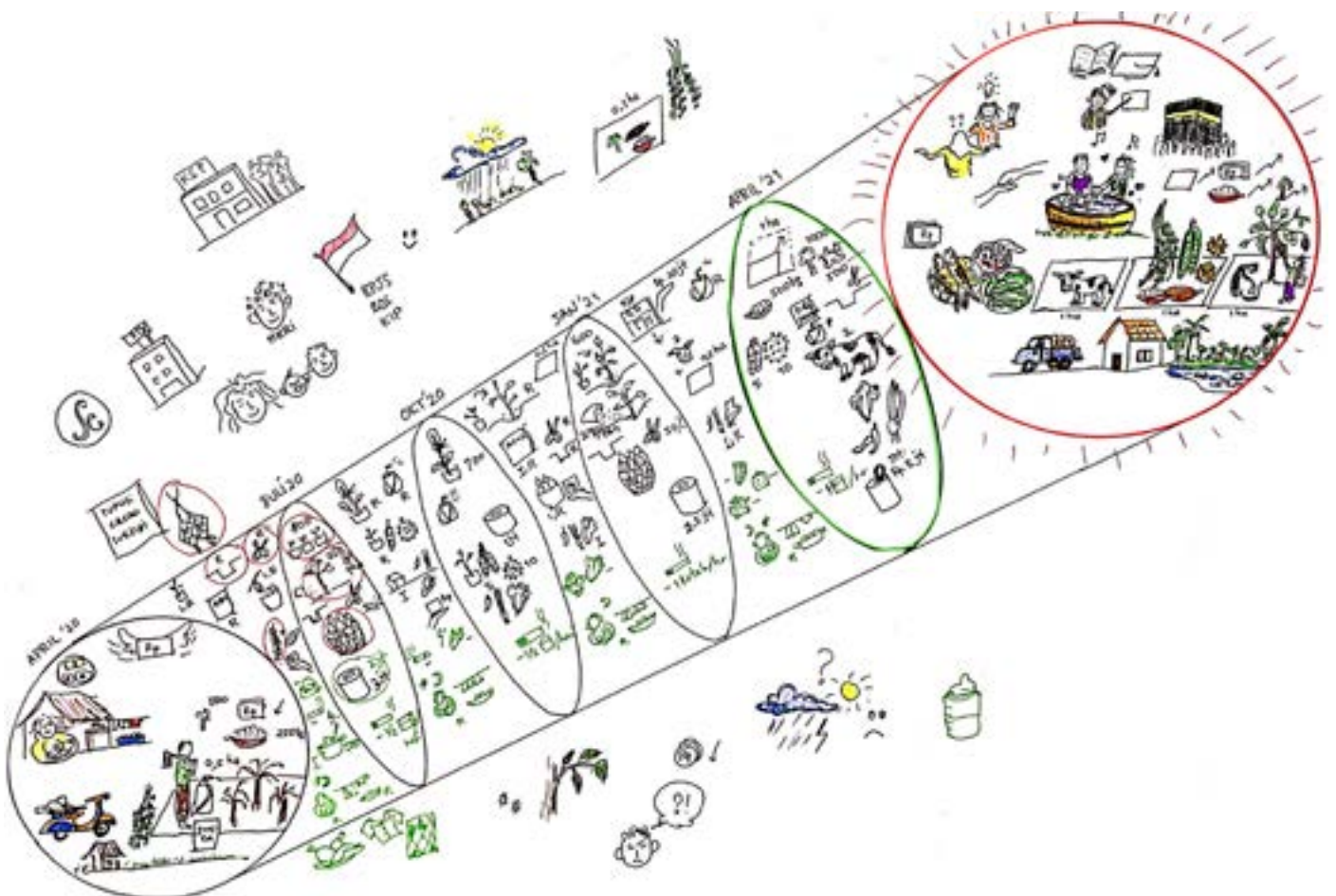


TRAINING MODULE

FALS (Financial Action Learning System) for Renewable Energy



TRAINING MODULE

FALS
(Financial Action Learning System)
for Renewable Energy

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LIST OF ABBREVIATIONS

ASKI	Alalay Sa Kaunlaran Microfinance Social Development Inc.
BIRU	Household Biogas/ <i>Biogas Rumah</i>
CEDAW	Convention on Elimination of Discrimination Against Women
CPO	Construction Partner Organization
EnDev	Energising Development
FALS	Financial Action Learning System
GALS	Gender Action Learning System
LPO	Lending Partner Organization
SPM	Social Performance Management
NWTF	Negros Women for Tomorrow Foundation
SMART	Specific, Measurable, Achievable, Relevant, Time-based
YRE	Rumah Energi Foundation/ <i>Yayasan Rumah Energi</i>

INTRODUCTION

Affordable, reliable, and sustainable energy (SDG-7) and gender equality (SDG-5) are key drivers for development and economic growth¹. Beyond the intrinsic value of these Sustainable Development Goals (SDGs), their potential to catalyze other SDGs is key to creating a sustainable, resilient, and inclusive community. While SDG-7 is needed to drive productive activities and enable socio-economic development, SDG-5 further catalyzes development progress, as women are reinvesting more of their income than men² in their communities, especially in micro, small and medium enterprises (MSMEs) and vital services such as health, education, and nutrition.

Gender and social disparities in income distribution, natural resource use, access to health and education, make women and girls vulnerable to chronic poverty. Over the past decade, the Hivos Foundation in collaboration with its local partners has continued to use gender-focused interventions and worked to improve the economic situation of the women by introducing renewable energy technologies and engaging women as entrepreneurs in the energy sector.

This training module is a continuation of GALS (Gender Action Learning System,) as a participatory guide to encourage dialogue between men, women, and vulnerable groups in the community, which has been used and refined by the Hivos Foundation in the context of renewable energy programs (Sumba Iconic Island, BIRU/Household Biogas, TERANG and MENTARI) over the last 5 years.

The FALS (Financial Action Learning System) training for renewable energy was first implemented in the BIRU program by YRE in 2020, where CPOs and LPOs (construction and lending partner organisations) were

expected to be able to provide higher quality services where people, both women and men, from various economic backgrounds, would get transparent and reliable financial services. Thus, domestic biogas was expected to be one of the solutions to improve families economies as well as to fulfill the need of equitable and quality energy. The time constraints and the Covid-19 pandemic have unfortunately limited the FALS implementation in the BIRU program only to the initial phase using basic FALS tools.

Sincere thanks goes to all parties involved in the finalization of this module; Intan Darmawati, Catherine van der Wees, Linda Mayoux, Gita Meidita, Rita Kefi, Laily Himayati and Trisa Lusiandari.

For further information, please contact Sandra Winarsa, Program Development Manager Coordinator at swinarsa@hivos.org.

¹ UN, The 17 Goals, 2020 (online)

² OECD, Investing in Women and Girls: The Breakthrough Strategy for Achieving all the MDGS, 2010: page 5



THE HISTORY OF FALS

The Financial Action Learning System (FALS) is a further adaptation of the previous methods developed by Linda Mayoux together with several institutions in several countries.

It started from a method referred to as PALS/Participatory Action Learning System (2004) which is used in Participatory Monitoring and Evaluation, Group Empowerment Methodology for Microfinance, Small Business Training and Leadership and Governance, which integrates gender in participatory methodologies.

From PALS, a Gender Action Learning System (GALS) was then developed which focused on gender transformation. GALS is used in gender training for microfinance, gender mainstreaming in value chains, Local Economic Development, and gender mainstreaming in agricultural technical training. It was first used in Indonesia in the Happy Family Happy Coffee program with Hivos and Ecom in South Sumatra, Indonesia in 2016.

In the field of renewable energy, GALS was first used in the TERANG (Renewable Energy Investment for Remote Village Communities) Project with Hivos on Sumba Island, Indonesia in 2016.

FALS is later developed with more focus on gender mainstreaming in economic empowerment for communities and financial institutions. In 2017, FALS was used in the "Bridging the Gender Gap in Responsible Finance" Program, along with Oiko Credit, ASKI and NWTF in the Philippines. Some of the tools are adjusted to the context of renewable energy.

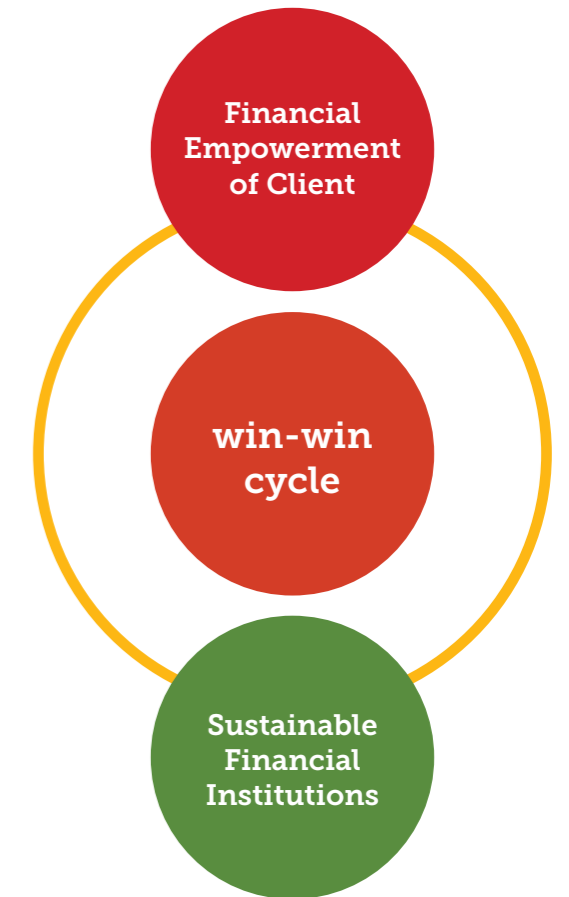


FINANCIAL ACTION LEARNING SYSTEM (FALS)

WHAT IS FALS?

FALS is an Empowerment Methodology that aims to build a win-win cycle between **Financial Empowerment of a Client** and a **sustainable Financial Institution**.

Here, clients are referred to as members of cooperatives or other financial institutions who are interested in building and utilizing renewable energy, or members who are already using renewable energy and wish to develop a renewable energy-based business.



**A Responsible Financial Partnership
between Clients and Providers of
Financial Service**

FALS integrates:

1. Financial Empowerment of Client Methodology

This enables women, men and youth clients to plan effectively how they will use financial products in a good and beneficial way, especially to gain access and benefit from various forms of renewable energy and its derivatives, as well as to become financially responsible clients. So far, not many financial institutions provide loan products for biogas production or other renewable energy because these are considered unproductive/consumptive and expensive. From the client side, they also rarely think about using financial products to build biogas or install renewable energy and use it in a productive way.

2. Participatory Social Performance Management

This methodology assists clients to identify performance indicators. These indicators do not only 'prove a certain impact', but also identify the products, services and/or design elements that will most effectively benefit the client. Social Performance Management (SPM) as an integral part of product development builds and maintains social acceptance and is not just added for donors' benefit.

3. Responsible Product Design and Market Research based on SPM Information

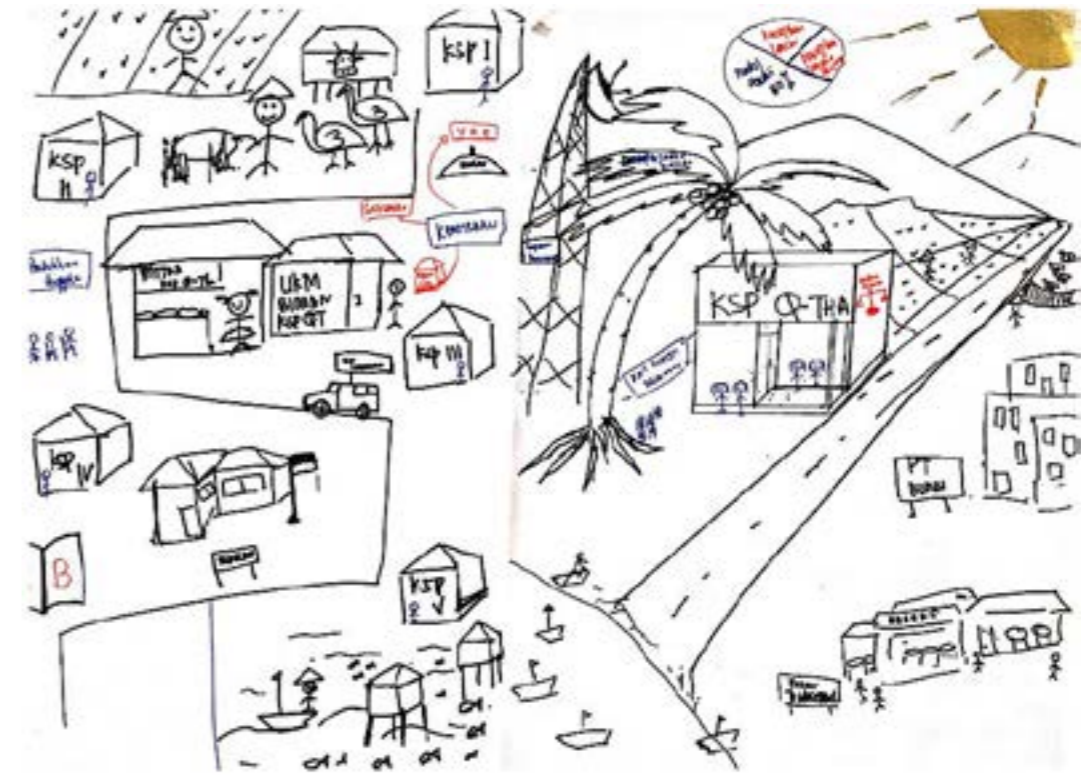
This is used for FALS planning and functions also as an analytical tool with groups of clients from various backgrounds. It is used to discuss potential product developments (especially products related to renewable energy or other clean and sustainable energy) that could benefit both the clients and the financial service providers.

The integration of these three things paves the possibility of:

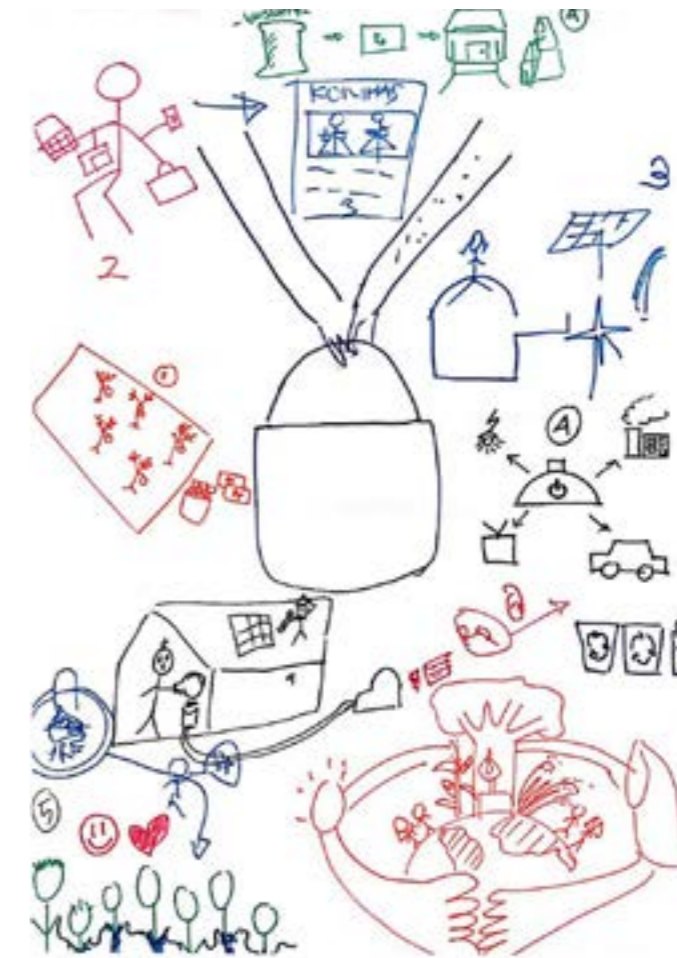
A Responsible Finance Memorandum of Understanding between clients and financial service providers, which is integrated in the loan application process and other services.

It is a key tool in the form of a **Financial Management Calendar** which is based on the agreement on the Client Protection Principles and the understanding that ongoing client empowerment also requires an advantage for financial service providers (both commercial and members-owned) to be able to continue developing and delivering qualified products and services.

The feedback from clients will be the basis for parallel processes at all levels of the organization, namely: Development of **Organizational Vision, Planning and Organizational Capacity Building** that uses the same tools for organization and is integrated in staff training, which allows a clearer understanding of responsible financial strategies based on the realities of clients, including women and youth. This will lead to better decision making and communication at all levels.



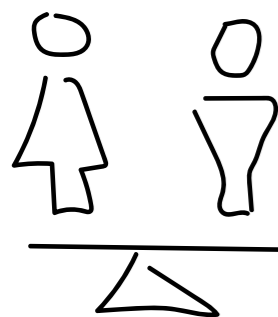
Vision of Koperasi Simpan Pinjam Qaryah Thayyibah



Vision of Yayasan Rumah Energi

FALS PRINCIPLES

GENDER JUSTICE AND SOCIAL INCLUSION ARE MAINSTREAMED AND NON-NEGOTIABLE



- **Gender is Fun**
Gender justice and equality, and also the concept of gender will be accepted more easily if discussed in a relaxed, happy, and open atmosphere.
- **Inclusiveness and equal respect for all**
Everyone is listened to and is encouraged to become a leader of change. The main focus is development of capacities of the poorest and the most vulnerable to make sure their equitable participation.
- **Diversity**
- **Women are intelligent agents of development**
They need support to realise and build on these strengths, not to be patronised as 'victims of subordination in need of consciousness-raising'. Outsiders cannot tell women (esp in communities) what to do. Gender transformation is a learning process for us all and to learn from each other.

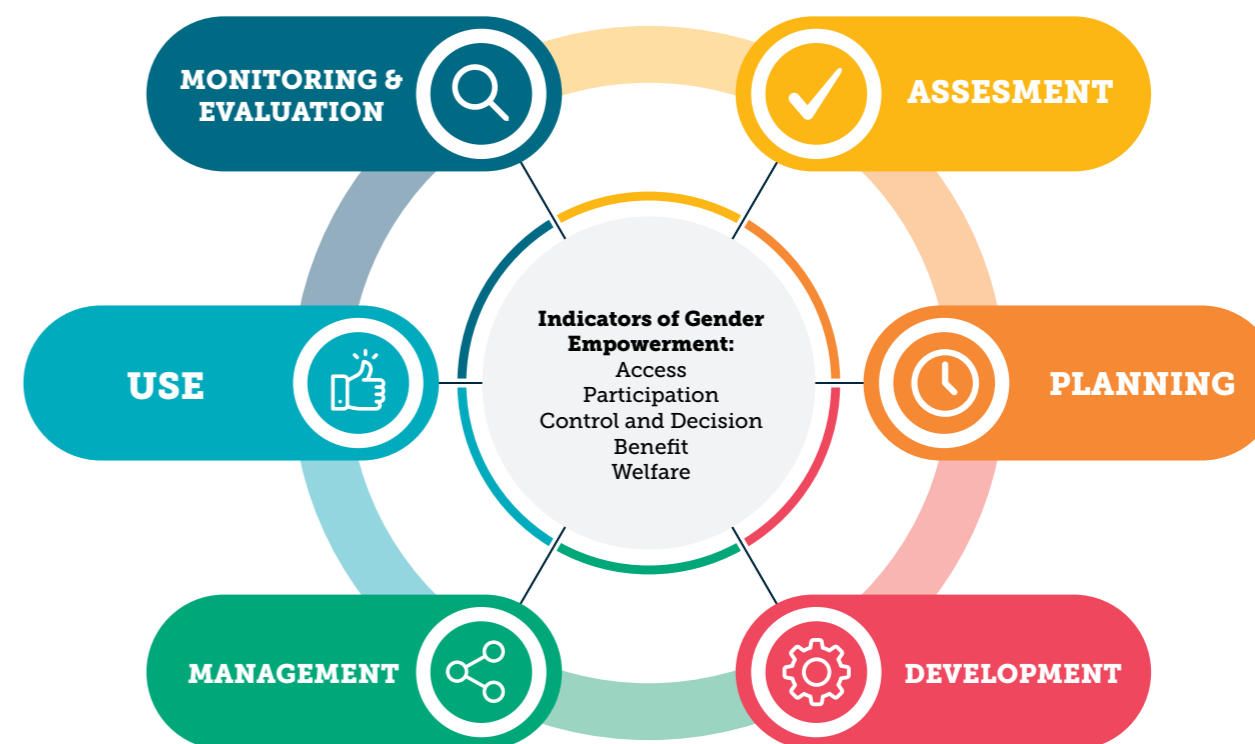


- **From cultural sensitivity to cultural change**
FALS uses songs, drawing, theatre and other cultural art that often build on existing forms but also question underlying gendered assumptions so it can be used to promote change.

Basic rights of CEDAW:

1. Rights to life, liberty, and security of person.
2. Freedom of thought, opinion, and association.
3. Equal on work, freedom from exploitation and right to rest and leisure.
4. Freedom from violence, harassment and discriminating against humanity/degrading treatment and freedom of movement.
5. Equal on property ownership and freedom from deprivation of poverty.
6. Equal on decision making, legal and protecting by law.
7. Equal on a standard of living adequate for health, and right to education including special care for mothers.

- **Women's rights in CEDAW³ are non-negotiable**
- **Men are allies in change for a more just and equal society**
Men as well as women often have justifiable reasons for acting the way they do because of contextual pressures, and these need to be expressed and understood before they can be changed.
- **Gender justice for men**
empower them to challenge and change gender stereotypes and difficulties that are disabling for men and women to reach their potential as a full human being.
- **Ensure gender empowerment indicators are present at every stage of the project cycle, in programmes, activities, financial products and policies at the institutional level.**



³ CEDAW (Convention on Elimination of Discrimination Against Women) is an international agreement for the Elimination of All Forms of Discrimination against Women. This convention was agreed upon in 1979 by members of the United Nations and has been ratified by the Indonesian government since 24 July 1984 through Law No. 7 of 1984



PARTICIPATORY

- Be inspired by vision and positive energy.
- Self-reliance and self-motivation/ownership.
- Inspiration is key.
- Action and Change from Day One – Action focus.
- Participation means taking responsibility (for one's life), not just physical presence (in attendance list), the quantity of representation or involvement in activities alone.
- Reflective learning.
- Sustainability: ownership is in the hands of the participants, integration and linkages with other (existing) activities and trainings.

LEADERSHIP

- Everyone can be a leader of change: everyone must take responsibility for their own process. Everyone must draw and analyse their own diagrams. The first responsibility for action and change lies with the individual.
- Led by different communities and stakeholders.
- Facilitators are not instructors but help to simplify the learning process together by supporting 'from behind'.

DRAWING AS INCLUSIVE EMPOWERMENT TOOL

Simple, meaningful, and understandable pictorial diagrams or pictures are the main tools being used in the FALS method.

Why drawing instead of writing or speaking?

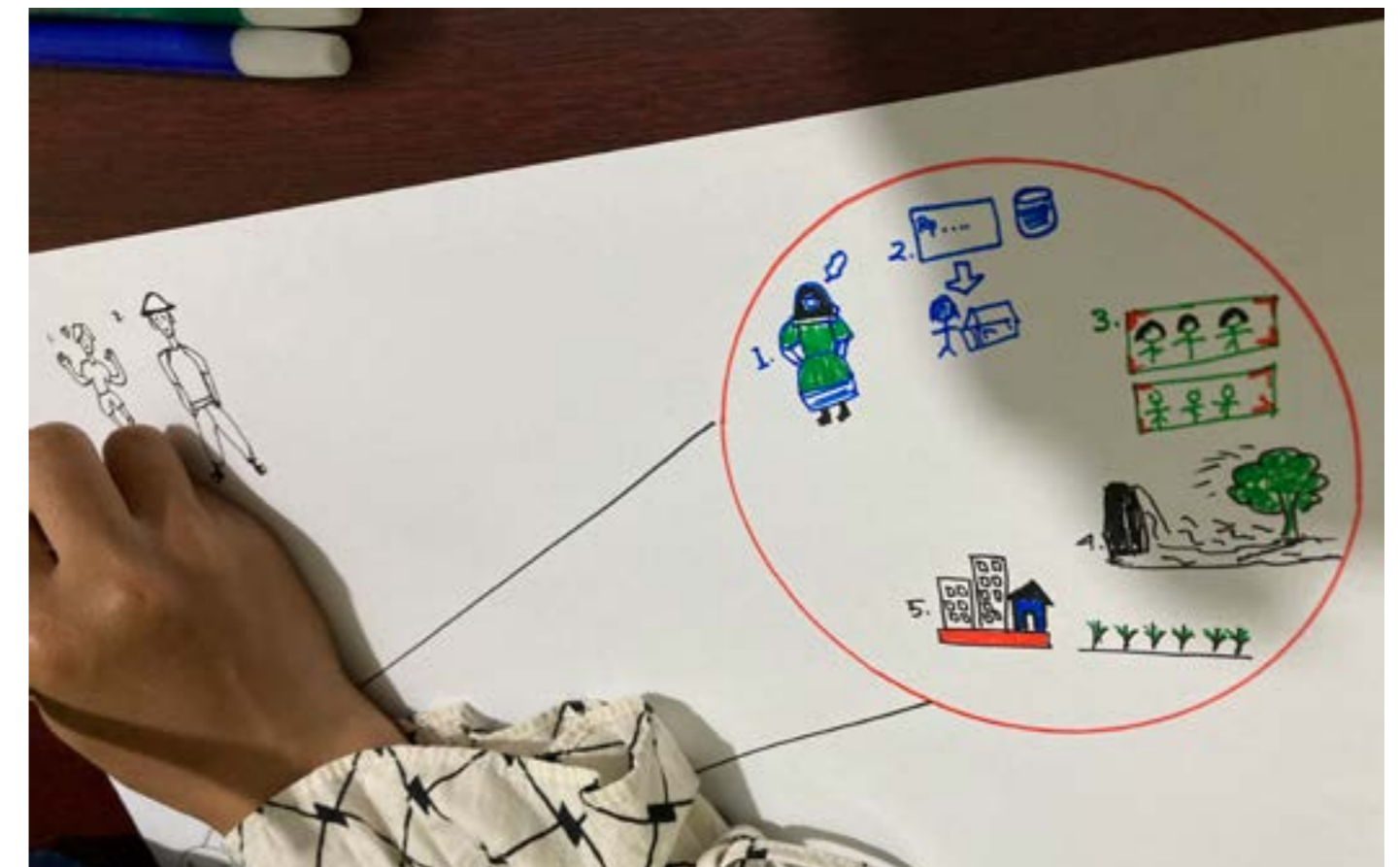
Through drawing, parts of our brain are activated, especially the creative brain and lateral thinking abilities. This capability is needed to bring up the much-needed innovations during empowerment and developing sustainable and responsible financial products. Drawing makes the mind clearer, clarifies existing concepts and thoughts, so that it becomes simpler. It can show the connection between things and their complexity, also can be used for teamwork building where spontaneity is enhanced and open and more free discussion is encouraged.

One image can contain a lot of information using less space than text. Image is an effective, universal language and effective communication tool. Visual images are attractive and easier to remember.

It is also a teambuilding process that develops spontaneity and encourages free and open discussion.

Everyone can draw, even before they learn to write and read. In many places there are still many people who can't access education and illiterate. Most of them are women, girls, the poor, and other marginalized groups. Image can be an inclusive tool then.

For an architect or a tailor, drawing is the first step in the realization and manifestation of their creative ideas. Certain ideas, visions or desires are more likely to be realized if they are expressed in concrete images.



FALS IN RENEWABLE ENERGY

“Women, men and other identities from diverse backgrounds have equal access and control in clean and renewable energy; treat each other as an equal human being with equal rights and social responsibilities; free from discrimination and economic marginalization. Thus, they can realize their full potential as agents of transformation for economic, politic, and social empowerment; happiness and sustainability of global humankind and environment.”

EMPOWERMENT LEVELS

FALS aims at empowering households through key interventions at three levels (for clients and for financial institutions):

- A. Agency: enhancing the capacity of individuals to act independently and to make their own free choices;
- B. Relationship: fostering good relations between financial institutions and consumers;
- C. Structure: developing social standards and institutional culture supported by policies.



AGENCY

Women, men and young clients are able to plan effectively how they will use financial products in a good and useful manner especially those related to clean and renewable energy; as well as being a financially responsible client.

Staff of financial service providers increase their capacity and work happier and more empowered to achieve their visions.

RELATIONSHIP

Clients, especially women can access and utilize financial services to improve their livelihoods, well-being and health through renewable energy.

Financial service institutions have win-win relationships with clients, in which there is transparency and loyalty between them. The agency's products benefit and empower clients.

STRUCTURE

Improve policies and make changes to social norms that allow women to access and claim for their financial, economic and political rights, including clean and renewable energy

The presence of policies and institutional culture that can be accounted for ethically and socially, as well as sustainable.

APPROACH: HOUSEHOLD

FALS uses a household approach, it is not just aimed at individuals or groups.

Why the household approach?

- There are gender inequalities in property rights, division of labor and decision-making including those related to energy which leads to inefficient use of resources and division of labor in households. The utilization and maintenance of biogas or other renewable energy products are less than optimal, since they often end in many unfunctioning reactors or renewable energy installations due to the unequal gender-based division of labor.
- Men's excessive spending such as alcohol, cigarettes and prostitution limits the available resources to fulfill family welfare. Oftentimes this has resulted in reduced family savings or is not allowing family to save, thus leading to debt. It also means that men are caught in a vicious cycle of external pressure that pose a high risk to their health.
- Cash difficulty in the households causes those that have businesses (including renewable energy-based businesses) to be stressed out.
- Businesses or entrepreneurship run by women face serious obstacles at the household level.
- Young people, especially girls, experience more restrictions, limitations and over-protection from their families so that it is difficult for them to move or build a career and business.
- Child marriages (girls) often occurs with the support of parents and families.



IMPLEMENTATION

In the 2020 BIRU program the focus has been on empowerment at the Agency and Relationship level, especially at client level. The aim is for young clients, men and women to be able to plan effectively how they will access or use financial products in a good and useful way, especially those related to biogas and its derivatives, as well as being a financially responsible client.

Clients, especially women, can access and utilize financial services to improve their livelihoods, their welfare and health through biogas and its derivative products.

Through the FALS training that introduces several FALS tools, clients obtain basic planning skills to realize their visions through financial products used for biogas/renewable energy utilization. In turn, it can improve their livelihoods while building more equal gender relationships and empowering themselves.

In parallel, financial institutions are also building the capacity of their staff by using the same FALS tools for themselves. Financial Institutions also use some of the basic tools such as Vision and Vision Journey for their strategic planning. Institutional products are developed around clients' needs and also empower clients, based on clients' process of FALS. Financial institutions are ultimately expected to have a win-win relationship with clients, where transparency and loyalty occur between them. The FALS principles, tools and approaches are used and integrated by agencies to strengthen their organizations, staff, and services, as well as in client capacity building.

Strategic plan of Koperasi Simpan Pinjam Qaryah Thayyibah





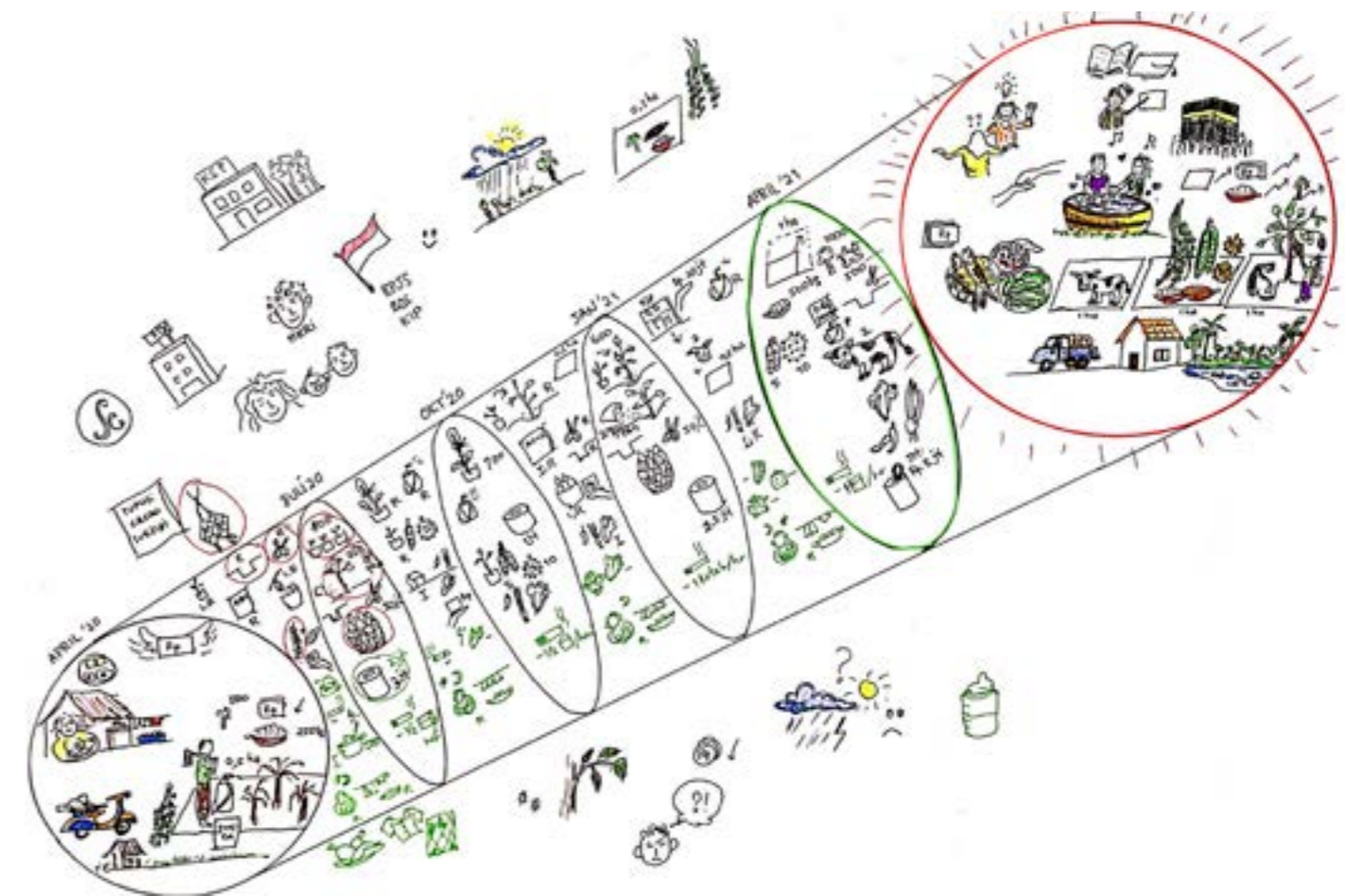
TOOLS

There are several FALS tools that are used for the economic empowerment of clients and for the development of financial institutions. The Financial Management Calendar is the main tool used by both parties as a memorandum of agreement or basis for their cooperation. The Vision and Vision Journey Tools are the basic tools used by clients for personal and family planning. The same tools are also used by financial institutions as planning institutions to develop their services.

TOOL 1: THE VISION AND VISION JOURNEY

OBJECTIVES

1. Put the renewable energy issue in the context of a broader vision for the happiness and success of families and communities.
2. Lead a discussion about the meaning of individuals empowerment, relationships within the family and the community and the environment.
3. Build and share each other's vision so they can later support each other to make it happen.
4. Learn basic skills for planning, including for the installation and/or utilization of biogas and other renewable energy and its derivatives.
5. Track the importance of vision and setting realistic targets.
6. Identification of opportunities and challenges.



STEPS

Step 1: Vision

Draw a big red circle in the top right corner like the sun as a Vision symbol. Inside the circle, draw what you want to achieve in the next 5-10 years for yourself, your family, the community, and environment.

Guiding questions for vision:

- What is your vision of 5-10 years ahead if you are happy?
- How do you see yourself as an empowered person and have reached the vision you want? What kind of person do you want to be?
- What kind of happy family you want? Who are in the picture of your happy family? What do they do? How is the relationship within the family?
- How is your job and business? What do you have? Who owned that business? Who make decisions over the business? Who gets the benefit out of the business?
- What does your future friends and community like? How does the social neighbourhood life like?
- What kind of nature you wish to have?

Especially for candidates and/or users of renewable energy, add the following questions:

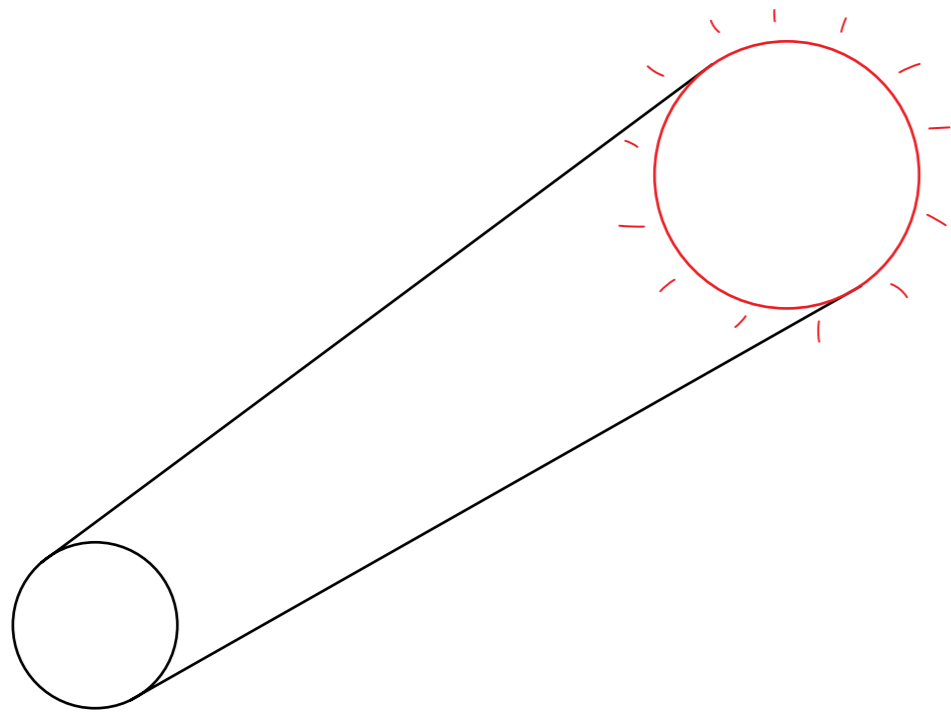
- What will your life and family look like after the installation of renewable energy? Who do what and who gets the benefits?
- Who gets to decide whether to use renewable energy or not, how to use it, etc.?
- How will you and your family utilize the available renewable energy (for family welfare, for improving family livelihoods/economy, for community development and environmental sustainability)?
- What kind of business will you (and/or your family) developed from the use of renewable energy? Who will be the owner, manager or worker in this business?



Additional questions for participants from financial services institutions:

- What kind of financial institution do you expect to work for in the next 5-10 years? What does the financial condition of the institution like? What about the staff and human resources?
- What services and products are provided primarily related to renewable energy that empower both the client and the institution?
- What does you and your members/clients envision after having a product or service that is based on renewable energy and is gender-equal?
- What is your position and role in the Institution? What are you doing? How did you feel at that time?
- What are the profiles of clients or members of your Institution/LPO/cooperative who are financially empowered and gender-equal like?

Step 2: Current Situation (starting point)

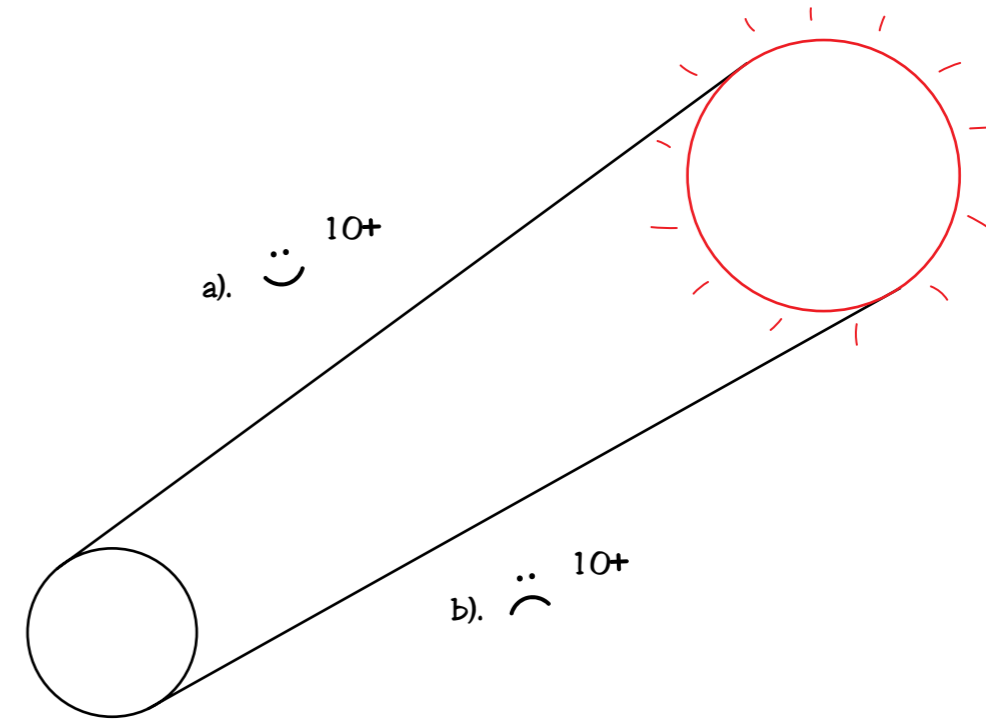


Draw a small black circle in the lower left corner. Inside the circle, draw their current condition related to the aspects in their vision.

Especially for potential renewable energy users, add pictures of what they currently use for cooking or lighting and how it affects them (in terms of health, spending, sanitation, etc.). If the client has installed and used renewable energy, ask them to describe what the conditions are like, the division of roles in maintenance, filling biogas, handling when damage occurs or if there is a need for repair, and how they currently use renewable energy and its derivatives (whether it is used for family needs, or is there a business that utilizes this renewable energy, or if there is one that is used for community development).

For Financial Services Institutions, describe existing financial services and products related to clean and renewable energy.

Step 3: Opportunities and Challenges



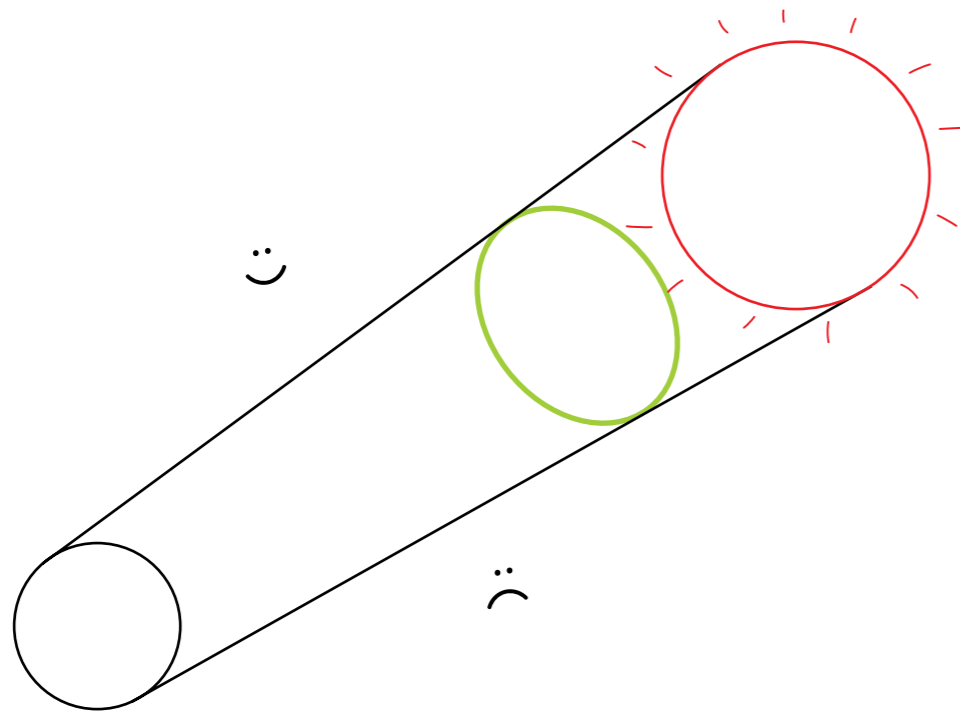
- Opportunity is symbolized by a smiling face. Draw as many opportunities as possible (things that can help make visions come true) – at least 10 above the path.
- The challenge is symbolized by a sad face under the road. Describe the challenges that exist or may occur in achieving the vision Draw below the path.

Opportunities and challenges can be a situation or condition, certain people or institutions or the products of policies or social norms.

For renewable energy users, identify the opportunities and challenges that are expected to exist related to the development, management, and utilization of this renewable energy. If the client has started to use it for business, then identify the opportunities and challenges/risks to develop or improve the business.

For financial institutions, identify opportunities and challenges related to the provision of renewable energy credit services and renewable energy-based businesses, as well as the process of preparation and utilization.

Step 4: One year Target



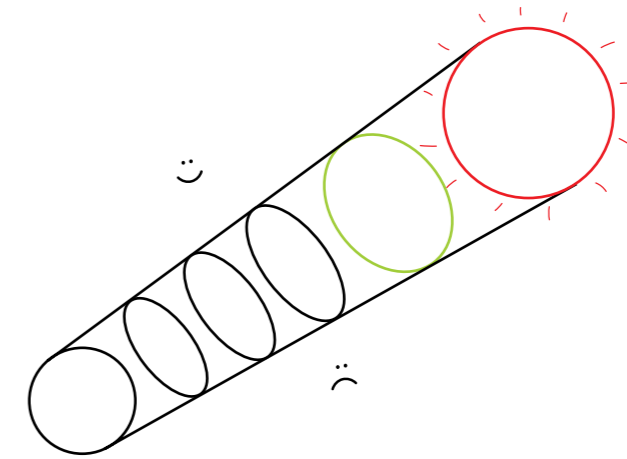
Draw a green circle to the left of the vision circle. Fill in with pictures and numbers of targets to be achieved within a year.

For potential users of renewable energy, targets related to development, management and utilization should be drawn clearly. Likewise with users and entrepreneurs based on renewable energy; draw the targets of utilization and/or what the business is like.

For Financial Institutions, set targets for services and products related to renewable energy. Any new or developed products or services? What does it look like?

Target is drawn following SMART (*Specific, Measurable, Achievable, Relevant, Time-based*) principles.

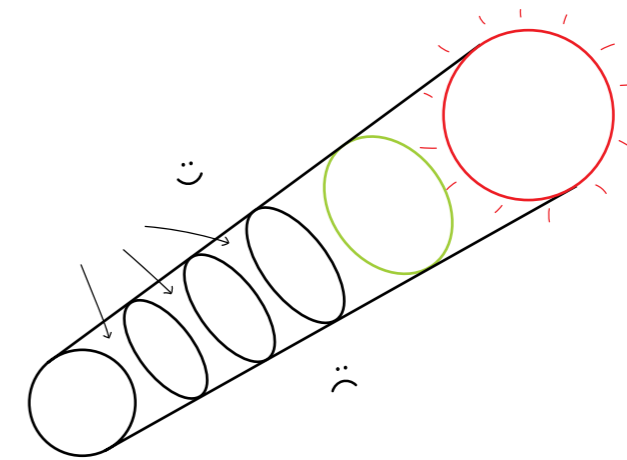
Step 5: Stepping stone/3-month target



Draw 3 green circles between the current circle and the one-year target. Give space between circles. Fill in the circles with the targets to be achieved in the related month.

Targets related to renewable energy in one year are divided up into 3-month targets, according to the opportunities and challenges that exist in the related months.

Step 6: Actions



Draw the actions that need to be taken to achieve the targets that have been determined in the previous step among the target circles. Give a female or male symbol for a specific action plan carried out only by women or men.

Divide participants into groups and ask them to compose a song containing the goals and steps of the Vision Journey, and share their visions. Present this song as a summary at the end of the session and use it again at the beginning of the next meeting as a review.

FACILITATOR'S NOTES

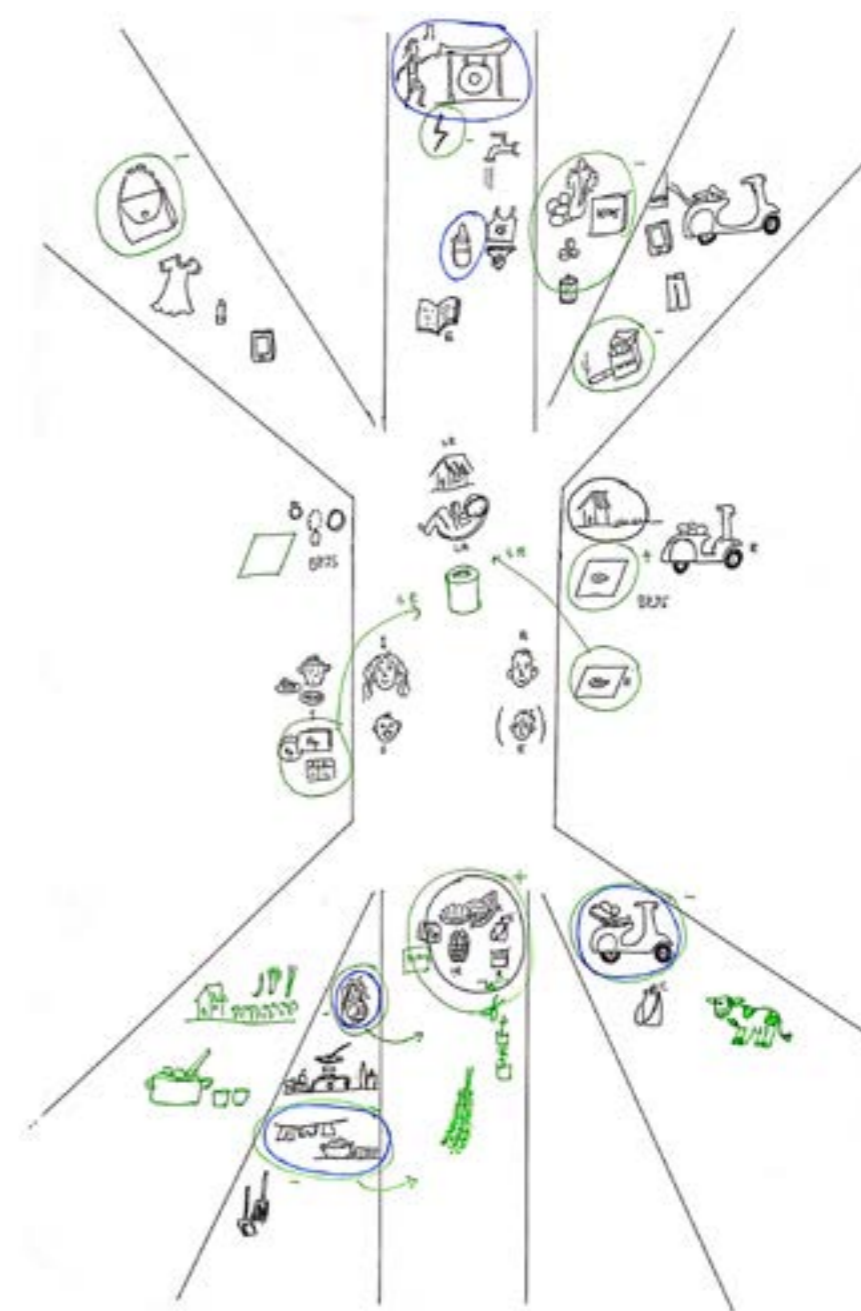
- Initially, many people were not willing to draw, regardless their level of education. To overcome this, **the facilitator must feel comfortable with drawing and able to convince of its benefits**. Thus, practice is needed.
- It is important to **make the process fun**, to explain that drawing is a fun form of expression, one that everyone can do. We don't need artistic images, only understandable symbols.
- Encourage participants to sit down and interact with new people.
- Facilitator should participate in drawing her/his vision and mingle with the participants during the process.
- Agree on a creative form of appreciation** to use during the process whenever someone gives an opinion or contributes.
- Do each step **interactively**: find out from the participants what the steps are and how the symbols of the steps are represented (including the use of colors and the position of the symbols on the paper).
- Invite participants to draw** a Vision Journey outline step by step on flipchart paper (in front of the class) using markers with related colors. Then ask them to describe it in their respective books.
- If someone has difficulty drawing, collect them with other participants who have the same difficulty. Usually this happens because they have a block in their mind or are not confident. The facilitator helps them. Do not ask other participants who are more capable to help because they will get bored and those who feel unable will feel less confident.
- Targets (one year and 3 months targets) should meet the SMART criteria (Specific, Measurable, Achievable, Relevant to the conditions or context, and Time Based: there is a time limit).
- Ensure that renewable energy aspects are clearly and specifically described at each step of the training for users or potential users of renewable energy.
- At the end of the session the facilitator can briefly explain how participants will track and monitor their own plans.
- For the purposes of documentation, monitoring and evaluation of the Institution, the results of the participants' Vision Journey, especially those related to renewable energy, should be recorded in a table (see the sample table in the Monitoring and Evaluation chapter). This record will be used and completed during tracking, monitoring and evaluation with participants/clients.
- This tool can also be used at the Institutional level, as an Institutional 'Annual Plan'. Each division should make a separate annual plan and always include aspects of gender empowerment starting from the first step.

TOOL 2: HAPPY FAMILY TREE

OBJECTIVES

To look further into and analyze:

- The division of labor in the household so that it can be more equal and efficient.
- How expenses can be better rewarded to those who work.
- How more equal ownership and decision-making can make households happier and more efficient
- Identification of Commitments Action of Change to move forward.
- Increased cooperation and transparency within households and unnecessary spending reduction.

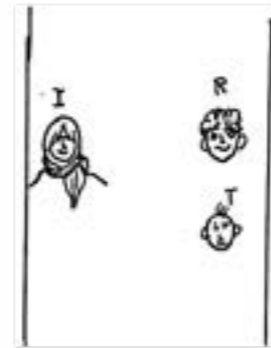


STEPS

Identifying Reality in the Household

Step 1: Trunk - Household Members

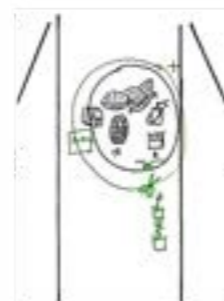
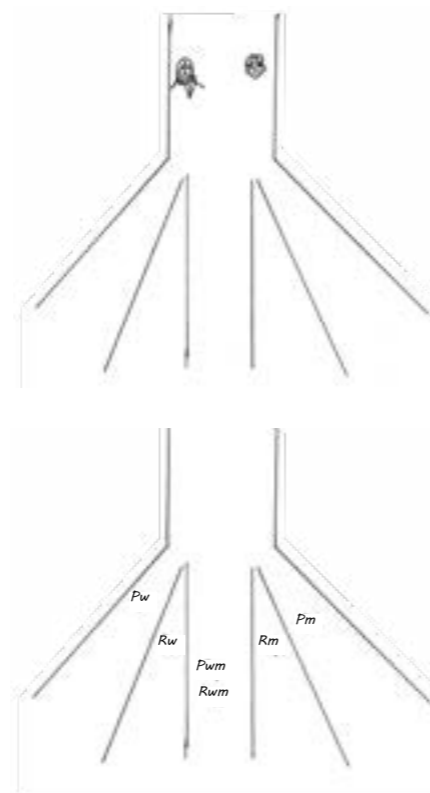
Draw two parallel vertical lines in the center of the paper as tree trunks. Within the trunk, draw all the household members. Draw all the female family members on the left in the trunk whereas the males on the right. Sort from the most senior in the upper part. Provide the initial of each members' name if there are more than 2 people in it.



Step 2: Root - Who does what

Draw the roots under the trunk, divide into 5 parts.

- a. The left two roots are for work only carried out by women (w), and the right two roots are for work only done by men (m).
- b. The outermost part of the root is productive work (earns money)/P and the deep root is reproductive work (household work that must be done for household sustainability but does not earn money)/R.
 - Pw: is productive work that is only done by women.
 - Rw: is reproductive work that is only done by women.
 - Rm: is reproductive work that is only done by men.
 - Pm: is productive work only done by men.
- c. The middle root is all the work (productive and reproductive) that both men and women do. (Pwm and Rwm).
 - If the work is mostly done by one gender, describe it on the side of that gender. Do the same if there is a special division of labor for certain genders in the work/joint-business.



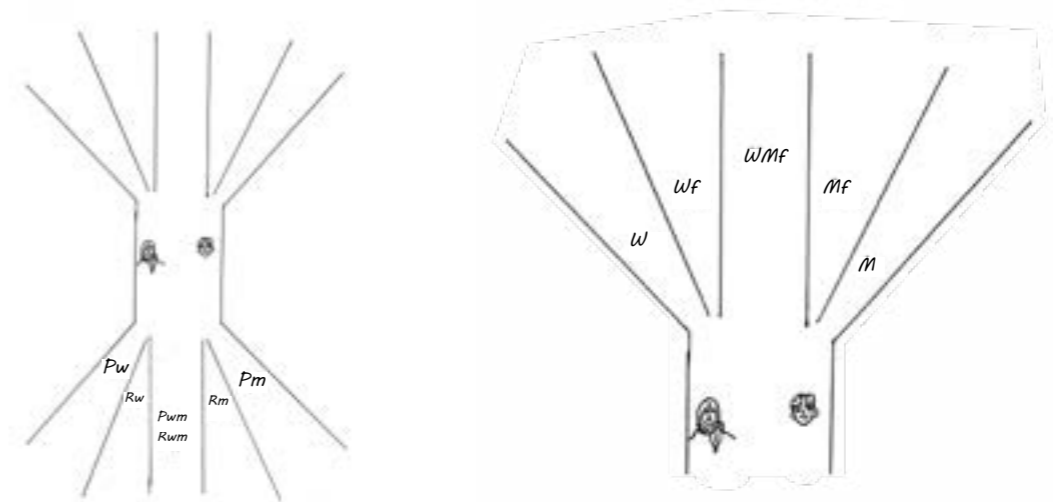
Especially for renewable energy' candidates and or users, add the following questions:

- Users' candidates: Who has played a role in providing energy for cooking and lighting so far?
- Users: Who is responsible for charging, maintaining and utilizing?
- Entrepreneurs of renewable energy-based: Who does this business? Women only, men only or family business? If it is a family business, who performs what roles (producing, managing the business, managing finances, marketing, etc.)?

Step 3: Branch - Expenses

Draw the branches on top of the trunk, divide into 5 parts.

- a. The outermost branches on the left and right are individual expenses that are only enjoyed by women/w (left) and men/m (right).
- b. The inner branches on the left and right are all expenditures for shared/family needs that are taken from the income of women (inside left) only/Wf and men only (inside right)/Mf.
- c. The middle branch shows expenditures for shared/family needs that are jointly covered or there is a contribution from the income of both men and women/WMf.

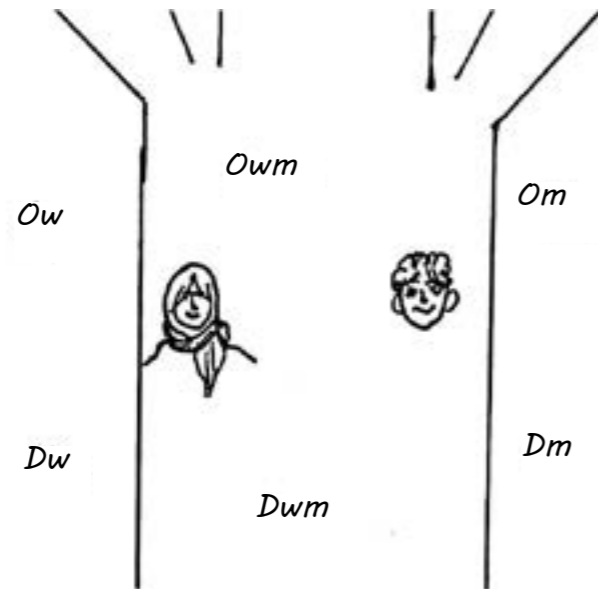


Especially for candidates and users of renewable energy, add the following questions:

- Users' candidate: Where does the expense to cook and lighting from? (earnings from women, men or joint women-men)
- Users: Where does the expenses to construct/instal, maintain or utilize energy from?

Step 4: Support - Ownership (assets, savings, insurance) and Decision Making

- Draw all assets, savings and insurance owned or under women ownership on the outer left of the trunk, and those owned or under men ownership on the outer right of the trunk. If the ownership is under the name of both women and men, then draw in the center of the stem top (Ownership = O).
- Below the asset drawing, draw all decisions made by women without having to discuss with men on the left and all decisions by men on the right. All decisions made jointly by women and men are drawn in the center of the stem below (Decision making = D).



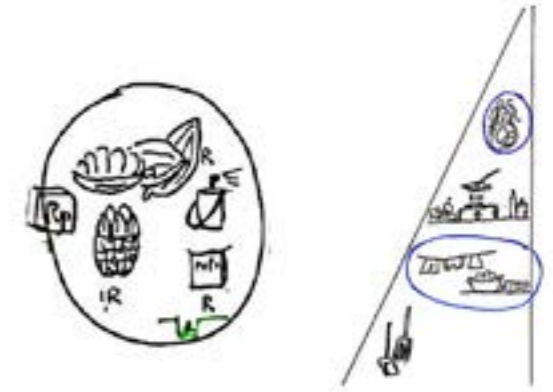
Especially for candidates and or users of renewable energy, add the following questions:

- Users' candidate: Who decides whether to install renewable energy or not, using the money from whose income, where to install it, who will build, maintain and use it?
- Users: who decides the use? Who is the owner of the business (if already established)?

Analyzing the Balance of the Family Tree:

Step 5: Root Analysis - The Biggest Income and The Most Burdened

- Out of all the incomes in the family, circle the highest income in black.
- Circle the works (productive or reproductive) that are considered the most burdensome (heavy/ consuming a lot of time, energy, thoughts, risky, etc.) in blue.



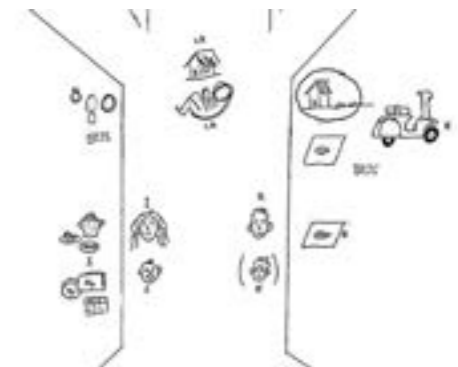
Step 6: Branch Analysis - The Biggest Expenses

Out of all family expenses, circle the expenses that are considered large (average per year) in blue.



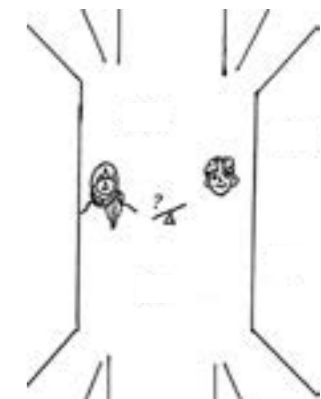
Step 7: Support Analysis - The Biggest Ownership and The One who Makes Most Strategic/Significant Decision

Of all family ownerships, circle the largest asset, savings or insurance premium and the decision that is considered the most important/most strategic or most significant for the family in black. Circle ownership and also decisions that are considered a burden in blue.



Step 8: Overall Tree Analysis - Balanced or Not?

Pay attention to the tree that has been drawn as a whole, from the roots, branches and supports. Is my tree balanced or not? Is the income and workload, also the expenses and income efficient? Mark the scales that are balanced or not in the middle of the tree trunk. What about the use of existing energy: is it effective, optimal and accessible and used equally?



Commitment Action of Change:

Step 9: Action Plan for Change

Use green to mark the action plan for change to make the tree more balanced. This commitment action of change is made for each part (women participants make commitments action of change for themselves, as well as the men). There should be at least one change action plan for each part of the tree (roots, branches and supports).

Plans for change action may include:



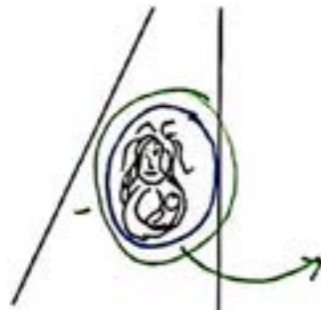
a. Add something new: Drawn in green in the indicated section



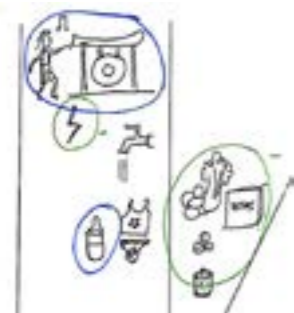
d. Eliminate, remove, or stop something: cross the related drawing in green



b. Improve an existing one: circle the related drawing and add a + sign



e. Share something: circle the related drawing then draw an arrow into the desired part.



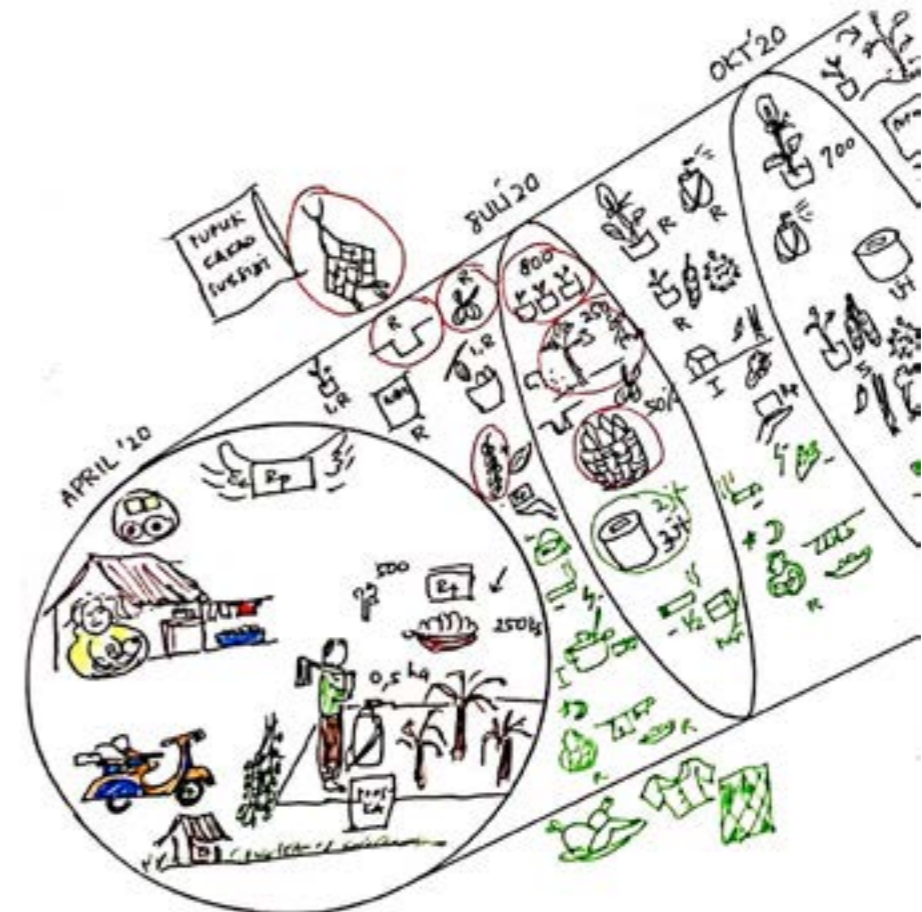
c. Subtract something: circle the related drawing, and add a - sign

Tool Integration:

Step 10: Integration of Happy Family Tree and Vision Journey

Move all plans for change action (which are in green) from Happy Family Tree to Vision Journey according to the desired time. Include the 1-year and 3-month targets and plan the necessary actions.

Also draw the current state of the aspects you want to change in the existing circle.



Renewable Energy aspects must be mainstreamed in every step of training for clients or users of renewable energy.

- Who does what in its construction, management, and utilization?
- Whose income must cover renewable energy expenses?
- Who makes the decisions? Who is listed to own the installation?
- What needs to be done so that renewable energy can be utilized optimally and benefited equally by all family members?

FACILITATOR'S NOTES

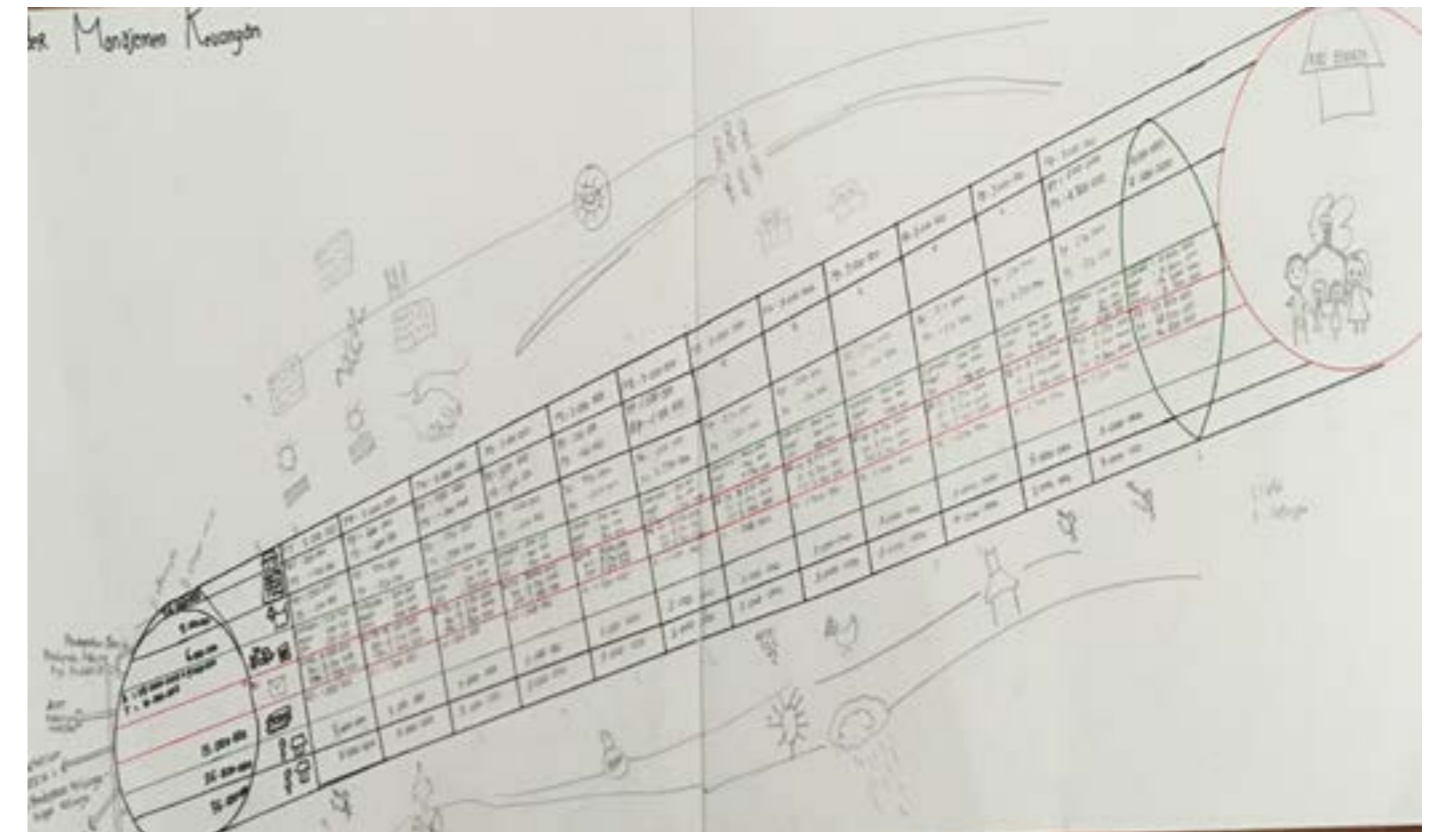
- Do it **step by step**
- Images are made simple but clear. For example, it is not necessary to draw a person doing something, simply draw the symbol of the activity.
- If all income is pooled and managed together for the common good within the family, and there is no specific allocation of certain income; then draw those expenditures in the middle of the trunk.
- In formulating change action commitments, ensure that **the action plans made are related and within the respective responsibilities**. Participants may not make a commitment action of change for their partner. They are encouraged to share and discuss this tool with family members including their partner and ask them to make a change action plan from their side as well.
- Ensure **that everyone has a commitment action of change** for each part of the tree and if the commitment action of change reinforces the imbalance, then help them take a deeper look with open-ended questions. Make sure there is a commitment action of change related to renewable energy.
- After creating the Happy Family Tree individually, make groups out of participants by gender. If the number of participants in each group is more than 10 people, separate them into 2 groups based on marital status, age (young people and adults) or other characteristics deemed relevant. Ask them to combine information from Individual Trees into Group Trees including their commitment action of change. The quantification of every aspect is the same. From the results of the quantification of the commitment action of change within the group, the Institution can obtain **participatory gender indicators** from women and men perspectives.



TOOL 3: FINANCIAL MANAGEMENT CALENDAR

OBJECTIVES

1. As a main tool that can be the basis for the Memorandum of Understanding between the Client and the Financial Service Provider.
2. To put all financial activities on a calendar, leading to progress of building a vision of the current state.
3. To plan from the start how they and their family members can use financial services to meet household needs and expenses and become responsible clients.



STEPS

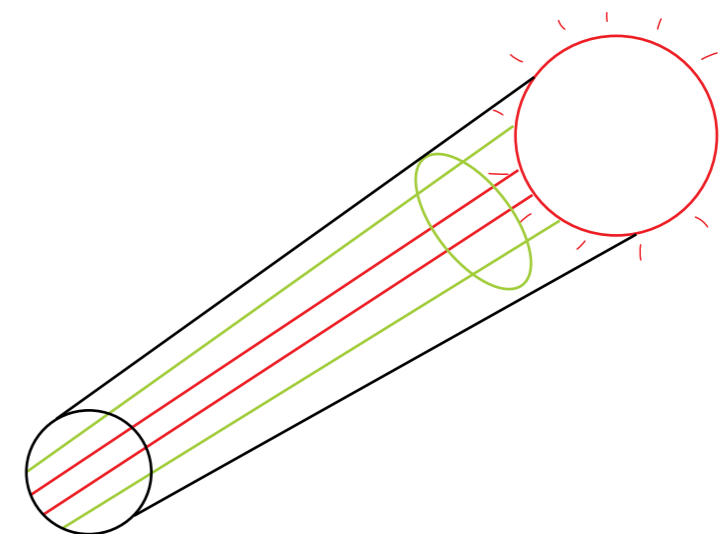
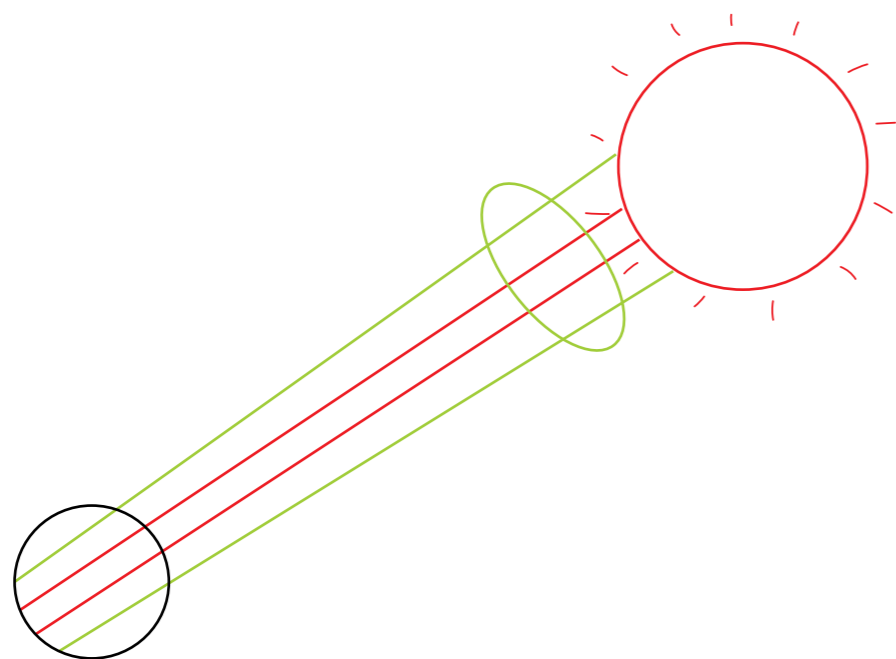
Identifying Vision, Current Situation and Drawing a Calendar Outline

Step 1: Vision

Draw a sun symbol in red in the upper right corner as a Vision. Copy the vision drawing in the Vision circle in Tool 1 (Vision Journey).

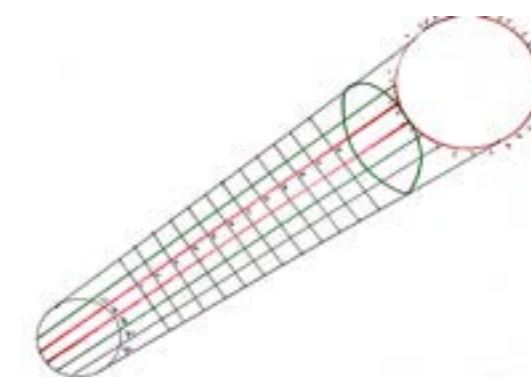
Step 2: Calendar Outline

- Draw a small black circle in the lower left corner as the current situation circle.
- Draw two red lines in the middle of the present circle connecting them with the vision circle as the backbone of this tool. This section is the net income of the family (see fig. row A).
- Draw parallel lines above and below the red line, using green color. The top of the red line is savings, asset investment, etc. (line C, see figure). While below the red line are loan repayments (especially loan related to renewable energy) and payments of other obligations such as insurance, etc. (line B, see figure).
- Make a green circle to the left of the red circle as target circle (total amount) with the period in correspondent to the loan period related to renewable energy. If the loan period is more than 1 year, then make a green circle as a 1-year target. Put the year referred above the circle. Put the year the loan was paid off (if more than one year) to the right of the circle.

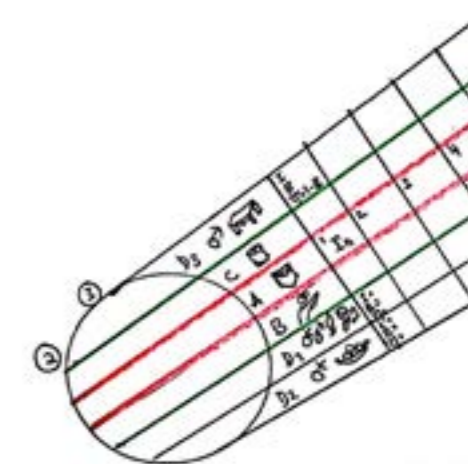


- Below the green line, draw a parallel black line. This part is the net income from the business which is used to pay the loan installments or is the main business/activity where this debt is used for the interest of the business/activity. Give the symbol for a woman/male/joint male and women to identify who own the business or income (see fig. Row D1). In this case, it is a renewable energy-based business.
- Above the green line, draw parallel black lines that represent other sources of income in the family. The number of black lines corresponds to the number of sources of income in the family. Give female/male/male and female symbols to identify the owners of the business (line D2, see figure). If there is a new plan to build a business based on renewable energy, then prepare a black line for planning of profit and income of this business.

- Drag a transverse black line at the right of the current state circle. Give some distance. Draw and give a brief description of each line.



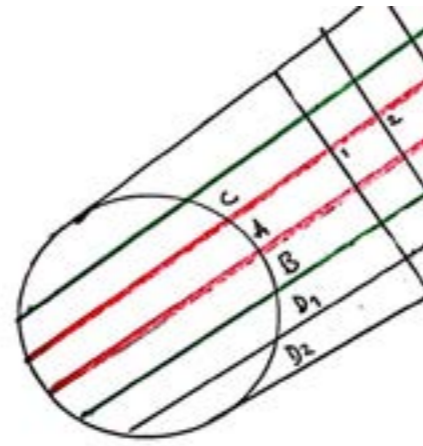
- Between the transverse black line and the green circle, divide into columns of months whose numbers correspond to the repayment debt period (maximum 12 months). Put the name of the month in the section of each column.



Step 3: Current Situation

Fill each line in the current situation circle with:

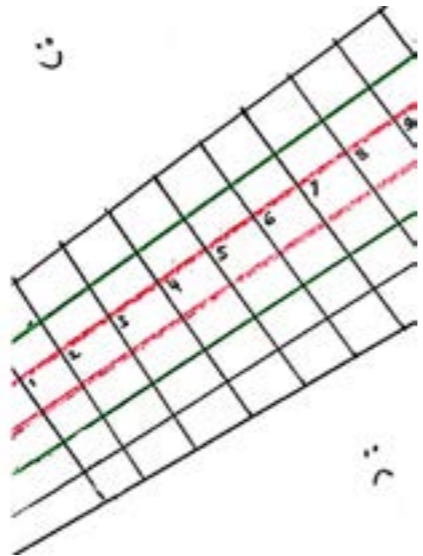
- Profit/net income from each business or source of family income. Profit = Gross revenue – Production Cost. Write down the amount of average profit per month
- Family Net Income = Total Profit – Necessary Family Expenditures (monthly average)
- Installment of loans and other obligations
- Total savings, assets and life insurance, etc.



Identifying Opportunities and Challenges/ Risks Analyziz

Step 4: Opportunities and Challenges

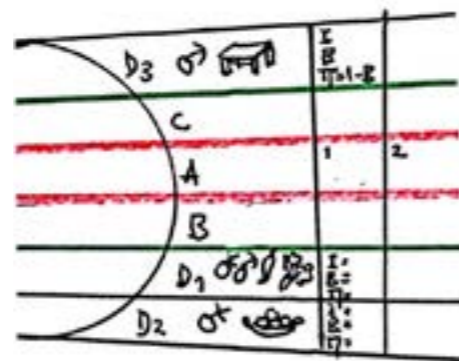
- Draw a smile symbol over the road as an opportunity. Draw all the opportunities in the column above the related months. Look back at the Happy Family Tree, include things that are already there that could be opportunities.
- Draw a sad symbol under the road as a challenge. Draw the challenges that may be faced under the column of the related month.



Filling out a Family Cash Flow Prediction or Plan

Step 5: Business Profit/Net Income and Other Income

- Plan or predict how much monthly gross income will be earned for each business by considering existing opportunities and challenges. Write with a pencil. Use the I (Income) symbol.
- Calculate all business expenses/production costs that will be incurred every month by considering existing opportunities, challenges, and conditions. Note by pencil using B (production cost) Symbol.
- Calculate the profit/net income of the business by subtracting the gross income from the production costs.



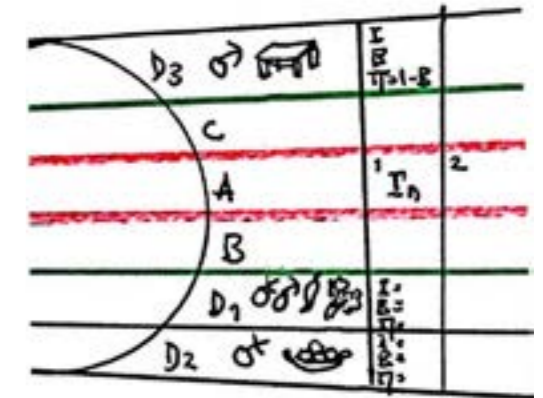
$$\pi = I - B$$

Especially for renewable energy based entrepreneurs, create a special line for this:

- Predict how much gross income from this renewable energy-based business will be, how much the production costs and how much profit will it make.
- Maintenance costs of renewable energy are also calculated as production costs.

Step 6: Net Family Income

- Fill in the row between the two red lines per month column. For each column, add up all operating profits and other income. Write with a pencil using the Phi ($\Sigma \pi$) symbol.
- Calculate necessary expenses for monthly family needs by considering existing opportunities and challenges. Take a look back at the Happy Family Tree and the Vision Journey, the commitment action of change that have been made to reduce expenses. Take those savings into account. Note in pencil using E (Expenses) symbol.
- Calculate family net income by subtracting the total profit of the business by the family expenses. Use the In symbol (net Income).



$$In = \Sigma \pi - E$$

Especially for candidates and or users of renewable energy, include these following calculations:

- How much will the family save when using renewable energy?
- The maintenance cost of renewable energy which is only used for family needs is considered family expenses. If used for business, record it as a business expense.

Analyzing Financial Vulnerability of Cash Flow

Step 7: Analysis of Family Net Income

- Check monthly total net income of the family.
- Circle with a pencil if the net income is negative.
- Check whether other months with positive net income can cover the negative months. If not, look at the current amount of savings and assets to see if they can cover the shortfall.

A handwritten table with four columns and several rows. The top row is a green line. Below it is a red line. The table contains mathematical notations and symbols, including Greek letters like π , ϵ , λ , and ν . Some cells contain expressions like $\sum \pi = n$, $\epsilon = x$, $\lambda = u$, $\sum \pi = m$, $\epsilon = x$, $\lambda = u$, $\sum \pi = 0$, $\epsilon = x$, $\lambda = u$, $\sum \pi = n$, $\epsilon = x$, $\lambda = u$. A circle is drawn around the third column, second row area.

Step 8: Planning of Loan Repayment and Payment of Obligations

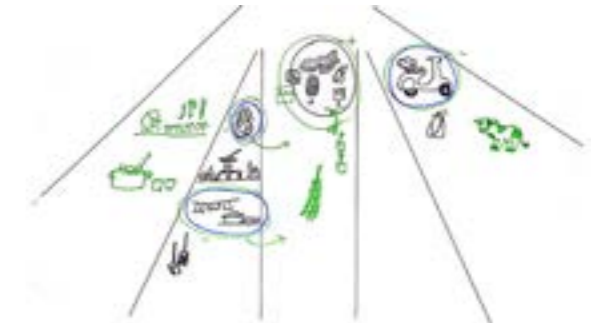
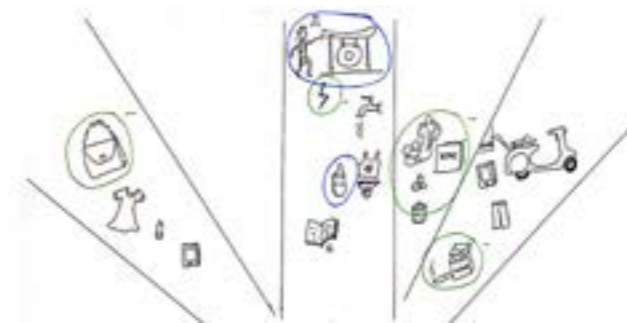
- Fill in the green line under the red line with the amount of loan repayment and payment of obligations that have been scheduled. Write down everything with a pencil in the related months.
- Make predictions of loan repayments planned for the period to be taken, including loan schemes for renewable energy installations or for maintenance costs or spare parts replacement.
- Look back at the monthly Net Family Income, subtracting the return of all loans and payment obligations. Circle the months that are negative.
- Do the analysis again as step 5 b. Check whether the months are still positive, and the existing savings can still cover the shortfall in those months.

A handwritten table with four columns and several rows. The top row is a green line. Below it is a red line. The table is divided into sections labeled C, A, B, and D. Section C contains $\sum \pi = n$, $\epsilon = x$, $\lambda = u$. Section A contains $\sum \pi = m$, $\epsilon = x$, $\lambda = u$. Section B contains $\sum \pi = 0$, $\epsilon = x$, $\lambda = u$. Section D contains $\sum \pi = n$, $\epsilon = x$, $\lambda = u$. A circle is drawn around the third column, second row area.

Strategies to reduce financial vulnerability / financial empowerment

Step 9: Financial Empowerment Strategy

- Look back at the Happy Family Tree and think about whether there are new strategies for adding new businesses or new income or increased income. See which family members still have more free time left and can increase family income. Make additional plans and consider them in the financial management calendar. If there are new revenue sources to be added, add a row in black above or below the existing row. Enter the estimated monthly operating profit.
- Look again at the branch of the tree, what other expenses can be saved or which unnecessary expenses can be reduced or eliminated. Recalculate expenses that are for the most important needs after deducting all savings.



- Re-adjust the calculated figures in the Financial Management Calendar with the new strategy taken above. Recheck the net income of the family for this period by considering all loan repayment scenarios and payment obligations. Is it still lacking? If it is still not sufficient, it may be necessary to reconsider the loan scheme to be taken. Plan again by considering existing financial capabilities.

A handwritten table with four columns and several rows. The top row is a green line. Below it is a red line. The table contains mathematical notations and symbols, including Greek letters like π , ϵ , λ , and ν . Some cells contain expressions like $\sum \pi = n$, $\epsilon = x$, $\lambda = u$, $\sum \pi = m$, $\epsilon = x$, $\lambda = u$, $\sum \pi = 0$, $\epsilon = x$, $\lambda = u$, $\sum \pi = n$, $\epsilon = x$, $\lambda = u$.

- After considering the overall cash flow of the family's finances, plan the use of existing net income of the family for savings or investment. Write in the green line above the red line.

Especially for renewable energy candidates and/or users who do not yet have a renewable energy-based business, consider:

- What (productive) businesses that can be built using existing renewable energy?
- When is the right time to start? How much capital and costs are needed to build the business?
- When and how much income from the business can be obtained?
- What business opportunities and risks may exist and can be identified? – Add in the opportunities and challenges in the picture.
- When and how much goes to saving or to investment for developing and building business? Are there any assets or equipments that need to be bought and when? Consider all the opportunities, challenges or risks related to that.

FACILITATOR'S NOTES

- Do it **step by step**
- Help participants who have calculating difficulty. Prepare a calculator and a piece of paper.
- Recorded all calculations in pencil in anticipation of changes.
- This tool is the most complex tool compared to the previous two tools, therefore it is given last.
- When participants plan the upper green line (savings, assets purchase, investment), help the participants to ensure they are feasible. For example: if participants want to initiate business within the next 2 months, and pay for children schooling in the next 6 months, then the money allocated for saving can be differentiated accordingly. They can make two separate savings: one for children schooling and one for business initiation.



TRACKING, MONITORING AND EVALUATION (M&E)

WHAT'S DIFFERENT IN FALS?

- M&E is an **integrated** part of FALS.
- M&E **brings together different stakeholders in an empowering learning process**, rather than “outsiders” taking information for reports and objectives from management.

COMMUNITY-LED M&E OBJECTIVES

- **Sustained change in gender relations** as a result of the actions of individuals, communities, the private sector and organizations.
- Creation of a **continuous action culture in learning, monitoring, and tracking changes**.
- Qualitative and quantitative **information** for **mainstreaming** and advocacy.

MONITORING & DOCUMENTATION FOR ORGANIZATIONS

Qualitative and quantitative assessments of progress should be **part of a Participatory Gender Review**. It is not only important to track down basic information that is important for organizational learning, but also to show participants that their progress is valued and followed by the organization.

The documentation carried out should be **integrated** in meetings that are made as light as possible. The information collected is always done by the FALS tool and is integrated by a collective drawing.

Which information is retained for use by the organization will largely depend on the objectives of the FALS process and the indicators agreed upon. It also depends on the existing Management Information System, as well as staff skills in participatory monitoring, etc.

Some important questions for organizations to reflect on regarding empowering monitoring, are:

- Are the monitoring methods and systems really used to empower the participants?
- How is the learning related to the actions taken?
- Are the most disadvantaged and vulnerable parties properly represented and heard at all levels?
- Are we at some point using the time, energy and resources of women and men from the community without benefiting them?



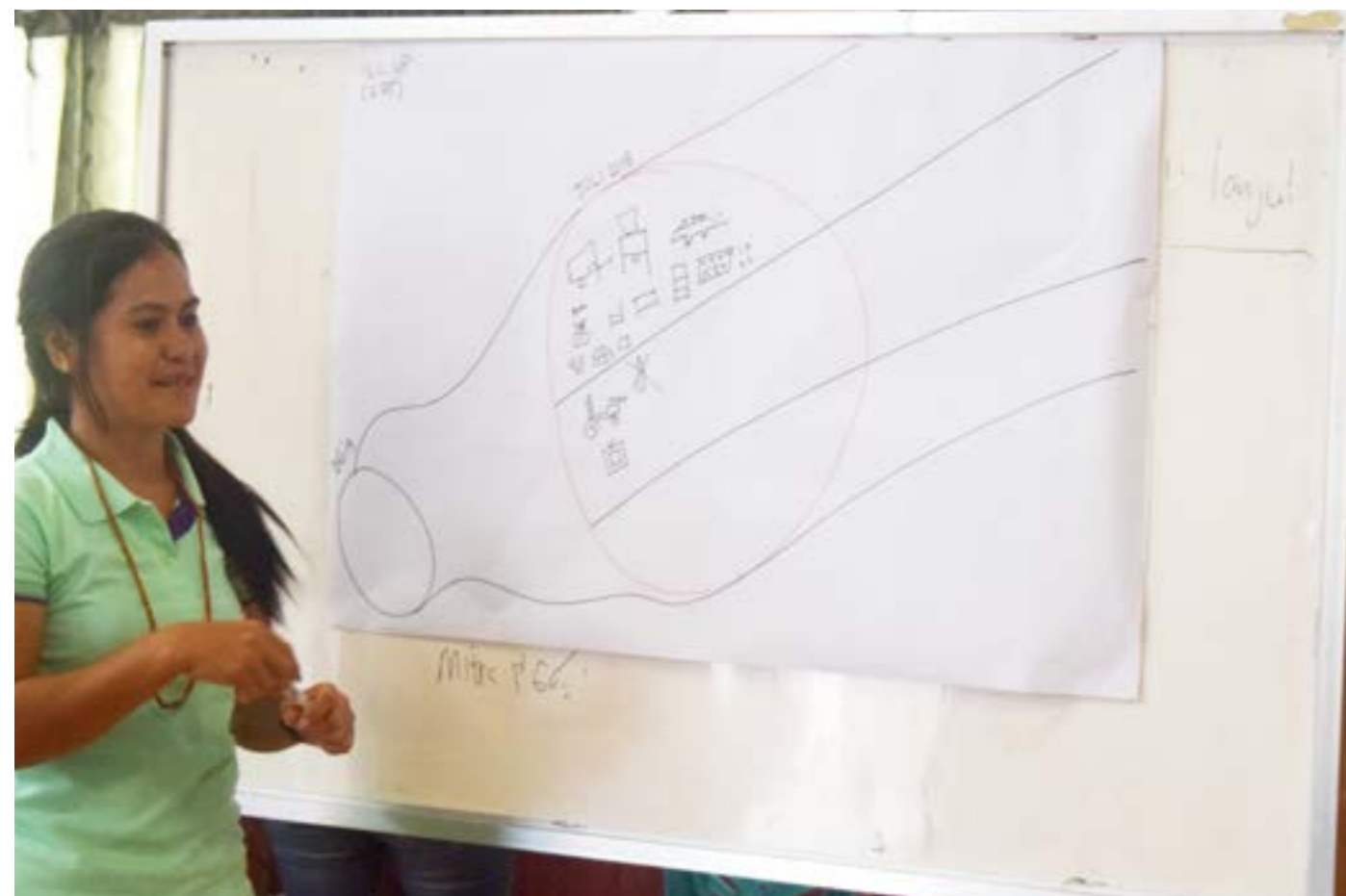
The following is an example of a monitoring sheet that can be used by institutions:

The xx meeting:.....

Date:.....

Name	F/M	Education	Attendance	Change achievements	Change in process	Key challenges
Ida	F	Elementary School	2 times	Shared her household tasks (washing clothes) with her husband, has a new business (small store in front of her house for selling food).	Savings for her older daughter's school Rp 1 million	There were lots of social events that require her to participate and to give support

Note: The information collected should use the collective version of the tools in the meeting such as: Dream Journey, Happy Family Tree, etc. Make the process as participatory as possible by emphasizing the celebration of achievements. Ideally this form is filled out on the computer by the team while the meeting is facilitated by the client. The person documenting this should fill it as much as possible with qualitative information about each person's achievements.



TOOLS FOR PARTICIPATORY TRACKING AND MONITORING: THE ACHIEVEMENTS JOURNEY

OBJECTIVES

1. Tracing achievements or changes that occur and giving appreciation for these achievements.
2. Identify targets that have not been achieved, either because of activities that have not been implemented and or challenges that have not been considered previously.
3. Reassess existing opportunities and challenges and see how to use them for the next step.
4. Share experiences and ways to face challenges.

STEPS

All of the steps below are performed using the **Vision Journey** and individual **Financial Management Calendar** integrated with the previous Happy Family Tree.

Step 1: Vision

Look again at all the Vision drawing in the vision circle. Circle in red if there is a vision that has come true.

Step 2: Starting Point

Look at the drawing inside the circle which is the starting point (the starting point is the 'current situation circle' when you first drew the Vision Journey). Recall the conditions when you first joined FALS.

Step 3: Opportunities and Challenges

Look back at all the opportunities and challenges already described:

- a. Circle in red all opportunities that have been used and will not be reused. Add new opportunities in green. If there are opportunities that are no longer relevant, circle them in blue. Ask them to think about how they used these opportunities and whether there are unsuccessful or missed opportunities.
- b. Cross in blue all challenges that have been completed and will not be encountered again in the future. If there is a new challenge encountered in the process and is being faced, add it in green. If the new challenge has been successfully completed, draw it in blue. Ask them to remember how they overcome these challenges

Step 4: 1 Year Target

Look back at the 1 year targets in each row in the Vision Journey and Financial Management Calendar. Circle in red if there is a target that has been achieved.

Step 5: Steppingstone/ 3-monthly Target

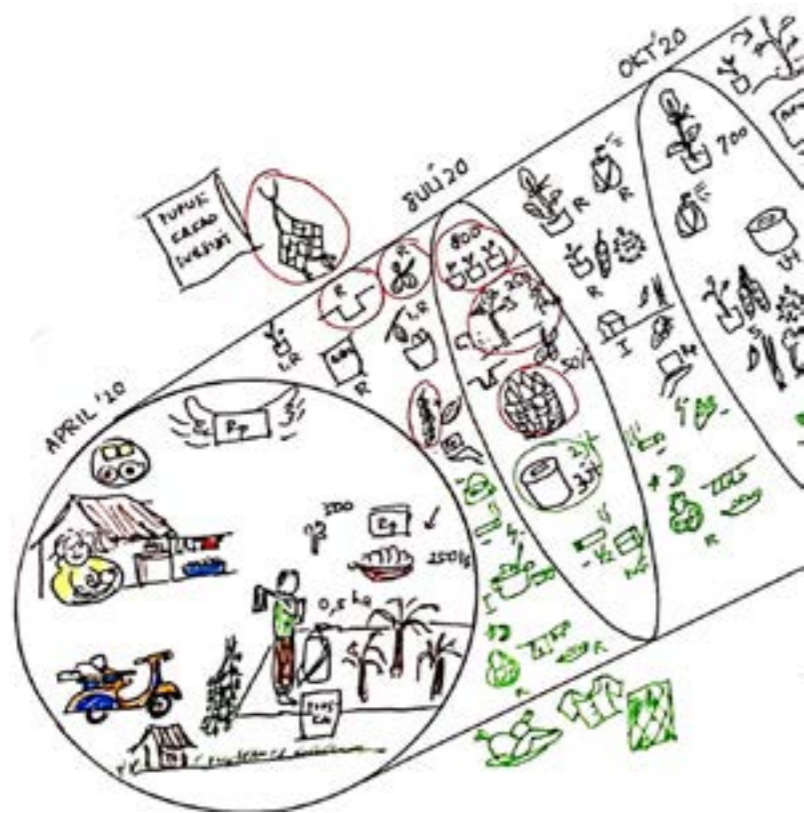
Look back at all 3-monthly targets from all lines in the Vision Journey.

- a. Circle in red all the targets that have been achieved.
- b. Circle in green for targets that are still in progress or have not been fully achieved until the current period
Example: The review is conducted 6 months after the participant made her Vision Journey. Thus, all targets up to the sixth month that have not been fully achieved but will still be pursued in the following months are circled in green.
Examples of targets that have not been fully achieved, for example: the initial target was a savings of 2 million rupiahs in the 6th month. However, until the 6th month, the amount of savings accumulated was only 1 million rupiahs. Then circle the picture of the savings in green and write the number 1 million rupiah in green as a note for temporary achievements.
- c. Circle in blue for targets that are no longer relevant because they are no longer achievable, or do not fit the existing situation, or because there has been a change in plans.
- d. Add in red if there is a target that has been achieved but has not been previously described. These targets and plans may emerge in the planning process of her Vision Journey.

Step 6: Action

Review all the action plans in Vision Journey.

- a. Circle in red all actions that have been performed.
- a. Circle in green the action that is currently taking place up to this period.
- a. Circle in blue the actions that are no longer relevant or will no longer be performed.
- a. Add in red the actions that have been performed but have not been previously drawn. These actions may arise in the process of planning on a Vision Journey to make a Vision come true.



Review of Financial Management Calendar, steps 4,5, and 6 are to view all rows from the period under review:

- Circle in red all the target numbers that have been achieved or even exceeded predictions. Write down the figures in red (eg profit, net family income, total savings, etc.) the amount actually achieved.
- Circle in green the targets that are in progress, have been partially achieved but the numbers are not as planned. Write the actual numbers in green too.

Step 7: Share

Ask the participants to find a partner. Then ask them to review the results of their achievements, actions, opportunities, and challenges. Specifically, ask them to discuss this:

- a. What opportunities have I used, and which have I not? How do I use these opportunities?
- b. What challenges have I encountered and how did I face them?
- c. Implications: what actions can I take and can't take? What conclusions or lessons did I get? What should I do for the next step?

FACILITATOR'S NOTES

- Do it **step by step**
- This participatory tracking and monitoring should be carried out after 3 months, 6 months and 1 year from the first training. However, during this period, monitoring can be carried out informally at every meeting opportunity with the participants. Ask the extent to which they have carried out their action commitments of change, what has been achieved, and any challenges have been encountered. Use group meetings or **existing meetings** to conduct this informal tracking.
- This achievement information is the basis to be documented in the monitoring form which can then be compiled by the Institution and used for evaluation and the next stage of the planning process.
- This review process emphasizes the **appreciating and strengthening participants' motivation** for what they have achieved and what they are about to do more. Help the participants to think together over solutions and actions together that can be taken to face the challenges. This moment is also used to **strengthen individual action towards collective action**.



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