EMPOWER@SCALE

REPORT E-MOTIVE EXCHANGE NIGERIA

12TH - 16TH APRIL 2021

NIGERIA – UGANDA – RWANDA – ZIMBABWE – PHILIPPINES

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1 DESCRIPTION

1.1 GENERAL DESCRIPTION OF THE EVENT

As part of Outcome 3 of the Empower@Scale project[1], an online E-Motive exchange was organized in order for the team in Nigeria to learn how to improve gender dynamics on rural finance projects. For the first time, best practices from four different countries were selected and invited to participate from this exchange:

- Livelihoods and Food Security Program (LFSP) – Zimbabwe
- Bukonzo Joint – Uganda
- DUHAMIC-ADRI – Rwanda
- ASKI, NWTF & Oikocredit – Philippines

The learning exchange took place digitally and involved the discussion about the four conditions that were previously identified for improving the gender dynamics on rural finance projects: (i) creation of trust among spouses and among VSLA members; (ii) identification of off-farming activities to ensure income throughout the whole year; (iii) counting system accessible for people who do not know how to read and write.

For each of this conditions, the best practices have developed different tools that they apply in their own groups or projects. The exchange was organized per country/best practice, so each day the participants focused on learning about one of the above mentioned best practices.

Prior to the exchange each best practice prepared short videos for each of the conditions that they needed to talk about and a presentation (if necessary) to include more details. In order to give participants the sense of a "trip" each day started with a video that simulated a field visit were the best practices showed information about their region (including food, music, landscape) and the main work of their organization.

To avoid too long screen-time and in order to give space for more interaction, the sessions were composed by a combination of videos and presentations; offline reflection time; and, Q&A sessions. This structure allowed the Nigeria team to take advantage and dig deeper on the given information and to have space to reflect offline using sticky notes and clip charts and do it the local language.

At the end of each day, the Nigeria team met with Oxfam Novib to reflect on the learnings of the day, select their preferred approaches and elaborate and action plan. A simple three-step decision-making matrix was used in order to make this process as easier and clear as possible. Each day, the team in Nigeria took some time to have offline discussions, fill in the matrix and, later on, presented the results to the team in Oxfam

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[1] Increased availability for new approaches for HHM/GALS for specific thematic areas and to reach particular target groups, such as youth and indigenous people.

Novib. At the end of the week, these daily reports were used to elaborate a general action plan that will serve as a base to start implementing the pilot in Nigeria.

1.2   LIST OF PARTICIPANTS

In order to avoid internet connectivity problems and create the sense of a journey the team in Nigeria travelled together for the whole exchange to an accommodation with conference rooms (respecting Covid-19 measures) from which they connected to the exchange. The following tables contain the details of the participants of the E-Motive exchange:

-   TEAM FROM BEST PRACTICES

ORGANIZATION	REPRESENTATIVES
LFSP	Joseph Choga
	Maggie Makanza
	Jeffrey
Bukonzo Joint	Paineto Baluku
	Robert Baluku
DUHAMIC-ADRI	Vestine Mukandayisenga
ASKI, NWTF & Oikocredit	Rachel Bulawit
	Marilou Juanito
	Jester Catatista
	Maria Nicole Baroy

-   TEAM IN NIGERIA

PARTICIPANT	ROLE
Ruth Idode Ojonoka	GALS facilitator
Joseph Akolo Eki	MEL Officer
Musa Bitrus	Field Officer – Agricultural extension
Solomon Yakubu Enjola	VSLA Project Supervisor
Helen Jonathan	Secretary of VSLA group
Eki Ramaty	Chairperson of ELC
Henry Adagari	Chairperson
Cecilia Anthony	member of VSLA group
Luila Harvena	Finance Officer
Sunday Galadima	Project Officer

-   TEAM IN THE NETHERLANDS

PARTICIPANT	ROLE
Carin Boersma	E-Motive lead and facilitator
Alejandra Flecha Corvetto	Member of E@S project and co facilitator

2 RESULTS

2.1 MAIN LEARNINGS FROM LFSP – ZIMBABWE

LFSP shared with the Nigeria team their experiences creating trust among members of VSLA groups and ensuring income through the whole year. The following are the concrete tools that were preferred by the Nigeria team based on their applicability to the Nigerian context and the low difficulty for implementing them:

2.1.1   Main learning for creating trust among VSLA members

- **Social Empowerment Map**
  - o The Social Empowerment Map is a GALS tool that is used to identify challenges, networks and powers among different stakeholders on a value chain. Special attention is paid to weak relationships.
  - o The tool emphasizes that collective action is one of the best ways for farmers to empower themselves and tackle challenges with different stakeholders and institutions.
  - o This tool helps groups of people create trust among themselves. It makes people come together, identify common problems and engage in discussions for finding solutions.

- o The tool can be used with groups of between 20-25 participants that have common visions or goals (for example, farmers planting the same crops).
  - o This tool is easily applied in VSLA groups because members normally have common objectives.
  - o For more specific information about the application of the Challenge Action Tree, please watch the video that LFSP prepared for the E-Motive exchange: https://oxfam.box.com/s/r8orxp3s9bjpbwp9pixiyg1awfuysqb5

2.1.2 Main learnings for creating income throughout the whole year

- **Graduation process**
  - o The graduation process is a sequence of trainings that helps farmers internally raise own capital for both on and off-farm investments.
  - o It is a seven-module process on VSLA methodology that touches upon important topics such as: skills in leadership, constitution making, setting up and operating VSLAs, savings and credit funds as well as use of monitoring and evaluation tools for reporting and learning.
  - o Additionally, the graduation process includes skills related to identification and operation of Income Generating Activities and other investments.
  - o This is supported by Value Chain Development (VCD) and financial action learning system (FALS) modules. The main innovation of the graduation process is the possibility of synchronizing it with the GALS process. Both processes use a stepped approach with cycles that can neatly fit into each other. Thus the results of GALS can easily feed into the graduation process, ensuring its success.
  - o For more specific information about the graduation process, please watch the following video prepared by LFSP for the E-Motive exchange: https://oxfam.box.com/s/gu3who3qpckmte3gbfjvth2bq1arwp4o

2.2 MAIN LEARNINGS FROM BUKONZO JOINT –UGANDA

2.2.1 Main learning for creating trust on households and among VSLA members

- Bukonzo Joint uses different GALS tools for creating trust on households and among VSLA members. Some examples of this tools are the Gender Balance Tree, the Challenge Action Tree, Vision Road Journey.
- The main advice given by Bukonzo Joint to the Nigeria team regarding the creation of trust among spouses is to have patience. They explained that change of social norms and gender roles can take time. Start with a group of people that can afterwards share their experience with their neighbors. When other people see how their life has improved, they also want to start using the methodology for themselves.
- Regarding the creation of trust among VSLA members, Bukonzo Joint advices the different groups to come together. In their case, they operate now as a cooperative that gives them a better positionality and power to negotiate with different stakeholders.
- This structure also allows them to link with external financial organizations, especially for business related activities (exportation, for example).

2.2.2 Main learning for creating income throughout the whole year

- Bukonzo Joint gets involved in almost all steps of the coffee value chain and exports its products in order to ensure income of its farmers throughout the whole year.
- For achieving this, they diversify the work among different groups. For example, one group is in charge of the packaging, others of processing the product, other of the transportation, etc.
- They involve also young people from the community. For the first months, young people work in the different areas of the cooperative until their skills and preferences are defined and are moved permanently to that area.
- In this case, the main advice from Bukonzo Joint is to use the power of a group for being able to negotiate, enter a market and diversify the sources of income.
- More detailed information about the involvement of Bukonzo Joint in the whole coffee value chain can be found in the following video that was prepared for the E-Motive exchange:

2.2.3   Main learning for developing a counting system suitable for people who do not know how to read and write.

- Bukonzo Joint uses a counting system developed by members of the community that is suitable for people who do not know how to read and write.
- It consists of doing nods in ropes. The number of nods represents a number. These equivalences have already been determined and standardized.
- Bukonzo Joint's experience on developing this system is that the community should come together and decide what would work best for them (which symbols, which equivalences) and standardize it as a counting system.
- When Bukonzo Joint relates with people outside the cooperative, someone "translate" this system into numbers, so the information can be understood.
- For a more detailed explanation of the counting system, please watch the following video that was prepared by Bukonzo Joint for this E-Motive exchange:

2.3 MAIN LEARNINGS FROM DUHAMIC-ADRI – RWANDA

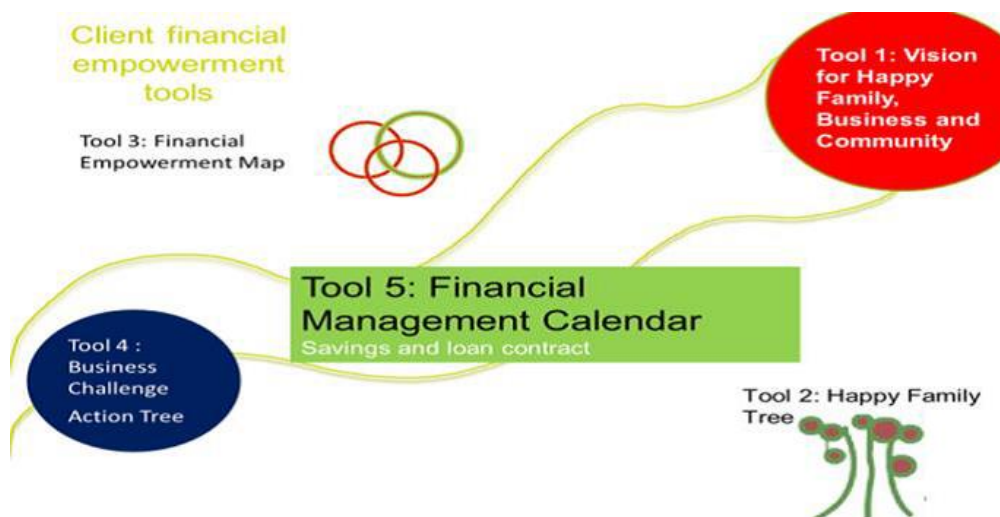2.3.1   Main learning for creating trust among VSLA members.

- DUHAMIC-ADRI uses GALS tools to create trust among members of the VSLA groups. The ones that are most used are: Gender Balance Tree; Gender Diamond; and Vision Road Journey.
- DUHAMIC-ADRI explained that, within VSLA groups, it normally takes around 12 months (a full VSLA cycle) to build trust among the participants. This, because, after 12 months, participants have had the chance to borrow and return the loans which gives the group an idea of which members complied and which not.
- It was mentioned that every time that someone fails to repay the loan, the group makes and evaluation to see if this were because for a reason that could not be controlled (for example, loss of harvest due to weather conditions).
- One of the most important advice given by DUHAMIC-ADRI to the Nigeria team was to ensure that members of VSLA groups meet weekly to have more transparent processes.

2.3.2   Main learning for creating income throughout the whole year.

- DUHAMIC-ADRI explained that to create income throughout the whole year, families engage in off-farming income generating activities. Some of them are cooking businesses or transportation.

- Different GALS tools are used to identify the most beneficial and appropriate activity for each family, depending on their context.
  - o Market Map
    - Gives information on how to create a business. Identifies profitable markets by analyzing the distance what do farmers bring and what is lacking.
    - The tool helps identifying the different advantages and disadvantages of each potential market.
  - o Production Challenge Action Tree
    - It is a value chain tool that puts the challenges and visions of families together.
    - The challenges that are taken into account are not only production challenges but also, for example, gender related obstacles for women to enter specific markets.
    - An important element that was mentioned by DUHAMIC-ADRI was the special attention payed to malnutrition as a challenge to engage in income generating activities. When people are sick or not get enough nutrients, their productivity reduces and therefore their possibility to have a good income.
    - The tool helps finding solutions at the household and market level.
  - o Win-win Tree
    - This tool identifies challenges at the market level that cannot be solved by farmers themselves, but they need the involvement of different stakeholders.
    - The tool identifies the challenge, the solution and who is responsible for it (at which level can the challenge be tackled).
    - Sometimes, for example, stakeholders from banks, governments, etc., are invited to have a conversation about the challenges present in a certain value chain.

2.4 MAIN LEARNINGS FROM NWTF AND AKSI I.C.W. OIKOCREDIT IN PHILIPINNES

Together they developed and pilot 5 Financial Action Learning system (FALS) tools in 2 different types of institutions in different regions of the Philippines – with ASKI and NWTF.

2.4.1   Main learning for creating trust among Household or VSLA groups

Tool 1- FALS vision for happy family, business and community

A discussion with the Family/ HH members – they can agree, change, add more to come up with a Family Vision. They also plan on how to achieve their vision. Having a common vision provides unity to a common goal for the Family members.

Tool 2- Happy Family Tree

'The Happy Family Tree looks in more detail at division of work, expenditure, assets and decision-making in the family. How to make these both more efficient and equitable.

This tool forms the basis of empowerment and gender indicators, and a tool that can be used and aggregated to assess change.

The realization of the **'imbalances'** realization has brought about changes in the men's behavior – this **leads to commitment to changes.**

2.4.2   Main learning for creating income throughout the whole year.

Tool 3- Financial Empowerment Map

The Financial Empowerment Map looks at emotional, financial, and power relationships that can help or constrain progress, including access to financial

resources and people they can share the empowerment tools with. By using this tool, the HH or VSLA groups have clear insight in recourses for income during the whole year.

Tool 4 – Business Challenge Tree

► Business Challenge Action Tree identifies in more detail recurrent challenges for the business for which they propose to take the loan in relation to production, marketing, and household, looking at gender issues and role of micro-finance.

► This Tool is also used for participatory market research on specific products and services. Through the BAC tree, the roots of the problems on low business income are identified and all possible solutions are identified.

► The HH discusses all the possible solutions and assess what do they need to do or resources to have to carry out the action.

► They also decide if they would need to get the resources from their savings or/and apply for a loan. Some actions can be postpone / delayed, others can be done right away.

Tool 5 – Financial Management Calendar

► The Financial Management Calendar is a plan for business and financial management, integrating learnings from the Happy Family Tree, Financial Empowerment Map and Challenge Action Tree.

► The tools are tracked as a tool for learning to manage businesses and finance better. All 5 tools are here coming together.

3 CONCLUSION AND ACTION PLAN

The learnings from this online E-Motive exchange are going to be used to design a pilot in Nigeria for determining how to improve gender dynamics in rural finance in GALS. The Nigerian group decided to focus on the 5 Financial tools presented by the Philippines. All other learnings are coming back in these 5 tools.
The pilot will be focused on that. See their action plan.

Different VSLA groups are going to test some of these tools in their own communities. With the information obtained from the pilot, a toolkit will be developed on how to make GALS more attractive to improve gender dynamics in rural finance that could be used as a guide in the different countries that work with that methodology.

4 FEEDBACK FROM PARTICIPANTS

The following excerpts are direct quotes received from participants.

Ramatu Ruben Iki - GALS Champion
I'm really feeling delighted to have been able to be a part of this training because I have gained additional knowledge to help me progress in life.

Cecilia Anthony – GALS Champion
So inspiring! With this training on GALS and FALS methodologies, I see myself as an achiever already because before now I was in the dark and now, I have light and more understanding,

Henry Adagari – GALS Champion
It is a great event. I was having one eye before this learning trip but now I have gotten two eyes (meaning more insight and deeper understanding)

Helen Jonathan -GALS Champion
In this training especially FALS is relevant to me, I have learnt and gained more insight in financial management using financial management calendar and, then the Happy Family Tree which I will share first with my family and then the community.

Josephine- LGA Director
I want to appreciate everyone here, am really, so excited. This training is an eye opener, and it has broadened my vision especially in financial management so am really grateful!

Ruth Idode GALS Consultant
It was a great learning moment coming to Emotive Training, because it has opened my eyes to see other dimension as how to use the tools in bringing out other issues like the Challenge Action Tree and ,the Social Empowerment Leadership Map which initially I had thought could mainly be used for the household.

Bridget

For me, the GALS AND FALS knowledge is wealth because in applying the learning, we are going to make it even without any white-collar job.

Musa Bitrus Ndahi – Field Officer, Agri. Extension
With the Emotive Exchange training, I believe now that I can fly. This is because this training has given me wings to fly high with the knowledge of GALS and FALS been integrated in our groups especially in the VSLA

Joseph Akolo Iki – Monitoring and Evaluation Officer
The training is useful, and I see light at the end of the tunnel from the learning trip! The Emotive training process is a dream realizer! From what we have seen in this training we have seen a lot of inspiring achievement and that's why I said that the training is dream realizer

Solomon Yakubu Enjola- VSLA Project Supervisor
This training is awesome! It is a channel to greatness and success.

Sunday Galadima – Project Officer
*This Emotive Exchange learning is Ogbonge! (**Ogbonge**' means 'Original' or 'Authentic)*

Lydia Ameh -GALS Expert
This have been an amazing and enlightening workshop. Very interesting content and technique with great results which I will use in my practice.