
- That she can get support from any family members and members of society to run her business
Design and provide specific training/orientation (including skill development training) targeting similar type of clients and so that their confidence build up
- Maintain data base and information regarding social service providers and networks in district to refer clients as per their needs realised by the product provider
- Assess the risk part of the products
- Mention the sustainability of the product that you make

**Product Sample-2: Design product based on the following condition**

**Context:** Due to the discrimination and untouchability closely associated with the notion of concept of purity and impurity, Dalits have been barred to adopt new professions as well. As a result, daily lives subsistence has become an issue for them. For instance: In 2006, ‘dozens of Dalit families who had taken loans for cattle farming from Agricultural Development Bank (ADB), have not been able to repay their debts, mainly because they have difficulty selling their products such as milk, as they are considered untouchables by locals in Dadeldhura. Therefore, the economic vulnerability related with the issue of subsistence has proven to be both causes and consequences of the conflict.

Along with the non-Dalit community, these practices have been reinforced by the State in the past and at the present as well. Dalits have been predominantly denied of equal access to education, health services, and opportunities to participate in the government apparatus along with the consumption of government services. Basically, they have been denied of fundamental human rights and equal opportunities to explore their full potential as human beings. The accumulated injustices of these practices have gradually led to different forms of conflict between Dalits and Non-Dalits. Amidst this, several local, regional and national level organizations have been established in order to raise awareness on Dalit rights and to revise the discriminatory laws.

Over the years, the government of Nepal has also adopted several laws and amended several discriminatory laws to abolish Caste Based Discrimination (CBD). Nepal was declared as an ‘untouchability-free State’ in the Caste Based Discrimination and Untouchability Act of 2011, and the National Dalit Commission was established in 2002 as a result of emergence of Dalit rights movement and pressure from the movement as well as national and international communities. Despite the amendments and formulations of laws discouraging CBD, the lack of governmental monitoring mechanism for the regulations and implementation of these laws along with the lack of interest to implement them has also contributed to the continuity of the conflict between Dalits and Non-Dalits.

As a consequence of CBD and the conflict surrounding it, Dalit community has not been able to improve their poor living standards and are still facing poverty and oppression, which can be seen as a major obstacle for their economic development. This has resulted to internalization of their submissive status and low confidence level further affecting their participation in social, political and economic development.

Despite positive changes, some people from the high caste hesitate to drink water or tea in the public meetings where Dalit participate, treat Dalits unequally, use derogatory language, deny entry in the temples etc. Therefore, a lot needs to be done to change people’s attitudes and practices. Inter-caste marriage is still not accepted in the FWDR and MWDR though the Government has encouraged it. But in different incidents the government officials belonging to so-called higher caste have found to be discriminating Dalits.
Summary of status:
- There are Dalit (So called lower caste and Haliya (Dalit bonded labour) in the district. The total number is 4000 in the district;
- A MFDB who has branch in the mentioned district and/or establishing new branches in the pocket areas of the targeted population. The MFIB is willing to work with this population;
- Most of the people from this group is poor;
- Many of them don’t have knowledge about business plan and also have not received skill oriented training;
- Some of the members from this group have initiated SMEs based on their own traditional occupation;
- They may not have received any business counselling, coaching and other supports.

Please develop and recommend a special product and service for this group considering the following:
- That his/her business plan is appropriate to run the business;
- That she/he can get support from any family members and members of society to run his/her business;
- That you find partners to provide skill oriented training;
- Design and provide specific training/orientation targeting Dalit clients and so that their confidence level will be boost up;
- Maintain data base and information regarding social service providers and networks in district to refer clients as per their needs realised by the product provider;
- Assess the risk part of the products;
- Mention the sustainability of the product that you make.

STEP 3: Ask participants to present their products (20 minutes)

EXERCISE-2

STEP 4: Ask participants to read the global cases of mobile services voluntarily and ask the following questions (Write the answers from participants in flip chart):
- What are the services you observe from this which is differ from our context?
- Do you think this type of services help to our clients also?
- What could be done in case of our clients/beneficiaries? Please suggest at least one product based on the example provided (20 minutes)
Product samples-3: Mobile services

Mobile Financial Services for Women in Nigeria

In partnership with Visa, First Bank Nigeria and Youth for Technology Foundation (YTF), the Cherie Blair Foundation for Women will provide 2,500 women entrepreneurs in Nigeria with the opportunity to become agents in the retail network of First Bank Nigeria, a leading financial services provider in the country. The women agents in turn, will reach 75,000 Nigerians living in rural and underserved areas with branchless banking and mobile financial services, through the bank’s Firstmonie mobile banking platform. This is an innovative product that enables primarily unbanked customers to access financial and other value added services through their mobile phones.

First Bank will provide the women agents with training on the mobile banking products and the agency business. In addition, Youth for Technology Foundation will provide capacity-building entrepreneurship training to women to help them gain comprehensive knowledge and information on subjects that are core to their development as entrepreneurs.

Lack of access to financial services and capital is a significant barrier for women entrepreneurs in Nigeria. With an adult population of 84.7 million (of which only 30% are banked) and with more than 159 million phone subscriptions, there is great potential for agent banking and other models which enable remote access to financial services in Nigeria. Our 2011 research Women Entrepreneurs in Mobile Retail Channels demonstrates that the retail channels of mobile operators provide women with rich opportunity to engage in industry and create income, and innovations such as mobile money mean these opportunities now extend to the financial services sector.

Supply Chain Management Solutions in India

The Foundation, working in partnership with India’s Self Employed Women’s Association (SEWA) and with generous support from the Vodafone foundation in India, has developed a mobile-based management information system (MIS) for SEWA’s Rural Distribution Network (RUDI). Operating largely in India’s Gujarat state, the network procures farm produce from marginal farmers at market prices, then processes and packages the produce before selling it at affordable prices through saleswomen, known as “Rudibens”. RUDI’s reach and scale has increased dramatically, exposing the challenges of paper-based inventory management and sales reporting.

The MIS solution is a simple, user-friendly application targeted at 2,500 women entrepreneurs in the RUDI network who are also benefiting from broader business development and financial literacy training over the life of the three-year project. Rudibens can capture sales and place orders for additional stock via SMS using their simple feature phones enabled by a java-based interface. Data is captured on a central database providing information for RUDI’s managerial, financial and audit requirements. Rudibens are also able to generate simple reports on their handset, which gives them essential information for running their business. The application is being rolled out to Rudibens through various marketing and training activities, which offer capacity building and long-term enterprise development in addition to the MIS training.

The project aims to reach 2,500 women by 2015 and increase overall RUDI sales by 25%. Since the application was first launched in December 2012 Rudibens have reported significant increases in their monthly sales, and in some cases up to four times as much. Following the monitoring and evaluation of this project there is potential for it is scaled into neighbouring states and other SEWA Networks.

India Connectivity Report

Research indicates that there is a significant gender gap in access to mobile technology in South Asia, where a man is 37% more likely to have access to a mobile phone than a woman. Closing the ICT gender gap could cause a ripple effect in poor societies. If more women used ICTs, they could access credit or open savings accounts. They could also reach new markets in which to sell products or crops. In turn, households would earn more, children would eat better and women would lead more
empowered lives.

The Foundation collaborated with the International Center for Research on Women (ICRW) to produce Connectivity: How Mobile Phones, Computers and the Internet Can Catalyse Women’s Entrepreneurship, the result of an in-depth examination of four innovative programs in diverse areas of rural India. ICRW researchers set out to investigate how Information and Communication Technologies (ICTs), particularly mobile phones, can – and are – changing women’s lives through business creation.

The research follows our 2010 Women Mean Business Conference in Mumbai, where leading professionals and women entrepreneurs gathered to discuss how ICT could help women overcome the barriers that women entrepreneurs in India face.

The study’s findings illustrate how the role of ICTs and entrepreneurship is shifting perceptions about women’s roles and positions in society. As a result of this study, the Foundation’s Mobile Technology Programme’s has developed an initiative with the aim of creating economic opportunities for women entrepreneurs and accelerating their businesses. In partnership with SEWA, they are developing a mobile-based Management Information System (MIS) that is simple, user friendly and will enhance the efficiency of the SEWA’s Rural Distribution Network made up of 500 saleswomen.

**Usaha Wanita Mobile Service in Indonesia**

Amisha Chalid, based in Jakarta, makes and sells made-to-measure wedding dresses. She has been in the industry for 13 years and her shop has had a constant stream of customers since opening three years ago. However, Amisha told our researchers that, along with marketing, one of the biggest challenges she faces is sourcing quality materials at affordable prices. Amisha wants to grow her business and compete with importers who offer wedding dresses at more competitive rates, but she would benefit from information to help guide her in her efforts to lower her costs and expand her enterprise.

With women like Amisha in mind, we developed the mobile service, Usaha Wanita, which means “business women” in Indonesian, in partnership with the ExxonMobil Foundation, Nokia and Indosat. The service was based on in-depth research to determine the key barriers that women entrepreneurs in the country face. Usaha Wanita was developed as a teaching tool to help women entrepreneurs overcome specific challenges by providing essential business tips and market information and reached more than 14,000 women in Indonesia. The service was also tailored and tested for entrepreneurs in Nigeria and Tanzania, reaching more than 100,000 women in total. Usaha Wanita won the Best Consumer Service Innovation award at the Global Telecoms Business 2013 Awards and is currently being evaluated. We look forward to sharing results towards the end of 2014.

In addition, we provided hands-on business development support with our partner, Mercy Corps Indonesia, who is delivered valuable training to build the business capacity of 2,000 Indonesian women.

**Skilling for Change in Rwanda**

According to the World Bank, between 2001 and 2012 Rwanda’s economy grew 8% per annum—making it the fastest growing economy in East Africa. As the country’s economic development continues, it is crucial that women are able to access the opportunities afforded by such rapid growth. With the support of Accenture and the Accenture Foundations, the Cherie Blair Foundation for Women, in partnership with CARE International is facilitating business training, mentoring and access to finance for women entrepreneurs in Rwanda.

Over the course of two years, this project aims to improve the business prospects of up to 15,000 women entrepreneurs by developing key skills. Over 15,000 women from CARE Rwanda’s village saving and loans associations will be offered financial literacy and investor readiness training and access to a mobile loan service. We will also connect 600 women entrepreneurs from developing and
emerging economies to mentors from across the world, and will devise a new series of training modules and webinars for our mentoring platform. The ultimate goal is to create sustainable opportunities and support women to achieve long-term economic independence by facilitating the skills training and access to capital they need to grow their businesses.

**Business Women in Tanzania**

In Tanzania, many women struggle with limited access to productive resources, such as land and credit, as well as education and economic opportunities. For those who are looking to start their own business or who already run one, these challenges seriously hinder their ability to scale up their enterprises and ultimately achieve their full potential.

To help women overcome these barriers, the Foundation, in partnership with the ExxonMobil Foundation, Nokia and the Tanzania Gatsby Trust, has developed an innovative project that combines enterprise development and mobile value added services. Currently, 140 women are receiving support through business training workshops and services, such as business registration, incubation support and rights awareness training, so that they can run financially-viable, value added, formal and self-sustainable businesses.

As a part of this project, we tested our award-winning *Business Women* mobile service in Tanzania, which provided essential business tips and management information, specifically tailored for women entrepreneurs, directly to their mobile phones. A total of 15,000 Tanzanian women subscribed to the service. The *Business Women* service was also tested in Nigeria and Indonesia, resulting in over 100,000 women subscribing overall. The service is currently being evaluated and we look forward to sharing results towards the end of 2014.

The desired outcomes of this project are to strengthen women-owned micro and small enterprises by empowering them to develop meaningful entrepreneurial capabilities, to facilitate women’s access to appropriate employment opportunities and to strengthen women’s decision-making within the household and in the community. The overall aim of the project is to contribute to poverty reduction, social inclusion and economic empowerment of women in Tanzania.

**Business Women Mobile Service in Nigeria**

As is the case in many economies around the world, women entrepreneurs in Nigeria are faced with significant barriers to scaling up their businesses – access to affordable resources can be difficult; marketing channels may not be apparent; and training opportunities can be limited. Our research *Mobile Value Added Services: A Business Growth Opportunity for Women Entrepreneurs* shows that 93% of women entrepreneurs surveyed in Nigeria were willing to use a valued-added mobile service to address the core challenges they face in their business and 75% of them felt that addressing these challenges would lead to a significant increase in the value of their business.

We launched an award-winning mobile service in August 2012 in Nigeria with the ExxonMobil Foundation, Nokia and MTN Nigeria. The service, called *Business Women* was delivered via SMS to mobile phones. The messages and information sent out were specifically tailored for women entrepreneurs in Nigeria, reaching over 70,000 women in the country. The service was also tested in Indonesia and Tanzania, reaching over 100,000 women in total. The *Business Women* service is currently being evaluated and we look forward to sharing results towards the end of 2014.

In addition, the Foundation also worked in partnership with Nigeria’s Youth for Technology Foundation (YTF) to provide training and coaching throughout five states of the Niger Delta to further develop the capacity of 2,000 women entrepreneurs. YTF delivers hands-on classroom and online training sessions that focus on business development and operations, financial literacy, marketing, supply chain management and other skills that are central to running and sustainably growing a successful enterprise.
SESSION 12: GESI operational guidelines and Plan of action

TIME: 90 Minutes

AIM: Preparation of organisational guideline and future plan of action

OBJECTIVES:
- To prepare an operational guideline for each partner
- To prepare plan of participating organization and discuss on the follow up process
- To evaluate the participants through post-test evaluation
- To evaluate overall training

MATERIALS NEEDED:
- Power point presentation
- Flip chart and flip chart paper, formats, markers and masking tape

EXCERCISE-A: Operational guideline and future plan

STEP 1: Provide participants checklist for designing the contents of the GESI guideline and ask them to prepare content (60 minutes)

Checklist for designing contents of GESI guideline

Name of organisation:
Address:

<table>
<thead>
<tr>
<th>SNs</th>
<th>Overall contents</th>
<th>Partner wise sub contents</th>
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<tbody>
<tr>
<td>1.</td>
<td>Background</td>
<td>Background</td>
</tr>
<tr>
<td>2.</td>
<td>Why this guideline?</td>
<td>Why this guideline?</td>
</tr>
<tr>
<td>3.</td>
<td>Anticipated user of the guideline</td>
<td>Anticipated user of the guideline</td>
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<tr>
<td>4.</td>
<td>Conceptual framework, meaning and scope of GESI</td>
<td>Conceptual framework, meaning and scope of GESI</td>
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<tr>
<td>5.</td>
<td>Developing Human resource</td>
<td>Example- GESI framework</td>
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<td>6.</td>
<td>Institutional development</td>
<td>Example-</td>
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<tr>
<td></td>
<td></td>
<td>- Disaggregated data base of beneficiaries, Guidelines on ensuring Gender Friendly Environment and business counselling</td>
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<td>- Gender Mainstreaming Guidelines on Maternity Allowance etc...</td>
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<tr>
<td>7.</td>
<td>Capacity and supports to the beneficiaries</td>
<td>Example- Define target groups</td>
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<td>- Guidelines on Supporting to Female Headed Households/Single Living Women etc..</td>
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<td>- Guideline to support Dalit household etc.</td>
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STEP 2: Ask presentation from different sectors, i.e., see the category of bank and other representation also.
STEP 3: Ask participants to keep this as one of their activity while they prepare their plan during last session. And also ensure trainers/facilitators supports and their presence if and when required for the organization.

STEP-4: Distribute format for planning the activities (At least 3 activities) of each partners for the year (20 minutes).

<table>
<thead>
<tr>
<th>Name of organization:</th>
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<tbody>
<tr>
<td>Address:</td>
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<td>Name of focal person:</td>
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<td>Phone:</td>
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<table>
<thead>
<tr>
<th>SNs</th>
<th>Activities</th>
<th>Time line</th>
<th>Responsibility</th>
<th>Technical support required from trainers</th>
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EXCERCISE-B: Evaluation of training

STEP-5: Distribute post-test questionnaire (Annex-III, collect them and provide feedback on changes that has been found from pre to post test (10 minutes).

STEP-6: Distribute training evaluation format and let participants fill it honestly (10 minutes).

Training Quality Assessment Form

(On a scale of 1- 5, 1 being the lowest, how would you rate the following)

Please tick the relevant box: 9

<table>
<thead>
<tr>
<th>Items to be rated</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1 (Lowest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training facilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training aids/methods and curriculum</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training organisation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extent to which your expectation from the training/orientation have been met</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extent to which you feel that you will be able to use the knowledge and skills gained to increase your job performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Any suggestions: ..............................................................................................................
Annexes

Annex I: Training Methods
Annex II: Training Monitoring and evaluation checklist
Annex III: Questionnaire for Pre /Post-Training Test
Annex-IV: What do lead Nepali women entrepreneurs say about access to finance, gender-responsive policies, family barriers and deconstructing stereotypes about women entrepreneurs?
Annex-I: Training Methods

Throughout this manual, various training processes and methods are referred to. Below are short descriptions of common participatory training processes and methods. This is intended as a brief guide for trainers using this manual.

Presentation/Lecture Method

A lecture is delivered to a large number of learners by a teacher (usually in person, but can be by broadcast, video or film). A conventional lecture would be 50 – 55 minutes of uninterrupted discourse from the teacher with no discussion, the only learner activity being listening and note-taking. Lectures will not necessarily include visual aids. Presentations follow a similar pattern but are more likely to happen outside formal education for example in the workplace. Presentations might be shorter and would definitely include visual aids — possibly of a high-tech nature.

There are many advantages to using presentations and lectures as a delivery method for training. Although the disadvantages are fewer, it is important to acknowledge them and to take measures to minimise them as they are significant and can undermine the learning experience.

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Disadvantages</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Up-to-date info can be given quickly and simultaneously</td>
<td>- Doesn’t allow for different learning abilities or speeds</td>
</tr>
<tr>
<td>- Learners quickly get overview of subject</td>
<td>- Passive</td>
</tr>
<tr>
<td>- Learners can be stimulated by good lecturer</td>
<td>- Time and location controlled by the teacher</td>
</tr>
<tr>
<td>- Familiar form of delivery</td>
<td>- Is often perceived as “boring” by learners</td>
</tr>
<tr>
<td>- Cost-effective</td>
<td></td>
</tr>
<tr>
<td>- Easy logistics</td>
<td></td>
</tr>
<tr>
<td>- Lends itself to use of acknowledged expert in the field</td>
<td></td>
</tr>
<tr>
<td>- Content can be controlled</td>
<td></td>
</tr>
<tr>
<td>- Pace of delivery can be controlled</td>
<td></td>
</tr>
</tbody>
</table>

Presentation/Lecture can be made more participative by asking questions and seeking feedback at the end. Presentations are accompanied by a period of questions and answers at the conclusion.

Presentation/Lectures are useful for introducing new subjects or presenting summaries or overviews to participants. They are also suitable for imparting knowledge, data, facts and providing explanations and theories. They are often combined with visual aids such as slides and/or overhead transparencies. To avoid falling into the trap of talking and hoping the participants are not only listening but absorbing too, limit the presentation to 15 – 20 minutes, and break it up with questions, buzz sessions and exercises. The Presenter must make sure that:

- The content is relevant to the participants present needs
- The material is at a level they can understand
- The material is organized logically so that the learners might follow it
- The participants have an opportunity to clarify points and ask questions
- General tips for delivering effective presentations and lectures

There are some people who are natural speakers. They can speak without preparation, without notes, without visual aids and put together a presentation on their chosen or accepted subject that will impress, inform and captivate their audience. In so doing they might violate all the tips and guidance offered in this annex but they will nevertheless be gifted trainers. Most of us need to develop and practice our speaking and presentation skills and following the guidance below will assist in preparing...
and delivering an effective and professional presentation or lecture. Some of the tips will also be relevant to other kinds of delivery methods.

Introduction
- Say whether the learners may ask questions
- Tell them whether and when to take notes
- Tell them about the handouts
- Outline your presentation
- Find out about your participants’ existing knowledge
- Ask the class questions
- Give them a (brief) written test or quiz
- Find out what they have done before
- Organise your information well
- Make sure you know enough about the subject to be able to respond to searching questions which are not part of your presentation
- Your lecture/presentation should have a beginning, a middle and an end or follow some other logical structure
- Remember you might need to re-orient your learners half way through
- Explain how the presentation fits into the overall training
- Relate your sessions to previous and subsequent elements of the training
- Relate to learners
- Place subject in context
- Identify with something they will find useful
- Use analogies
- Use illustrations and diagrams to help clarity
- Use examples which will make the topic interesting for learners

Language
- Use plain and simple language
- Use words that the learners know
- Write up definitions for complex terms or provide a glossary handout
- Explain abbreviations
- Avoid jargon and unnecessary repetition (but remember to reinforce important points)

Body language
- Be sure to make eye contact with the class without focusing too much on any one individual
- Remember to smile and look confident
- Avoid excessive gesturing which can be distracting
- Find a comfortable posture so that you stand balanced and relaxed

Voice
- Use voice tone and pitch to avoid monotony
- Pace yourself slowly enough to be clear — you will need to speak much more slowly than your usual talking speed
- Pause to allow time for words to be digested

Clothing
- Wear clothes that make you feel confident and comfortable
- Aim to wear clothes that will not alienate your audience — if in doubt it is best to be smarter
- If “lucky” ties and ear-rings help boost your confidence, wear them
- Remember loud or inappropriate clothes can distract your audience
Cultural Considerations

Facilitators should be sensitive and aware of cultural issues that may influence the attitudes and behaviour of participants. Facilitators are encouraged to explore these issues when conducting this training.

Use of Visual aids

The most common technique for making lectures and presentations more interesting and effective is the use of visual aids. Lecturing can be a boring and therefore ineffectual way of delivering learning. Visual aids are used in presentations and lectures to illustrate the subject. They can help to break up the monotony, providing a visual stimulant to reinforce what the learners are listening to. The most common forms of visual aids are:

- Overheads (also known as OHPs, slides or transparencies)
- Photographic slides
- Power point presentations
- Objects, pictures or documentation which is handed around the class but which do not constitute a handout

General tips

- Know your subject
- Keep to your time (practice delivering the presentation to be sure that timing is right)
- Be honest — even if it means admitting you don’t know the answer
- Be enthusiastic
- Be yourself

At the end

- Summarise content and/or review main points
- Refer to bibliography and further reading as appropriate
- Allow time for questions

Group Discussion

In group discussion, participants are divided into smaller groups of three to six people for discussion or to complete a task. The trainer briefs them on what to do, monitor their activities in the small groups; and helps them to convey their findings when they gather together again in the large group. Often, a spokesperson from a smaller group should report to the plenary.

Training on gender may require dividing the participants into single sex groups to discuss certain activities e.g. stereotypes. It is important to follow up such activity with one which brings the group together.

People find it easier to share their experiences in smaller groups and relate the subject matter to their own lives. This approach is used when the trainer want the participants to analyse a problem, propose or evaluate solutions, justify actions, compare strategies or engage in other kinds of critical thinking.

There are a number of ways working with smaller groups. You may want to achieve a particular social mix or to mix groups by gender, rank, or cultural background. Work out the composition of the groups beforehand.

You can achieve a random mix easily by asking everyone to look at you, then number them round the group from 1 to 4 repeatedly to the last person; then put all the 1s together, all the 2s and so on.
Role Play

Role-playing provides a safe environment to encounter different scenarios for the first time, which builds confidence in team members that can help them in their day-to-day roles.

The role play is a simulation of a single event or situation. Trainees who are actors in the role play are provided with a general description of the situation, a description of their roles (e.g., their objectives, emotions, and concerns) and the problem they face.

Role plays differ in the amount of structure they provide to the actors. A structured role play provides trainees with a great deal of detail about the situation that has brought the characters together. It also provides in greater detail each character’s attitudes, needs, opinions, and so on. Structured role plays may even provide a scripted dialog between the characters. This type of role play is used primarily to develop and practice interpersonal skills such as communication, conflict resolution, and group decision making. Spontaneous role plays are loosely constructed scenarios in which one trainee plays herself while others play people that the trainee has interacted with in the past (or will in the future). The objective of this type of role play is to develop insight into one’s own behavior and its impact on others. How much structure is appropriate in the scenario will depend on the learning objectives.

In a multiple role play, all trainees are formed into groups. Each group acts out the scenario simultaneously. At the conclusion, each group analyzes what happened and identifies learning points. The groups may then report a summary of their learning to the other groups, followed by a general discussion. This allows greater learning as each group will have played the roles somewhat differently. Multiple role plays allow everyone to experience the role play in a short amount of time, but may reduce the quality of feedback. The trainer will not be able to observe all groups at once, and trainees are usually reluctant to provide constructive feedback to their peers. In addition, trainees may not have the experience or expertise to provide effective feedback. To overcome this problem, video tapes of the role plays can be used by the trainee and/or trainer for evaluation.

Trainer at the end will conduct discussion on the role play relating to the learning objectives.

Buzz Groups

Participants are put into pairs or trios to carry out a small task, usually for no more than 5 minutes. In its simplest form, people are asked to turn to a neighbour and discuss specific questions or issues. The participants are able to exchange ideas and draw on their wide collective experience. If appropriate, after the discussion one member of each group can report its findings back to the plenary.

Buzz groups have lots of uses. They can be used to:

- Get some ideas flowing before a formal talk or lecture
- Recap what can be remembered of the previous session
- Summarize main points gained from the session
- Make a start on an assessment task
- Form a mini discussion of points raised in a discussion
- Encourage participants to reflect on what they have learnt and how they might apply it in their work.
- Generate questions to put to a speaker after a talk

Brainstorming

The aim of brainstorming is to collect from the workshop participants as many ideas as possible on a specific topic within a given time in an uninhibited way. It is an open way of generating a quantity of creative ideas or responses from participants which can then be used or evaluated after the exercise.
It differs from the buzz group discussion in that the focus is on generating as many ideas as possible without judging them.

This is an activity where one person invites ideas from the individual level and discusses in a sub groups and come up with concrete ideas in a whole group on a topic or a problem. Or one person can invite ideas in a plenary and the ideas are called out by the group members and listed as they are expressed on a board or a flipchart or written on bits of paper and tacked to a pin board. No idea, however crazy, should be rejected.

Once the sharing of ideas is completed (may be in Meta card or in flip chart), the group shifts the ideas for those which have the potential for solving the stated problem. The leader may categorize (organize) the ideas in subheadings if this helps the shifting process.

When the idea has/ideas have been discussed by a group, the group draws its own conclusions. The leader summarizes the topic by linking the work that has been done to the session's objective than link the work that has been done to the session objectives and any assessment.

The activity is very useful for gaining participation. It is a good way of starting off an activity on a new topic, to diagnose a problem as well as assessing the level of learning, understanding and attitudes. Brainstorming stimulates ideas and helps to structure critical thinking and problem solving. Groups are always pleased to see how many ideas they have when they collaborate, makes it good for team building.

Case Studies

Participants should be divided into groups and presented with factual (written) information of a problem based on a real situation and asked to discuss the situation, analyze the issues and provide recommendations. The detail of a case study should relate directly to the intended learning points. A case study can address the same problem for each group or each group can have a different aspect of the total problem to consider. In the first case, the groups would eventually reassemble and compare their solutions. In the second case, they would report on their part of the solution, with the trainer the whole together at the end. The problem is called a case because it purports to be a real situation requiring attention. Sufficient details are given to create a sense of reality and make the case complex enough to need considerable debate before solutions will emerge.

Case studies can be adapted to be told as a short story (oral case study), but needs to be simple and clear.

Case studies provide the material on which the participants practice using the analytical tools they have learned; to draw out learning points with relation to gender from a 'real' situation and to pose problems to participants which they can relate to their own experience and attempt to solve.

Case studies are also useful because they give participants a chance to practice their skills in the kind of situation they may encounter. They allow for discussion in groups and collective learning, so that participants can share their experience and knowledge with reference to a particular case.

Games and Energisers

These are useful for breaking up the monotony, raising energy levels and letting people enjoy themselves. They can also raise sensitive issues in a light-hearted manner. The games and energizer can also be linked to meet the session objectives.
Annex-II: Training Monitoring and evaluation checklist

<table>
<thead>
<tr>
<th>Training quality</th>
<th>Monitoring aspects</th>
<th>Observed Status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Training facilities</td>
<td></td>
</tr>
<tr>
<td>1.1</td>
<td>Class room with adequate space</td>
<td></td>
</tr>
<tr>
<td>1.2</td>
<td>Comfortable class room setting with adequate furniture</td>
<td></td>
</tr>
<tr>
<td>1.3</td>
<td>Adequate lighting &amp; ventilation</td>
<td></td>
</tr>
<tr>
<td>1.4</td>
<td>Availability of black, white and soft board</td>
<td></td>
</tr>
<tr>
<td>1.5</td>
<td>Labs/workshop/demonstration facilities</td>
<td></td>
</tr>
<tr>
<td>1.6</td>
<td>Safe drinking water supply</td>
<td></td>
</tr>
<tr>
<td>1.7</td>
<td>Toilet comfortable for both sexes</td>
<td></td>
</tr>
<tr>
<td>1.8</td>
<td>Neatness &amp; cleanliness</td>
<td></td>
</tr>
<tr>
<td>2.1</td>
<td>Preparation and use of lesson plan</td>
<td></td>
</tr>
<tr>
<td>2.2</td>
<td>Procedure steps prepared &amp; used (Technical training)</td>
<td></td>
</tr>
<tr>
<td>2.3</td>
<td>Practical sessions as per curriculum</td>
<td></td>
</tr>
<tr>
<td>3.1</td>
<td>Applied adult learning approaches</td>
<td></td>
</tr>
<tr>
<td>3.2</td>
<td>Active participation of all trainees and live discussion</td>
<td></td>
</tr>
<tr>
<td>3.3</td>
<td>Opportunity for practice to all trainees</td>
<td></td>
</tr>
<tr>
<td>3.4</td>
<td>Demonstration of skills by trainer</td>
<td></td>
</tr>
<tr>
<td>SN</td>
<td>Monitoring aspects</td>
<td>Observed Status</td>
</tr>
<tr>
<td>-----</td>
<td>--------------------------------------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>3.5</td>
<td>Guided practice as per nature of skills</td>
<td>Yes</td>
</tr>
<tr>
<td>3.6</td>
<td>Trainer observes during practice</td>
<td>Yes</td>
</tr>
<tr>
<td>3.7</td>
<td>Group/project works per nature of topic</td>
<td>Yes</td>
</tr>
<tr>
<td>3.8</td>
<td>Independent practice per nature of skills</td>
<td>Yes</td>
</tr>
<tr>
<td>3.9</td>
<td>Timely feedback provided to trainees</td>
<td>Yes</td>
</tr>
<tr>
<td>3.10</td>
<td>Trainers use simple language for instruction</td>
<td>Yes</td>
</tr>
<tr>
<td>4</td>
<td>Training materials/teaching aids</td>
<td>Yes</td>
</tr>
<tr>
<td>4.1</td>
<td>Provisions of manuals/handouts</td>
<td>Yes</td>
</tr>
<tr>
<td>4.2</td>
<td>Use of real objects</td>
<td>Yes</td>
</tr>
<tr>
<td>4.3</td>
<td>Use of models</td>
<td>Yes</td>
</tr>
<tr>
<td>4.4</td>
<td>Use of poster, pamphlets, flipcharts, meta card</td>
<td>Yes</td>
</tr>
<tr>
<td>4.5</td>
<td>Use of electronic media (LCD, OHP, Video, computer)</td>
<td>Yes</td>
</tr>
<tr>
<td>5</td>
<td>Training management</td>
<td>Yes</td>
</tr>
<tr>
<td>5.1</td>
<td>Classes conducted as per schedule</td>
<td>Yes</td>
</tr>
<tr>
<td>5.2</td>
<td>Trainers logbook maintained</td>
<td>Yes</td>
</tr>
<tr>
<td>5.3</td>
<td>Trainees attendance and regularity</td>
<td>Yes</td>
</tr>
<tr>
<td>5.4</td>
<td>Residential facilities/hostel</td>
<td>Yes</td>
</tr>
<tr>
<td>5.5</td>
<td>Foods/canteen</td>
<td>Yes</td>
</tr>
<tr>
<td>5.6</td>
<td>Recreational facilities</td>
<td>Yes</td>
</tr>
<tr>
<td>5.7</td>
<td>Incentive (stipends, snacks)</td>
<td>Yes</td>
</tr>
</tbody>
</table>
# Training Completion Report Form

<table>
<thead>
<tr>
<th>Name of the Training</th>
<th>Total Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training objective and scope</td>
<td></td>
</tr>
<tr>
<td>Training venue</td>
<td>Duration of training</td>
</tr>
<tr>
<td>Total Budget Allocated (NPR)</td>
<td>Total Expenditure (NPR)</td>
</tr>
</tbody>
</table>

## Participants Disaggregated Data (Distribution of trainees by sex, caste/ethnicity)

<table>
<thead>
<tr>
<th>Name of Training</th>
<th>Caste/Ethnicity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>UC</td>
</tr>
<tr>
<td>A. GESI</td>
<td></td>
</tr>
</tbody>
</table>

### Venue 1

<table>
<thead>
<tr>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Venue 2

<table>
<thead>
<tr>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Total

<table>
<thead>
<tr>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: UC – Upper Caste; AJJ– Advantaged Janajati; DJJ– Disadvantaged Janajatis; Dalit

## Evaluation

This is where Kirkpatrick’s Four-Level Training Evaluation Model can help you objectively analyze the effectiveness and impact of your training, so that you can improve it in the future.

Although Kirkpatrick’s Four-Level Training Evaluation Model is popular and widely used, there are a number of considerations that need to be taken into account when using the model.

One issue is that it can be time-consuming and expensive to use levels 3 or 4 of the model, so it’s not practical for all organizations and situations. This is especially the case for organizations that don’t have a dedicated training or human resource department, or for one-off training sessions or programs.
In a similar way, it can be expensive and resource intensive to “wire up an organization” to collect data with the sole purpose of evaluating training at levels 3 and 4. (Whether or not this is practical depends on the systems already in place within the organization.)

The model also assumes that each level’s importance is greater than the last level, and that all levels are linked. For instance, it implies that Reaction is less important, ultimately, than Results, and that reactions must be positive for learning to take place. In practice, this may not be the case.

Most importantly, organizations change in many ways, and behaviors and results change depending on these, as well as on training. For example, measurable improvements in areas like retention and productivity could result from the arrival of a new boss or from a new computer system, rather than from training.

Kirkpatrick’s model is great for trying to evaluate training in a “scientific” way, however, so many variables can be changing in fast-changing organizations that analysis at level 4 can be limited in usefulness.

The Four Levels of the evaluation

Donald Kirkpatrick, Professor Emeritus at the University of Wisconsin and past president of the American Society for Training and Development (ASTD), first published his Four-Level Training Evaluation Model in 1959, in the US Training and Development Journal. The model was then updated in 1975, and again in 1994, when he published his best-known work, “Evaluating Training Programs.”

The four levels are:

- Reaction.
- Learning.
- Behavior.
- Results.

Let’s look at each level in greater detail.

Level 1: Reaction

This level measures how your trainees (the people being trained), reacted to the training. Obviously, you want them to feel that the training was a valuable experience, and you want them to feel good about the instructor, the topic, the material, its presentation, and the venue.

It’s important to measure reaction; because it helps you understand how well the training was received by your audience. It also helps you improve the training for future trainees, including identifying important areas or topics that are missing from the training.

Level 2: Learning

At level 2, you measure what your trainees have learned. How much has their knowledge increased as a result of the training?

When you planned the training session, you hopefully started with a list of specific learning objectives: these should be the starting point for your measurement. Keep in mind that you can measure learning in different ways depending on these objectives, and depending on whether you’re interested in changes to knowledge, skills, or attitude.

It’s important to measure this, because knowing what your trainees are learning and what they aren’t will help you improve future training.
Level 3: Behaviour

At this level, you evaluate how far your trainees have changed their behaviour, based on the training they received. Specifically, this looks at how trainees apply the information.

It’s important to realize that behaviour can only change if conditions are favourable. For instance, imagine you’ve skipped measurement at the first two Kirkpatrick levels and, when looking at your group’s behaviour, you determine that no behaviour change has taken place. Therefore, you assume that your trainees haven’t learned anything and that the training was ineffective.

However, just because behaviour hasn’t changed, it doesn’t mean that trainees haven’t learned anything. Perhaps their boss won’t let them apply new knowledge. Or, maybe they’ve learned everything you taught, but they have no desire to apply the knowledge themselves.

Level 4: Results

At this level, you analyse the final results of your training. This includes outcomes that you or your organization have determined to be good for business, good for the employees, or good for the bottom line.

Analysing Training Effectiveness

If you deliver training for your team or your organization, then you probably know how important it is to measure its effectiveness. After all, you don’t want to spend time or money on training that doesn’t provide a good return.

This is where Kirkpatrick’s Four-Level Training Evaluation Model can help you objectively analyse the effectiveness and impact of your training, so that you can improve it in the future.

In this article, we’ll look at each of the Kirkpatrick four levels, and we’ll examine how you can apply the model to evaluate training. We’ll also look at some of the situations where the model may not be useful.

How to Apply the Model

Level 1: Reaction

Start by identifying how you’ll measure reaction. Consider addressing these questions:

- Did the trainees feel that the training was worth their time?
- Did they think that it was successful?
- What were the biggest strengths of the training, and the biggest weaknesses?
- Did they like the venue and presentation style?
- Did the training session accommodate their personal learning styles?

Next, identify how you want to measure these reactions. To do this you’ll typically use employee satisfaction surveys or questionnaires; however you can also watch trainees’ body language during the training, and get verbal feedback by asking trainees directly about their experience.

Once you’ve gathered this information, look at it carefully. Then, think about what changes you could make based on your trainees’ feedback and suggestions.

Level 2: Learning

To measure learning, start by identifying what you want to evaluate. (These things could be changes in knowledge, skills, or attitudes.)

It’s often helpful to measure these areas both before and after training. So, before training commences, test your trainees to determine their knowledge, skill levels, and attitudes.
Once training is finished, test your trainees a second time to measure what they have learned, or measure learning with interviews or verbal assessments. (Pre and post test questions are designed accordingly)

**Level 3: Behaviour**

It can be challenging to measure behaviour effectively. This is a longer-term activity that should take place weeks or months after the initial training.

Consider these questions:

Did the trainees put any of their learning to use?

Are trainees able to teach their new knowledge, skills, or attitudes to other people?

Are trainees aware that they've changed their behaviour?

One of the best ways to measure behaviour is to conduct observations and interviews over time. Also, keep in mind that behaviour will only change if conditions are favourable. For instance, effective learning could have taken place in the training session. But, if the overall organizational culture isn't set up for any behaviour changes, the trainees might not be able to apply what they've learned.

Alternatively, trainees might not receive support, recognition, or reward for their behaviour change from their boss. So, over time, they disregard the skills or knowledge that they have learned, and go back to their old behaviours.

**Level 4: Results**

Of all the levels, measuring the final results of the training is likely to be the most costly and time consuming. The biggest challenges are identifying which outcomes, benefits, or final results are most closely linked to the training and coming up with an effective way to measure these outcomes over the long term.

Here are some outcomes to consider, depending on the objectives of your training:

- Increased employee retention.
- Increased production.
- Higher morale.
- Reduced waste.
- Increased sales.
- Higher quality ratings.
- Increased customer satisfaction.
- Fewer staff complaints.

(Rating on a scale of 1-5, 1 being the lowest)
### Rating on training facilities

<table>
<thead>
<tr>
<th>Training facilities</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of participants</td>
<td></td>
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</tbody>
</table>

### Rating on training aids/methods and curriculum

<table>
<thead>
<tr>
<th>Teaching aids/methods and curriculum</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of participants</td>
<td></td>
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</table>

### Training organization

<table>
<thead>
<tr>
<th>Training organization</th>
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<th>4</th>
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</thead>
<tbody>
<tr>
<td>% of participants</td>
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</table>

### Rating on extent to which trainees’ expectations from the training/orientation have been met

<table>
<thead>
<tr>
<th>Extent to which expectation from training/orientation have been met</th>
<th>5</th>
<th>4</th>
<th>3</th>
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</tr>
</thead>
<tbody>
<tr>
<td>% of participants</td>
<td></td>
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</table>

### Rating on extent to which trainees feel they will be able to use knowledge and skills gained to increase their job performance?

<table>
<thead>
<tr>
<th>Extent of feeling that the knowledge and skills gained will be used to increase job performance</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of participants</td>
<td></td>
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</tr>
<tr>
<td>Guiding Questions</td>
<td>Trainee’s responses</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>----------------------------------------------------------------------------------</td>
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<tr>
<td>Are you applying the knowledge and skills gained from the training in your work?</td>
<td></td>
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<tr>
<td>What are the items (topics learned in the training that you have implemented or not implemented so far?</td>
<td>Implemented</td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td></td>
<td>Not implemented</td>
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</tr>
<tr>
<td>Do you have any difficulty in the implementation of knowledge and skills you gained from the training?</td>
<td>□ YES □ NO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If Yes, please specify....</td>
<td>Difficulties</td>
<td></td>
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<tr>
<td>What have you not learned that you need to perform your job better?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have any suggestions on how the training could have been more helpful now that you are back to work?</td>
<td>Suggestions</td>
<td></td>
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</tbody>
</table>
### Annex-III: Questionnaire for Pre /Post-Training Test

**a. Questionnaire for Pre /Post-Training Test (Knowledge and Attitude)**

Participants Name:..............................................................................................................

Organization:.........................................................................................................................

(Decide whether you agree (A) or disagree (D) with each of the following statements.)

<table>
<thead>
<tr>
<th>SN</th>
<th>Statements</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Facilitators should be sensitive and aware of cultural issues that may influence the attitudes and behaviour of training participants</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>2</td>
<td>A needs assessment is the process of identifying the &quot;gap&quot; between performance required and current performance</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>3</td>
<td>Gender is socially constructed</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>4</td>
<td>Gender issues is only the issues at the family level</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>5</td>
<td>Gender refers to:</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td></td>
<td>- The roles and responsibilities of women and men and the relationship between them;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- The way behaviours and identities are determined through the process of socialization.</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Power relations are primarily determined by society, not nature, and are subject to change over time</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>7</td>
<td>The underlying cause of sexual and gender-based violence is the abuse of power.</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>8</td>
<td>Sexual and Gender-based violence is violence directed against a person on the basis of sex and or gender.</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>9</td>
<td>Gender equality is found when men and women are the same</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>10</td>
<td>Gender equality is the same as gender equity</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>11</td>
<td>The process by which reducing the gaps in development opportunities between women and men and working towards equality between them is gender mainstreaming</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>12</td>
<td>A gender-sensitive monitoring plan provides sex- disaggregated data as well as sets gender sensitive process indicators</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>13</td>
<td>A project evaluation must examine problems faced by both men and women during project period</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>14</td>
<td>Organisational culture plays an influential role in the effective mainstreaming of gender equity and social inclusion</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>15</td>
<td>Youth in Nepal is defined the age from 15-29 year</td>
<td>☐ A ☐ D</td>
</tr>
<tr>
<td>SN</td>
<td>Statements</td>
<td>Responses</td>
</tr>
<tr>
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<td>---------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>16.</td>
<td>Being excluded from the financial system is a significant disadvantage to a woman struggling for economic independence.</td>
<td>□ A □ D</td>
</tr>
<tr>
<td>17.</td>
<td>Better jobs for women benefit individuals, families, communities, companies, and economies.</td>
<td>□ A □ D</td>
</tr>
<tr>
<td>18.</td>
<td>Women are less likely to have access to technology because of money, education and control.</td>
<td>□ A □ D</td>
</tr>
<tr>
<td>19.</td>
<td>The social exclusion may result from:</td>
<td>□ A □ D</td>
</tr>
<tr>
<td></td>
<td>- their social identity (for example race, gender, ethnicity, caste or religion), or</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- social location (for example in areas that are remote, stigmatised or suffering from war or conflict)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Each organisation/institution/workplace has its own ‘organisational culture’ which promotes certain ‘ways of doing things’ within the group.</td>
<td></td>
</tr>
<tr>
<td>20.</td>
<td>Financial products should not be gender neutral. On the contrary, they need to be gendered in order to be relevant and empowering to women and for financial service providers to advance in this market segment.</td>
<td>□ A □ D</td>
</tr>
<tr>
<td>21.</td>
<td>Social inclusion is the which is resolved gradually in the time duration</td>
<td>□ A □ D</td>
</tr>
</tbody>
</table>

b. Questionnaire for Pre and Post Test for Infection Prevention (Skill Based)

Tick with “T” for True or “F” for False

**OBJECTIVES** should be made very clear because of the following reasons:-
- To help the learner to have a clear goal during the training
- The trainer should be clear about what the learners should do after undergoing training
- The trainer should avoid gaps and unnecessary duplication
- To help the trainer in selection of approach, methods and materials

Suggested training methodology should not be based on the objectives focusing on the learners’ training needs and participatory tools

Training can be evaluated at three levels as follows:-
- After each session
- At the end of the training workshop
- Continuously at the work place

Monitoring is required during and after the training over

Expectation collection before training start is also type of training need assessment
Annex-IV: What do lead Nepali women entrepreneurs say about access to finance, gender-responsive policies, family barriers and deconstructing stereotypes about women entrepreneurs?

By Siromani Dhungana

Nepali women entrepreneurs have not broken the glass ceiling, says Pramila Rijal, president of SAARC Chamber Women Entrepreneurs Council (SCWEC). “But they have already made the first cracks.”

Rijal’s idea rightly summarizes the present conditions of women in business in Nepal. Alka Rajouria Rijal, executive director at Federation of Women Entrepreneurs’ Association of Nepal is also of the same opinion. Women entrepreneurs have come far but they still have a long way to go, she opines.

According to her, there are many issues that still need to be improved: access to finance, gender-responsive policies, family barriers and deconstructing stereotypes about women entrepreneurs.

Who did a Ground Breaking Work

Women Entrepreneurs Association of Nepal (WEAN) was established in 1967 as an autonomous, voluntary and non-profit organization by a group of prominent women entrepreneurs. Many believe that the founding members of the WEAN were the country’s first generation women entrepreneurs. The list of founding members is as follows:

1. Late Yangzi Sherpa
2. Ambica Shrestha
3. Rita Thapa
4. Maggie Shah
5. Renchin Yonjan
6. Shyam Badan Shrestha
7. Shanti Chadha
8. Nilam Pande
9. Mohini Lama
10. Brinda Rana

Business: It was Men’s Domain

Hajuri Bista, one of the forerunners in the arena of women entrepreneurship says, “I had never seen men and women work together. It was really challenging to get out of the dogma that women should take care of household chores and not venture into the business world.”

In 1990, the country adopted a democratic political system but women entrepreneurs still finding not an easy path at that TIME, she recalls. Late Yangzi Sherpa, Ambica Shrestha, Rita Thapa, Maggie Shah, RenchinYonjan, ShyamBadan Shrestha, Shanti Chadha, Nilam Pande, Mohini Lama, Brinda Rana and some other faces were managed to shine in this period as entrepreneurs. They were the trailblazers at that TIME, Bista recalls.

“Even after democracy, I have seen many times aspiring women entrepreneurs breaking into tears in meetings due to unexpected hurdles and apathy from their family and the society,” she said reflecting on her experience. “Why should be women engaged in business?”

Fortunately, times have changed now. There are host of efforts underway to boost women’s participation in business and women are in the condition to get guidance in all phase of enterprise development – from training on leadership, to new forms of financing.
Entrepreneurship has been traditionally seen a male preserve and idea of women taking up entrepreneurial activities considered as a distant dream, she says. But the mindset has been changing, she adds. “It takes time to change all the established social norms but we have achieved tremendous success in the field of women entrepreneurship.”

**Has a Long Way to Go**

There are umpteen problems even now. Women face problem from their initial commencement of enterprise, says Barsha Shrestha, deputy chief executive officer at Clean Energy Development Bank.

The society still does not believe in their capacity and it is an uphill task for women to face such conflicts and cope with such challenges, she adds. Obtaining the support of bankers, managing the working capital, difficulty in getting credit are the problems to solve which male family member’s support is still needed, she informs.

Now women are empowered enough and can lead big corporations too, saysAmbica Shrestha, women entrepreneur and president of The Dwarika’s Hotel. “All they need is chance of working as freely as their male counterparts.”

**Absence of Entrepreneurial Aptitude**

If you have innovative idea to venture into business that is what we call entrepreneurship, says RenchinYonjan. But male businessmen in Nepal lack entrepreneurial aptitude, she aims. Most of the women who are aspiring in entrepreneurs are involved either in their family business or in service sector that still does not have talents (male or female) with the basic ingredients of entrepreneurship.

Parents want their daughter to be involved in jobs rather than entrepreneurship, shares Barsha Shrestha. The reason is clear. They do not want their daughters to take risk and put their money at risk.

Besides, even majority of women in the country lack entrepreneurial aptitude. Women have no entrepreneurial bent of mind, informs Pramila Rijal. “But this problem does not prevail only among women but also among men too.” “Yes, women are more inclined towards household chores and existing social structure does not allow them to think broadly,” she adds.

**Expand Access to Finance**

Women in the country have been facing many problems to get going with their business ideas. Finance shortage is one of them. Women entrepreneurs always suffer from inadequate financial
recourses and working capital, says Rita Bhandary, president of Federation of Woman Entrepreneurs Associations of Nepal (FWEAN). They are not able to afford external finance due to absence of tangible assets as security. Women have very less property and bank balance in their name. Male members of the family do not want to invest their capital in the business run by women due to lack of confidence in the women’s ability to run a venture successfully.

Most of the women entrepreneurs fail due to lack of proper financing facilities, because finance is life blood of every business activities, according to Shrestha. Marketing and financial problems are such obstacles where even training doesn’t significantly help the women. Some problems are structural in nature and beyond the control of entrepreneurs.

Bankers often deny women credit on the ground of lack of collateral security, Shrestha says. Therefore, their access to risk capital is limited. Women cannot start big business ventures unless equal access of finance is ensured, Shrestha aims.

A Wave of Progress in SME

Small and Medium Enterprises (SMEs) are possibly one of the best and most cost-effective avenues for furthering economic development. Slowly but gradually, women have been expanding their foothold in this SME field. Currently, women own about 14,300 small and medium enterprises in Nepal, accounting for 2 percent of GDP (registered formal sector) and employing over 200,000 workers. A study commissioned by IFC, private sector lending arm of the World Bank Group, suggests that meeting their current credit requirements of US$ 106 million can increase their contribution to the economy, according to SAARC Chamber Women Entrepreneurs Council (SCWEC).

Throughout the country, women have been setting up small and medium enterprises after acquiring the skills, resources, and support necessary to grow and sustain their businesses, says Alka Rajouria Rijal.

It is very positive aspect of women in entrepreneurship that they are creating jobs at a TIME when the country is reeling under massive unemployment problem.

Similarly, women’s involvement in entrepreneurship will not only contribute to create jobs but also to change the stereotyped role of women which is largely limited to household chores. All should motivate women entrepreneurs to give them the moral support for their business ideas.

Networking: Key to Success

The equation is very simple: you have to expand your business once you start it, you have to develop a network to expand business and you have to have a free-society to develop a network, says Barsha Shrestha who believes that Nepali women are struggling to this end.

Women should have a very strong network at three levels: in the sector concerned, with all entrepreneurs and national and international level, according to women entrepreneur RenchinYonjan.

Women have tremendous potential for networking as they are polite and soft compared to their male counterparts, she opines. In business, exposure gives knowledge. Exposure is key that will help women to materialize their dreams. Women entrepreneurs should get out from social restrictions, expand their contacts and start business ventures. Women entrepreneurs should not hesitate to create their brand.

Full-Time entrepreneurs should have the broadest networks. Long-held belief is, however, that women have weaker networks and rely excessively on family and friends to build their business. This logic is directly linked with the perception that women cannot handle business independently and they are reliant on family and friends for networking, says Yonjan.
Dream Big

The number of women-owned business has been growing over the past decade or so. However, evidences show that most of these businesses don’t scale up. Further, women entrepreneurs are still considered suitable only in small and medium enterprises.

Over the last few years, it is found that women entrepreneurs often seem to be pigeonholed into the ‘lifestyle business’ category or education sector in Nepal. This is obviously good but not enough, says Ambica Shrestha. Women entrepreneurs are still missing out on the chance of a bigger slice of the pie.

Women-owned businesses are still a drop in the ocean of commerce, according to Pramila Rijal. She suggests women entrepreneurs to dream high. “It is TIME that women entrepreneurs start dreaming of setting up big corporations and running big businesses.” We have to dream and we have to work to full our dreams, opines Rita Bhandary.

Changing Scenario

Picture a woman and you might imagine a women busy in domestic chores and childcare. Further, if someone speaks about a female entrepreneur and you might imagine a woman at the helm of a small business, perhaps in a cosmetic outlet or childcare centre.

For decades the symbol of women entrepreneurship has been, to many, the pickle, fashion or childcare. They were considered shadow of their male counterparts. Time has come now to break the stereotypes and women should take the baton.

On the one hand, the mindset of society has been changing, Yonjan opines. “But challenges have also increased and women have to compete in the highly competitive world.” Access to Information and Communication Technology (ICT), and better exposure to the rest of the world have provided unique opportunities to the women entrepreneurs to expand their footholds,” she aims.

Our aim is not to steal the profit pie, which male entrepreneurs have been enjoying but to seek new chances of generating new and innovative sectors where women can see their future, says Yonjan. However, these sectors should not be limited to the small and medium industries.

“I am definitely seeing more women enter the entrepreneurship sector,” Shrestha says. Is entrepreneurship a man’s world? No not at all, she firmly believes. We need to break all the stereotypes prevailing regarding women in business.

Conclusion

Women across the country have started several business ventures at their own initiatives. It is time to taking bigger steps towards providing flexible workplaces for women to get in the entrepreneurship. “We know that where women are venturing now had been a male bastion. But that should not deter them. Women are equal partners in business,” says Yonjan. All sections of the society should encourage their effort of entering into the entrepreneurship because people’s dream of peace and prosperity is directly related to the economic growth. Women’s involvement in entrepreneurship should be encouraged because it will not only create more opportunities but also ensure inclusive growth. It will be imperative in achieving highest sustainable economic growth and employment and in raising living standard.

Source: http://www.newbusinessage.com/Cover%20Story/2723