Participatory

Action

Learning

System

KABAROLE RESEARCH AND RESOURCE CENTRE

MICRO-FINANCE ASSOCIATIONS PROGRAMME

MANUAL SEPTEMBER 2005
DRAFT FOR PILOTING

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An equitable society of empowered and enlightened people taking responsibility for their own lives in an economically dynamic and environmentally sustainable manner.

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MICRO FINANCE ASSOCIATIONS PROGRAM VISION
To enable rural women and men farmers to build up and manage their own efficient, equitable and dynamic Micro Finance Associations through provision of the necessary skills, resources and networks.

SECTION 1:   PALS IN KRC MFAS: AIMS OF THIS MANUAL

1.1.   WHAT IS PALS? SUMMARY OVERVIEW

PALS (Participatory Action Learning System) is a participatory action learning methodology which aims to empower people (as individuals and communities) to collect, analyse and use information to improve their lives and gain more control over decisions which affect them. In this way it aims in the longer term to increase pro-poor outcomes, accountability and governance of development programmes, planning and implementation.

PALS is a flexible, constantly evolving and unashamedly eclectic methodology in which simple participatory processes and diagram forms are used to develop peoples' knowledge, skills, capacities and the participatory structures necessary to achieve these goals. This flexibility and evolution are guided by three underlying principles outlined in Box 1. It encourages confidence and self-reliance, but within the broader Human Rights framework whereby people have an inalienable right to demand accountability, inclusion and equity in wider economic, cultural and political systems. It prioritises the interests of the most disadvantaged women, children and men but also seeks to engage and involve those with skills, power and resources in a process of positive change. It aims to build bridges and dialogue between people with different types and levels of knowledge and experience for a well-informed participatory decision-making process which does not assume that either poor people or policymakers and those with power have all the answers. But both must work together to search for solutions which prioritise the needs of the currently most disadvantaged in a process of inclusive, equitable and sustainable development.

PALS started off as a methodology for participatory monitoring and evaluation and impact assessment, and this is where to date most of the funding for PALS has come from. However it was established very early on that the main aim of any information system was not ' policing failure' or even 'measuring success', but collecting the information necessary to ' improve practice'. In PALS the basis of the whole information 'system' is developing an action learning process useful for participants themselves to improve their lives according to their goals, providing these do not conflict with the wider goals of pro-poor and sustainable development. This action learning process aims to have tangible benefits, however small, very quickly through linking and integrating with programme participatory decision-making structures. At all stages training and the ways in which information is collected aim to build friendships, networks and structures between people at different levels so that they can effectively work together for change. PALS = FRIENDS!!

At the same time action learning requires time and resources potentially diverted from other purposes: people's economic and social activities, programme implementation and other calls on donor funds. PALS therefore attempts to integrate as far as possible into existing activities as a means of making activities more effective and participatory, rather than being a separate process. This means integrating PALS into existing training, existing systems of information collection and interactions between program staff and program participants and lobbying and advocacy. This initial integration requires sufficient support in terms of time and funding. However once integration is established PALS is not an additional cost but a means of making these other activities more cost-effective and sustainable. PALS potentially increases the interest and dynamism of group meetings, improves relationships between staff and program participants and hence staff job satisfaction. It also provides a very solid basis of information, though not a complete substitute, for focused research and programme evaluation. These latter can build on a much more solid basis of contextual information, use

the skills and structures to rapidly collect information where people themselves agree to put in the necessary time, or alternatively a much more solid basis for deciding indicators and sampling and for qualitative discussions.

BOX 1:   PARTICIPATORY ACTION LEARNING SYSTEM (PALS): OVERVIEW

GOALS

- *to empower people (as individuals and communities) to collect, analyse and use information to improve their lives and gain more control over decisions which affect them.*

- *to increase pro-poor outcomes, accountability and governance of development programmes, planning and implementation*

PURPOSE

To progressively build the necessary:
- Knowledge
- Skills, capacities and behaviours
- Participatory processes
- Participatory structures
to achieve that goal.

BASIC PRINCIPLES

PARTICIPATION FOR EMPOWERMENT

- Self-reliance: builds peoples' confidence and skills for self-reliance
- Equity: Prioritises the views and interests of the most disadvantaged throughout, and at all levels.
- Inclusion: Develops participatory, listening and analytical skills at all levels from the most disadvantaged to the more educated and better-off to develop effective collaboration in inclusive and equitable development.
- Human Rights: acknowledges peoples' non-negotiable human right to demand accountability, inclusion and equity in the economic, cultural and political system

ACTION LEARNING

- 'Improving future practice' not 'policing past failure'
- At all stages practical, immediate and tangible benefits and changes are the first focus of learning
- At all stages concrete targets and responsibilities for change are identified and progress tracked and analysed

SUSTAINABLE SYSTEM

- Individual and group information needs determine the whole process
- Information is collected and analysed at first point of use and then fed up to higher levels
- Builds participatory networks and structures as part of all training and assessment processes
- Integrates action learning into existing training and information systems and all routine   programme/participant interactions to minimise cost and time.

PALS builds on a long-established tradition of grassroots participatory action research. Community conscientisation with organizations following Paolo Freire and community-level planning processes have used participatory diagram exercises and involved people collecting their own information eg in housing,

sanitation, resettlement and environmental management programmes[1]. User-led technology development based on peoples' own experimentation and record-keeping started in the late 1970s and early 1980s, forming the basis for diagram techniques used in Rapid Rural Appraisal (Chambers 1994; Biggs and Matsaert 1999). In REFLECT methodology for literacy and community empowerment developed by Action Aid non-literate[2] people start by using participatory diagram techniques to explore problems and their solutions through drawing and then gradually progress to documenting these in writing. These individual and community drawings and writings are kept in the form of diaries which are then used for local level lobbying and advocacy as well as awareness-raising. [3] The Internal Learning System (ILS) being developed by Helzi Noponen in a number of micro finance programmes in India women use diaries for local level lobbying (Noponen 2005). Many of the ideas underlying PALS are also based on mind mapping methods of analysis and memory training used in Study Skills courses for BA and MA students at the Open University, UK and PowerPoint diagramming for presentations in management boardrooms.

The very positive experiences of some of these processes indicates the considerable potential for a system like PALS. For nonliterate and very poor people in marginalised communities diagrams develop necessary confidence for full participation in group discussions and analytical skills for better understanding their life aims, ways of getting there and learning from their own and others' experiences. For people with high levels of education PALS Diagrams are equally useful for developing the necessary non-linear and lateral thinking skills necessary for clarity of thought in analysing 'fuzzy' concepts, innovative strategic planning and presenting persuasive arguments[4]. When used well, diagrams can be used to collect and summarise quantitative information which can be tabulated in much the same way as using conventional tools – the difference being that information is based on thorough reflection and participants retain the diagram for their own learning. Diagrams are also useful for summarising information for busy policy makers unlikely to spend a long time reading lengthy reports. Even in management boardroom Powerpoint presentations 'a picture speaks a thousand words'. DiagramTools therefore offer the possibility of bridging at least some of the language and communication gaps between very poor people and 'those at the top' for grassroots-based advocacy. They promote much greater clarity of thought and planning, as well as being much more fun, than conventional linear or matrix methods.

Tlthough PALS builds on other methodologies, it is nevertheless distinctive in systematically sequencing use of participatory processes and diagram tools into an integrated and coherent empowerment process. The PALS tools and processes discussed here were first brought together by Linda Mayoux and Kabarole Research and Resource Centre (KRC) in Uganda, starting with a workshop on Participatory Monitoring and Evaluation funded by Hivos in October 2002 and further developed at a second PME

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[1] See for example the Asian Coalition for Housing Rights who use community-based enumerations, mapping exercises, and horizontal exchange programmes in and between grassroots community networks for advocacy on housing righs and also environmental improvements. Details can be found on their website: www.achr.net. See also examples in Chambers and Mayoux 2005.

[2] In PALS the term 'non-literate' is prefered to the term 'illiterate' which has come to have derogatory connotations beyond the fact that these people have not had access to the benefits of literacy education.

[3] Details of REFLECT (Regenerated Freirean Literacy Through Empowering Community Techniques) can be found at www.reflect.org.

[4] For example the Road Journey has been used effectively for clarifying differences between staff visions and understanding of 'development' and 'empowerment' and some of the unsubstantiated prejudices they hold about 'tribals', 'the poor', 'women'. As part of a strategic planning process this graphic clarification is then used as the basis for reaching crisp consensus definitions, logos etc.

workshop funded by KRC in May 2003[5]. In addition to work by KRC, PALS Diagram Tools have been adapted by L.Mayoux and other organizations with whom she has worked for many different issues and contexts, particularly:

- *enterprise* training, poverty targeted micro-finance, enterprise diversification and impact assessment by partners of Trickle-Up US: Jamghoria Sevabrata in West Bengal, India and Green Home, Uganda and by LEAP in Sudan.
- *women's empowerment* and impact assessment by ANANDI in India, LEAP in Sudan and some members of the Pakistan Micro-finance Network.
- *organizational development* by LEAP in Sudan [6].

This experience, together with other Manuals are available on the PALS Network website www.palsnetwork.info

As noted above, PALS was originally developed as a methodology for participatory monitoring, evaluation and impact assessment using group level participatory methods to collect information in a way which was immediately accessible to participants. It was found that these considerably increased participation within groups and awareness of the need for social inclusion. It was also found that nonliterate members could remember in great detail the discussions at meetings through 'reading the diagrams' even after many months. It was also possible for local people to read each others' diagrams and symbols with a high degree of accuracy even without a key – though external facilitators had much more difficulty.

However over time it became evident that the only way which PALS would avoid becoming another extractive participatory methodology would be by focusing much more on training at the individual level so that everyone is able to reflect and do their own analysis before coming then to group participation. Methodologies were developed for helping people who had never held a pen to start drawing and documenting their lives. This analysis is then shared and discussed in a group process for mutual learning. This also means that all individual responses, either expressed in private interviews or public meetings, are likely to be much more reliable than spontaneous responses in large group meetings. These methodologies are now being integrated into different types of training eg enterprise training to make those trainings also more effective for non-literate people.

PALS as it currently operates is a methodology which:

- Starts with **training at the individual level** using very simple diagrams: mainly the Vision Journey, Trees and if time permits simple Circle Diagrams. These are designed specifically to help people analyse issues of immediate importance to them as covered by the training and identify practical

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[5] A copy of the original draft Manual for KRC (Mayoux 2003a) can be obtained from www.lindaswebs.info or from Linda Mayoux at l.mayoux@ntlworld.com. For more about PALS Diagrams see L.Mayoux 2003 Thinking It Through: Using Diagrams paper produced for EDIAIS website http://www.enterprise-impact.org.uk/informationresources/toolbox/thinkingitthrough-usingdiagramsinIA.shtml For more general discussion of PALS Tools for Impact Assessment see Mayoux 2003 a,b,c,d on the DFID EDIAIS website. For URL references and a full list of manuals available at the time of writing see Resources at the end of this Manual.

[6] For details of ANANDI see ANANDI's website www.anandiindia.org and for LEAP www.leap-pased.org .

steps they can immediately take to improve their situation in some way. This training builds not only diagram and analytical skills but also participatory skills and builds friendships and networks as the basis for a sustainable learning process outside specific external training.

- Once trained the process of individual analysis and learning is continued in the form of **individual diaries** (or in the case of MFAs, passbooks)

- This individual information is then discussed and compared in **group meetings** for providing a strategic focus to group discussions, learning and information exchange. This also promotes group self-reliance in actively seeking out, colecting and analysing other information needed by members.

- The information is documented in group record-keeping and then fed up as **aggregated information** to higher levels for market research, advocacy and lobbying.

- Because the initial diagram methods taught are simple, it is possible for even nonliterate people to help facilitate the training of others. Over time and once local expertise has been built, much of the initial training can be done by people themselves.

- It does not avoid the need for external programme assistance and expert input. But this external input can be very carefully focused where it is most needed. Firstly the process of design requires experience and in-depth understanding of PALS in order to simplify the complex questions and issues so that the diagrams themselves can be simple enough to start with. Secondly the main trainers and facilitators need in-depth field-based training. Then programmes and external expertise need to help people follow up on the actions identified, for a time at least track participation to make sure it remains equitable and reinforce the skills, learning and networks.

- In terms of programme and donor information needs, trainers and participants can extract very basic information to be fed into a database as the basis of program level action learning system. This then enables statistical analysis of the individual information in the same way as than from surveys. It may also need to be crosschecked and supplemented by in-depth evaluation or research.

The achievement of PALS goal of pro-poor development and empowerment are however long term processes. They cannot be achieved overnight and the methodology is an inherently constantly evolving one. This is not because of specific limitations for PALS (though undoubtedly many improvements are needed), but because of the complexities and challenges of any participatory process which attempts to empower very poor people and the need to evolve in response to changing needs and priorities.

Developing PALS to its full potential can be compared to learning to climb a mountain:

- the first stage must be to want to learn to walk to achieve something for oneself rather than sitting waiting for things to come, then understanding what walking is all about and what it can achieve, developing confidence, experimenting with different types of interesting movement and generally enjoying the feeling of progress

- the second stage is a more boring and difficult process of focused concentration on learning to walk slowly and gradually with purpose in the direction one wants to go, starting with immediate and near

goals which can be achieved. Without this focus one falls flat on one's face trying to go in too many directions at once.

• the third stage is applying what one has learned about walking to all the other interesting movements tried earlier, walking faster, then running and jumping.

• finally a mountain or mountain range are chosen, and if the skills are sound, climbing to the top is possible - with many pitfalls still along the way.

• BUT although from the top the view is amazing and exhilarating and well worth the climb, there are still many others to help get to the top so you can share it. And then there is always the blizzard to blow you from the top if you don't continue to move! And from the top all the other mountains and ranges which still need to be climbed become more visible!!

Another analogy is drawing a picture. First you have to enjoy drawing and develop a broad sketch of what you are trying to do. Then you focus in on the most important things to do the detail, going through each in turn. Finally you can sit back and analyse the picture as a whole again and think about the implications for the best process for the next drawing.

In both cases there are two levels:

1)   knowledge of the broad process of climbing mountains or drawing and developing general skills
2)   detailed mapping and experience of particular mountains or types of drawing

Both are needed to continually feed one into the other to improve skills for future mountains and pictures.

There are thus two levels on which PALS development is needed:
  1) Very specific detailed practical PALS processes for very specific purposes
  2) Development of general understanding of PALS processes and tools based on these practical examples in order to inform ever new and changing adaptations to new contexts and challenges

At any one time the focus may be on one or other level, but they must continually feed the one into the other.

1.2.   AIMS OF THIS MANUAL: PURPOSE AND INTENDED READERSHIP

This Manual forms part of the 2005 Evaluation of KRC's Micro-Finance Programme (MFAP) and has been written primarily for senior staff in KRC and their donors. It proposes some ways forward in addressing challenges currently facing PALS development in KRC MFAP.

Kaborole Research and Resource Centre (KRC) is an NGO founded in 1996. It implements a number of complementary programmes which focus on research and information, civil peace building, micro-projects, human rights and microfinance. KRC started its Micro-Finance Associations programme in 2002 aimed at rural farmers, particularly women and poorer farmers. As of October 2004, the Program

supported 31 MFA's in the Rwenzori region, including 12 contracted MFAs, KRC does not have accurate figure of the membership and finances of the other MFAs, but membership is estimated at 7,000. The Program is supported by Hivos, The McKnight Foundation, Rabobank Foundation and DED.

KRC has conducted a series of PALS trainings in its different programme areas, including the MFAP following the workshops in 2002 and 2003. In MFAP PALS has focused on Road Journeys at individual level, and problem-solution trees at group level and Poverty Diamond, Income Expenditure Trees and Bar Graphs at MFA level. The MFAP Evaluation found that these have generally been appreciated by the members as a means of beginning to think strategically about their livelihoods, and have significantly increased participation at group and to some extent also at MFA level. During the evaluation the author also had an opportunity to meet again with entrepreneurs and staff of GreenHome where more recent versions of the Road Journey and Tree had been used for entrepreneurship training. Here there was considerable enthusiasm and entrepreneurs had been adapting the diagrams in ways useful to them for developing their businesses. Staff had also been able to teach the new diagrams effectively to a new batch of entrepreneurs.

Continuing the mountain analogy, KRC has certainly reached the end of the first stage. The MFAP Evaluation concluded that enthusiasm and commitment for PALS was generally high at all levels and there had been a significant contribution to participatory process. However, in order to maintain the interest and enthusiasm and really develop the basis for a rigorous and sustainable participatory action learning system, it is necessary for PALS now to go to Stage 2 with a very tight and tangible practical focus with concrete short-term outcomes in terms of both benefits for individuals and groups and information for the program. Once that solid basis is built, it will be possible for the MFAs to again broaden out to cover other issues and use other diagrams and methods and feed these into a solid structure of networks and established information system. This will make it easier for KRC to focus its attention and efforts where they are most needed for the development of MFAs and KRC's development goals.

This Manual is intended as a 'Springboard Document' for a second phase of PALS development for KRC MFAs 2005-2006. Given the need to now consolidate skills and structures the evaluator suggests that the best ways for PALS to move forward in the short term are to focus on:

- the main *action learning priorities of members: improved livelihoods and services* before PALS can be broadened out into the more comprehensive impact assessment process required by KRC and donors. This builds on positive experiences using PALS for enterprise training in GreenHome.

- *Gender analysis, social inclusion and health* are inbuilt into this as an integral part of livelihood improvement for both men and women.

- *in-depth use of a few specific tools*, including quantitative and qualitative analysis, in order to build real confidence and consolidate capacity and structures to translate interesting learning into real action before progressing to further innovation in tools.

- full *integration of PALS into existing training and capacity-building* in MFAP. PALS has so far been treated as a separate training. This has meant lack of time for facilitation of the sort of detailed analysis of practical issues necessary for action learning and informed participatory decision-making.

- *Developing discipline and habits of analysis and documentation* necessary to reliable action learning at all levels: individual, group, MFA and KRC. PALS has not been mainstreamed into MFAP in such a way as to enable sustainable action learning and systematic strategic follow-up. Systematic but very focused documentation is necessary to really understand and learn from experience, and particularly in order to share and analyse collective experiences instead of acting on gut instinct or just responding to the most vocal interests.

- consolidation of a working *participatory system between the different levels*: feeding information up from individual to group to MFA to KRC. Again focused and practical to follow through specific strategies but developing structures of communication between different levels. This includes communication between the least and most powerful at all levels for a truly inclusive process.

The Manual summarises what is currently known about the best ways of introducing PALS at the individual level for very poor women and men, and how this can then be built into higher level action learning systems at group, MFA, KRC up to donor levels:

Part 1 gives an overview of proposals for Phase 2
Part 2 gives details of the processes and methods to be used in the three core training sessions.
Part 3 suggests possible further developments for Phase 3.
Part 4 gives a list of further resources with URL addresses where possible.

It must be stressed that in the short time available to the author in her TOR (integrated into other wideranging TOR in the field with 3 days writing) meant it has not been possible to test all the proposals here. It is not possible for KRC to move forward as far as envisaged simply through reading this Manual. At a very minimum they should spend some time with GreenHome entrepreneurs and staff (in that order of priority) to see in detail what is happening there. Ideally there should also be an intensive field-based training for KRC staff and Community Trainers with MFA groups and members in order to both finalise the tools and training methodology, finally establish the most time-efficient way of integrating the tools into existing practices and fully train staff so that they are able to facilitate the participatory process and keep the strict time management required. Following proper piloting a simplified diagram-based Trainer's Manual in at least the main two local languages (Rutoro and Lukonzo) is needed.

It should also be stressed that PALS as a participatory methodology is inherently a constantly evolving and developing set of tools and processes. Most of the innovation and refinement will come from MFA members themselves as they develop effective recording and planning tools and teach MFA leaders and KRC what they find useful and how MFA leaders and KRC can best help them move forward. This Manual should not therefore be in any sense treated as a 'Bible' of precepts set in stone for all time. The proposals for tight focus are only intended for about a year in order to build strong skills, capacity and structures. Importantly to demonstrate the values of having an action learning system in terms of concrete improvements in peoples' lives and clearer understanding of ways forward. After that time ie after 2006 (if there is adequate support in 2005) sufficient base should have been established to then broaden the system out to the other different tools and the broad range of issues on which people need information: gender equity issues beyond individual and household livelihoods, environmental sustainability, health and civil society development[7].

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[7] Details of other Tools which could be introduced at that stage are described in easily accessed documentation from other organizations. See the references in Part 4. These would need to then be adapted to KRC requirements.

1.3.   RELEVANCE FOR OTHER PROGRAMMES

At the time of writing this Manual is the most detailed practical illustration of an integrated PALS process from training through to action learning adapted for a specific practical purpose - in this case micro-finance. As such it may be interesting for other similar organizations thinking of introducing PALS, also for other programmes in KRC in further building on their own PALS processes.

It must be stressed however that the diagrams as presented here have been specifically designed for Phase 2 of PALS in the MFA Program. The reasoning in the text for trainers explains why the author feels that things should be done in a specific way in order to make analysis sufficiently in-depth to be useful for participants in thinking about ways forward. The complexity comes from the issues and challenges of any participatory process, not from the diagrams themselves. BUT THE SPECIFICS OF DESIGN WILL NEED TO BE THOUGHT THROUGH AGAIN IN DIFFERENT WAYS FOR DIFFERENT PURPOSES. It may be that not only are different details of these daigrams needed, but maybe different diagrams altogether would be the most effective tools in other contexts and for other purposes.

It is possible to reach Phase 1 and increase participation, self-reliance and interest in action learning through reading this Manual and/or the other resources in Part 4. Depending on the type of programme and whether or not issues are the same as those for which Tools are already developed, Phase 1 and Phase 2 can be done together. Phase 1 can now be achieved in a fairly short period of time because organizations like KRC have done much of the experimental piloting to enable better initial training to be developed. However designing a Phase 2 PALS process which really develop sustainable system and provides simple and reliable information for a programme level information system for a different issue or program context means:

- Being very clear about the specific issues, context and programme activities/capacities in which PALS is to be integrated
- Choosing the best diagrams and designing the details to be very focused on those issues and simple at the same time as enabling in-depth analysis of complex issues.
- Designing the participatory process most appropriate to the context and programme activities
- In-depth field piloting and training of trainers in both diagram skills and participatory training facilitation.
- Designing an information system based on the participatory process which both integrates with existing activities and produces reliable information necessary for planning at different levels from individual through to programme and donors.

This requires skilled advice from someone experienced in using PALS or similar participatory methods. THESE TOOLS AND PROCESSES SHOULD NOT THEREFORE BE SIMPLY REPLICATED BUT It must be stressed that although PALS is potentially an empowering, cost-effective and sustainable system, it does require the same level of effort and funding as more conventional training and impact assessment in the initial stages of setting up.

On the basis of recent experience this should be seen as a two year process with phased and cumulative, but short, periods of expert input into design, training, monitoring and final refinements. But following that initial period of design and capacity building capacities at both field and programme level PALS should be self-sustaining in terms of both empowerment and more cost-effective and reliable production of information for planning.

PART 1:
SUGGESTED FRAMEWORK AND PRIORITIES FOR PHASE 2

SECTION 2: PALS IN KRC'S MFA PROGRAMME: TOWARDS AN EFFICIENT AND INTEGRATED ACTION LEARNING SYSTEM

KRC's MFAP is at the cutting edge of methodologies for micro-finance as a means not only for providing financially sustainable micro finance services, but doing so in a way which contributes to improving member livelihoods and to wider empowerment and civil society development. Through providing efficient financial services to meet peoples' immediate needs, it provides an effective, participatory and inclusive organizational basis of skills, networks and structures. These can then be linked with KRC's other programmes in human rights, civil peace and the micro projects for local economic development. Through building on the MFA programme, as well as other networks, KRC's other programmes have potential to cost-effectively reach and serve many more people than would otherwise be possible. The 2005 MFAP evaluation found high levels of demand and enthusiasm amongst MFA members for such wider linkages.

In the longer term therefore the goal for PALS in the MFAP is not just micro-finance training and impact assessment, but to firmly establish the basis for a self-reliant and sustainable action learning and development process which will enable cost-effective targeting of necessary external assistance.

The basis of PALS has to be members' own action learning needs to improve their livelihoods and wellbeing – not the information needs of MFAP, KRC or donors. Box 2 gives a list of what some of these action learning questions might be based on the experience in GreenHome and elsewhere. At the same time, there is however considerable complementarity in the information needs at the different levels, with members' own information needs forming the basis for information needs at other levels.

However, although fundamental and important, most of these questions are still quite complex to answer with any degree of reliability. This is so not because of PALS itself, but the complexity of peoples' livelihoods and the interrelationship between different dimensions of poverty and the challenge of moving from knowledge about the present to lessons for the future. It is important that the focus of effort at each level is on key issues of importance at that particular level. Otherwise the system will be too burdensome and will not be implemented effectively.

The focus of the second phase will be on:

☑ *Individual member level focus on livelihood improvement:* The PALS system is based on Tools for learning and empowerment of MFA members, ensuring that the time spent on recording and analysing information is useful to them at an individual level. It is proposed that Phase 2 should focus on progressive development of one Diagram Tool: the Road Journey from simple drawings into a detailed livelihood plan for increasing incomes, savings, shares and loan management tracked and monitored over time and incorporating gender issues. Experience has shown that this is the easiest tool to help people to start drawing and to enable development of complex analytical skills without overburdening and confusing people. Individual members should be encouraged to develop and use their own individual Road Journeys on a large chart or A4 diary if they have sufficiently refined drawing skills. Basic information should then be recorded in a new redesigned PassBook or diary to make financial recording more transparent and reliable, as well as promoting more strategic use of savings and credit for livelihood improvement.

☑ *Group level participatory learning:* In order to become an ongoing and cumulative process of learning, PALS must also develop habits of group learning and documentation. Although MFA group minutes appear to be being kept fairly systematically, these are not used or accessible to non-literate members. Nor is there always a clear learning and development strategy. At group level a good way to develop these habits are group road journeys and regular use of challenge-solution trees which bring together and analyse issues from individual road journeys and identify clear practical action strategies to improve livelihoods. A new diagram: the participation flower is also proposed in order to develop group indicators for tracking participation and organizational development.

☑ *MFA and programme level:* Use of challenge-solution trees for market research. Aggregation and analysis of individual Road Journeys by gender, poverty status and economic activity for product development. Aggregation and analysis of information from participation flowers.

☑ *KRC level:* KRC's main task is in overseeing ongoing training and development of PALS and assisting the MFAs in building capacity at group level and then analysing and aggregating the data. It is desirable also that KRC spot checks some of the information to increase accountability and promote an open and honest learning process rather than (as is common with many monitoring processes) inflated and false information based on expectations/fears of repercussions. Some of this can be done in the course of KRC's existing MFA programme activities and attendance at MFA meetings. At a later stage (eg after one year) KRC can also build on the information, skills and networks within the MFAP for in-depth research on specific issues in relation to overall MFA contribution to KRC's Mission of dynamic economy, gender equity, environmental sustainability and civil society development.

☑ *Donor level:* Donors need certain types of information to justify funding allocations to particular programmes. These information needs are broadly similar to those of KRC itself. However it may be necessary for future evaluations to crosscheck and go into more qualitative depth on some issues.

☑ As far as possible *gender issues* will be mainstreamed into the training and information system as an integral and essential part of improving livelihoods and organizational sustainability, as well as fulfiling the mandates of MFAs, KRC and donor agencies. This would however be seen as the basis rather than subsitute for subsequent in-depth and focused analysis to bring about positive change in gender relations through developing networks of women and men for change through MFA gender committees and linkage with KRC's human rights programme.

It will be a matter of experience and watching how things develop to decide how far, how fast and at what levels the detailed individual-level data can be aggregated into a reliable and comparable data base for systematic programme monitoring. This will have to take into account not only reliability issues, but also member confidentiality and rights to data protection which people in Uganda as well as the West have. The main priority for Phase 2 will be to build up systems and structures for aggregated analysis of straightforward information eg on literacy levels as a basic poverty indicator, but ensuring that individual information is also documented and used at individual level to help in individual planning and then seeing what of that information can or should be fed up and used at group and MFA levels.

After about one year it should then be possible to properly assess the system and devise means for collecting and using a wider range of information necessary for KRC to really monitor and learn from its experience. The problem here though is not PALS Tools, but the capacity of KRC to absorb and use any information and the need to respect the confidentiality and needs of MFA members.

BOX 2: COMPLEMENTARY INFORMATION NEEDS: BROAD QUESTIONS

QUESTIONS	TOOLS	INTEGRATION
INDIVIDUAL AND GROUP LEVEL: SUSTAINABLE LIVES AND LIVELIHOODS		
• What is my vision for my life and livelihood? • How can I get there? • What have I achieved already? How and why? • What can help/prevent me from further advancing in future? • How can the MFA services help me? • What else do I need to do?	In addition to more transparent recording of financial data: • Livelihood Journeys with targets for shares, savings and loan management plan and targets for personal development, intra-household harmony and health	• Individuals learn diagrams in Core Training • Individual tracking over time in Pass Book or separate diary to plan and learn best strategies for savings and loan management and how to achieve their vision • Diagrams used as basis for Loan application process
GROUP LEVEL: SUSTAINABLE LIVES AND LIVELIHOODS		
• What do our members want to do? What have our members achieved? How can they learn from and support each other? • What do we want to do as a group? What have we achieved? • How can we do what we want to do better? What are the challenges? How can we solve the challenges as individuals, as a group? • What assistance do we need? How can MFA services be improved for all? What else do we need to do? • What can we do to increase our effectiveness as a group? To increase our solidarity and mutual support? Our access to information? Our capacity for action?	In addition to more transparent recording of financial data: • Comparison and discussion of individual livelihood journeys • Group vision journey • Challenge solution trees on issues arising from individual livelihood journeys • Participation Flower and monitoring of participation and organizational strength • Discussion and analysis of differences by gender, literacy level and poverty and possible strategies.	• Group meetings to form a focus for follow-up on individual analysis and exchange of experience • Group diagrams produced in meetings to document clearly the topics and discussions and form an integral part of group minutes • Individual diagrams used as the basis for group level loan assessment
MFA LEVEL: SUSTAINABLE PRODUCTS AND ORGANIZATIONS		
• How far are our existing products and services leading to sustainable development? • How can member savings, loans, shares and other commitments be increased? • How can new members be attracted? How can social inclusion be increased? • What are the implications for new sustainable products and services? • How can organizational sustainability be increased?	In addition to more transparent recording of financial data: • Aggregation and collective discussion of challenge solution trees • Monitoring of poverty and gender equity in access to loans • Monitoring of participation and group organizational sustainability • Discussion and analysis of differences by gender, literacy level and poverty and possible strategies.	• Group level learnings and qualitative and quantitative analysis followed up as basis for participatory action learning in MFA meetings • 3 key indicators of literacy and poverty as well as gender integrated into financial statistics given to KRC • Key action conclusions from the MFA meetings taken by MFA to the bi-monthly meetings of all the MFAs

KRC AND DONOR LEVEL: SUSTAINABLE DEVELOPMENT

- Dynamic economy: Have grants and/or training led to livelihood improvement, product innovation and diversification in the local economy?
- Gender Equity
- Social Inclusion
- Environmental sustainability
- Civil Society development

- Aggregation and overview analysis of information from MFA level
- Gender and poverty analysis of aggregate data
- Environmental assessment of loan use
- Participation and civil society development
- Linkages with other organizations and institutions to help resolve some of the challenges which cannot be addressed by people themselves

- Aggregation of information from community trainers fed back to the MFAs during the monthly monitoring
- Detailed analysis of the information from MFA level
- Reporting of interesting/useful information in KRC's magazine to promote discussion
- Aggregation/provision of incentives at KRC events
- Identification of specific issues for investigation by KRC Coordination Unit.

DONORS
Used as basis for more systematic investigation and sampling in Evaluations

SECTION 3: TRAINING INTEGRATION AND GENERAL TRAINING GUIDELINES

PALS is not just a set of diagram tools, but an empowerment process which aims to develop skills, capacities and networks, particularly for the most disdvantaged people to eneble them to take more control over their lives. This means that training cannot be just a one-off or short series of disconnected events. PALS does not resolve the earlier problems of lack of habits of recording and reflection or analytical and assessment skills. These habits and skills still need to be developed for an informed action learning process. Training needs to be critically assessed by participants, used in their lives and shared and discussed with others in group and MFA meetings. Otherwise, particularly for non-literate people and where there are no reference Manuals, training is very quickly forgotten and has little impact on their lives.

3.1. TRAINING OVERVIEW

What is described below are proposals for a 3-Session Core Training (see Box 3) which integrates PALS as a means of teaching other action learning skills and setting up an ongoing action learning system. Its effectiveness will however be dependent on ongoing integration of the learning into meetings and monitoring, and follow up on at least some action issues by groups, the MFA or KRC:

- *Individuals:* the basis is the development of confidence in learning and analytical skills at the individual level, and the valuing of their contribution to group level discussions. Diagrams need to be kept safe and tracked over time as a learning tool.

- *Groups:* groups need to integrate PALS diagrams as a means of guiding and documenting their discussions. Diagrams need to be kept and tracked over time as the basis for group discussion. Key information required by MFAs or KRC is then transferred to an easy format Table and copied for submission to the MFA. This should not take any more time than the current Minute-keeping system.

- *MFAs:* the group level analysis and learning will need to be followed up through introduction of a 30 minute Open Space slot at the end of MFA meetings which can then extend as long as people wish to stay. Practicalities would depend on the venue (eg amount of wall space) and numbers of groups trained and able to present at any one time. But if each group has two or three representatives present, then one can present the diagram for their group while the other two go to listen to accounts from two other groups. The topics discussed, incidence of particular problems etc should be reported up to KRC and/or monitored during KRC MFA visits.

- *KRC* can the pass over certain information to other programmes like human rights, MPP and also for documentation in the Newsletter.

The core training is designed to progressively build analytical, diagram documentation and participatory skills of participants and their ability to think through how to translate challenges into strategies on which they or their groups can take action and/or they can take up to the MFA for discussion. It forms a basis for subsequent training in areas like business skills (eg the TUP training), gender rights, health, civil society development and so on into which the same or other PALS Tools can be integrated. Some additional follow-up on group reporting, data analysis and market research skills from PALS can also be integrated into MFA leadership training. These other training are not discussed here but some preliminary suggestions are given in Part 3.

BOX 3:   CORE MFA TRAINING: PROPOSED SCHEDULE

Based on 3 day Sessions of at least 4 hours each, one to two months apart. The Sessions can accommodate 20-50 trainees with one main facilitator and experienced helpers from other trained groups at a ratio of 1 to 10 trainees. These helpers would be trainee trainers, including nonliterate but articulate members using PALS with all expenses paid and earning credits towards their own further training. At least two of these helpers would however need to literate in order to fill in the monitoring forms. In between sessions homework is given for individuals and groups. Outcomes are reported to MFA level in order to qualify for the next training.

SESSION 1: LIVELIHOOD VISION JOURNEYS: SAVINGS AND LOAN MANAGEMENT

TOOLS

- Individual Livelihood Vision Journey tracked as Individual Achievement Journey
- Group Vision Journey tracked as Group Achievement Journey

TRAINING GOALS

- Develops basic drawing skills and confidence
- Develops basic participatory skills of leaders and members within same ability groups
- Develops basic concepts: need to plan over time and have a staged plan for livelihood and wellbeing goals and savings and loan management which are then tracked as a learning process
- Develops a more critical approach to distinguishing different types of opportunities and risks: those which are time-specific and need to be planned for, those which are under a person's control and those which just need to be accepted as 'part of life' at least in the short term.

HOMEWORK/ACTION LEARNING

- Individual: refinement of the Vision Journey indicators and targets to be tracked for Achievement Journey and begin to track for first month.
- Individual: practising drawing skills and writing, adding and subtracting multiples of 10: 100, 1000 etc
- Group: discussion of similarities/differences between the Road Journeys. Identification of key common challenges or opportunities which they would like to discuss in the next training on Problem/Solution Trees

SESSION 2: CHALLENGE SOLUTION TREES: INCREASING SAVINGS

TRAINING GOALS

- Problem-solving skills and establishment of the principle of continuous and self-reliant action learning using the diagrams
- Quantification and numeracy skills including simple numbers on diagrams
- Further development of participatory skills within mixed ability groups with focus on how to reach consensus while still accommodating justified minority views
- Establishment of principle of self-reliance mutual support in addressing problems as a precondition for seeking external assistance which can then be much more effective
- Discussion of personal empowerment and intra-household issues with particular focus on gender equity

and other dimensions of inequality

- Identification of key areas where futher skills training might be necessary beyond the Core Training

HOMEWORK

- Individual: addition of strategies for opportunities and risks on the Vision Journey and continued tracking of achievements/experiences/lessons learned.
- Individual: practising writing simple numbers – all are combinations of lines and circles: 0, 1, 2, 3 ,4, 5, 6, 7, 8, 9
- Group: Draw a Group Vision Journey identifying the main goals for the group and current situation in relation to these. These goals to include savings and shares and at least two gender-related goals.
- Group: Decide a discussion schedule of opportunities and challenges to be discussed using problem/solution trees for the group meetings over the next few months, including savings and shares mobilisation and the two gender issues.
- Group: These Vision Journeys and Problem/Solution Trees to be taken to next MFA meeting and discussed with those from other groups as an Open Space 30 minute session.

SESSION 3: PARTICIPATION FLOWERS: GROUP PARTICIPATORY NORMS

TRAINING GOALS

- Participation Flower and discussion of leader and member responsibilities
- Establishment of group participatory norms and individual participation targets to be tracked
- Group Vision Journey and strategic plan based on individual journeys, market maps and problem/solution trees
- Group learning strategy and responsibilities for reporting up to MFA

HOMEWORK

- Individuals addition of participation targets on Vision Journey and continued tracking of achievements/experiences/lessons learned.
- Individual: practising writing more complex numbers: 10 - 100
- Group: addition of participation targets to be tracked onto the Group Road Journey.

ONGOING ACTION LEARNING FOR INDIVIDUALS AND GROUPS

- Individual: tracking of savings, incomes, repayment and opportunities and risks on the Achievement Journey either on original chart or in a separate Pass Book or diary depending on drawing skill. This analysis should be assessed by MFO and/or peers at the next loan application. However, provided the repayment history is satisfactory, it is the quality of analysis and learning and improvement in planning the subsequent loan use rather than actual increases in incomes/use for production which should guide whether or not a loan is approved. This needs to be very clearly emphasised at all stages otherwise not only will data be unreliable, but members will also not develop real learning skills.
- Group: ongoing tracking of group targets on group Achievement Journey, use and documentation of challenge/solution trees and tracking of compliance with participation norms

MFA LEVEL MARKET RESEARCH

- Feeding up of group level issues/learning to MFA meetings into a 30 minute Open Space slot focusing on group initiatives and development discussion.

3.2.   TRAINING GUDELINES

The training process starts with individual reflection and drawing. This is to ensure that everyone develops confidence and has time to reflect on their own situation sufficiently to make an informed contribution to the group. Increasing equity and participation and changing power relations are an integral part of the training process itself. Facilitation of a participatory process and helping people develop participatory skills which will help them work together and engage with other institutions are as important as the tools at all stages. This requires experience and skill on the part of the facilitator. Some general guidelines are given in Box 4.

BOX 4:   PARTICIPATORY TRAINING GUIDELINES

BASIC PRINCIPLES

- Everyone is respected and equal
- The most vulnerable and disadvantaged must feel included, confident and equal
- The skills and contributions of the more advantaged must also developed so that they can help others
- People at all levels of enterprise experience and literacy are catered for
- Sufficient space must be allowed for expression of minority views and/or clarification of differences of opinion and experience
- Maximising the opportunity for developing friendships, exchange of experience and networks between groups

SPECIFIC STEPS

OPENING THE SESSION (30 MINUTES STARTING ON TIME)

- Make the practical purpose of the training clear and ensure everone has understood
- Pairwise or small group energiser to introduce everyone and start people discussing what they already know/think about the topic, and/or what they remember from previous training and expectations from this training.
- People are put into pairs/groups to start as soon as they arrive so they are not sitting waiting. Those who arrive late just have to fit in or miss this opportunity.

INDIVIDUAL AND/OR GROUP DRAWING AND ANALYSIS

- Considerable thought given to how participants should be allocated to groups – whether these should be same ability or mixed ability, similar or different interest groups, existing MFA groups or mixing people from different groups, same sex or mixed-sex and so on depending on the particular learning goals and topics
- All content is drawn and designed by participants rather than predesigned formats and symbols rather than written words are used
- Participatory principles are followed and reinforced: passing the 'pen' or 'microphone' starting with those who are from disadvantaged groups
- Use of Open Space (free circulating groups) for mutual learning

CLOSING THE SESSION (30 minutes to 1 hour ending on time or allowing people to leave then if others wish to stay for further discussion)

- Make sure everyone has contributed
- Make sure the practical learnings are summarised (by participants) and clear (at least 30 minutes)
- Make sure there are concrete proposals and allocation of tasks for any action proposals
- Identify steps and further things for Homework
- Explain what will happen in the next training and what people need to bring
- Identify sources of assistance where necessary for people who may have difficulties with the Homework or training content so they can come properly prepared for the next session

QUALITIES OF A GOOD PALS FACILITATOR

- Must be a good listener and interested to learn from participants
- Conducts as much of the training as possible through encouraging participants to teach each other
- Only talks themselves when neceasary to guide participant discussions and then in as short and clear a way as possible
- Does not hold the pen themselves unless absolutely necessary
- Is always aware of who is and who is not participating and encourages everone to take part
- Helps people to develop friendships and a sense of mutual support for learning outside the training context

SUSTAINABLE TRAINING PROCESS: TRAINING REPORT AND EVALUATION

At the end of each training 30 minutes needs to be reserved for a meeting between the main facilitator and the helpers to exchange ideas on how they think the training could be further improved. Every training form submitted to KRC should contain at least three recommendations for improvement in either the training process or the tools to make them as useful and user-friendly as possible for both participants and facilitators as part of the main facilitators contract.

Groups should also be asked following their training to put up suggestions from the group meetings to the MFAs with at least three recommendations for improvement as a condition for receiving further training.

It is only in this way that the methodology will be improved from the bottom up and training of trainers can be a continuous process of reflection and discussion.

DIFFICULT ISSUES

- Balance between openness to discussion and suggestions and need for focus and direction
- Time management
- Participation versus leadership
- Balancing different participant needs: the main facilitator should focus on the extremes: those with least initial skill and those with the most. Then help the co-facilitators to manage the middle levels.

All training Sessions must begin with a clear explanation of the practical purpose of the Session and Tool and make sure that this is understood by everyone. This is essential to capturing everyone's attention and helping to focus the whole Session and refocus it is discussion goes off at a tangent.

This explanation is followed by a PALS pairwise introduction unless there are preformed groupings from a previous Session. People should talk in pairs for five minutes about the topic in hand and then report back on what the other person has said. The choice of partner and specific questions on which the

discussion should focus vary between Sessions as indicated in the detailed instructions below. This is extremely important and substitutes for normal individual introduction:

☑ It encourages people who might not otherwise speak to come forward.

☑ It is important for people in training, and in groups, to listen and learn from each other and to speak up for each other. This will also be important after the training because if they can collaborate with each other to get facilities, many voices are louder than one.

☑ This pairwise discussion also provides an important way of immediately getting people involved as soon as they arrive. This serves to encourage early arrival and penalise late-coming. All Sessions should proceed to Stage 2 as indicated for each Tool at the allocated time. Otherwise there is not enough time for the all-important Action Learning Stage 3.

Experience has shown that Pairwise Discussion immediately helps people to start talking and increases confidence as well as leading to much better feedback on the questions. Although sometimes the pairwise introductions take a bit more time to get started, the rest of the session goes more smoothly because people are already confident.

Use of symbols and drawings, rather than words enables non-literate people to fully participate in discussions and also to remember and recall discussions based on the drawings produced. Diagrams are accessible to everyone – including foreign outsiders like KRC staff and across language barriers. This may take more time initially, but people soon get very good at devising shorthand hieroglyphs. Then for many purposes drawing becomes quicker than writing. Words should only be used where necessary. More literate people feel this is 'dumbing down', but explain that this is a very important skill and 'one picture is worth a thousand words' even in Mulitnational Board Rooms and very important for clarifying ideas. Use of PALS diagrams means that the training itself is more participatory and responsive to the needs of these people than is frequently the case.

Throughout the training everyone's word must be valued and respected, particularly the views of those who may be more disadvantaged than others in the group. This includes women, non-literate people and also men if they are in a minority and not in leadership positions. This principle should underly all the facilitator's actions eg starting Feedbacks with encouragement to people at the back or who have not spoken before. In some circumstances it may be necessary to explicitly state this as a principle and get participant consensus. This is helped by 'Passing the Microphone' or 'the pen'. At the end of each stage anyone who has not spoken or drawn on the diagram must be given the 'microphone' or pen and encouraged to comment/draw on the diagram.

At the same time, it is important for inclusion, speed of progress and sustainability of progress, that those with greater initial skills, education and experience are also helped to advance as far as they can. This will also help maintain interest and enthusiasm within communities. These are the people who can also provide initial leadership. It is very important to help them develop listening, participation and delegation skills, so that they help others to develop more confidence and skills rather than top-down teaching.

It is often more useful to have participatory discussions in an 'Open Space' where different areas of a room are reserved for specific discussions and people can then circulate freely to contribute to different discussions as they wish. These must still be carefully facilitated and followed up, but for many purposes give more room for open discussion than more formal fixed small groups or large plenaries. In some contexts and for some purposes separate interest groups (eg by gender, age,

ethnicity, health status etc) are formed to enable people to develop and discuss particular viewpoints before presenting these in a more general participatory forum. Which group processes are most effective for which issues and in which contexts is something which can only be learned by experience.

Finally, make sure that the practical questions identified at the beginning of the Session are summarised and clear. In some cases below, this is through use of a group diagram tool. In others it is done on an individual level. In a few cases it will need to be a facilitator summary, but this should use questions wherever possible. Relevant homework of some sort should always be given to encourage self-reliance and confidence. But ensure that anyone with difficulties can get assistance so that Homework is a way of catching up, not something which makes them fall further behind.

TRAINEERS MUST ALSO BE LEARNERS. PALS trainers must never lecture the participants, but support them in doing everything themselves. They must above all be good listeners and teach mainly through asking questions and facilitating discussion between participants. People generally have very good reasons for doing what they do based on their own priorities and understanding of their situation. A PALS trainer must always try to understand the reasons for peoples' strategies and decisions, even if they appear 'illogical' at first. Unless trainers understand those they are trying to train, any advice may at best be ignored (because it does not respond to peoples' perceived needs and priorities) or at worst be plain wrong and thus jeopardise all trust in the future.

ENSURE PARTICIPATORY PRINCIPLES are followed by all. In group discussions a number of participatory process guidelines are followed to ensure more equitable participation and particularly to reinforce participation of the poorest and those who are non-literate. The least experienced entrepreneurs still have far more experience of coping with poverty and difficult circumstances than trainers and this expertise should be explicitly recognised. Wherever possible begin any discussion by asking those at the back, or those who are least articulate first. This ensures that everyone makes a contribution and gains the confidence to participate openly. This must though be done sensitively, encouraging people to come forward to do things they feel comfortable with, not undermining confidence through pushing too fast. On the other side it is also important to ensure that those who are more confident, skilled and experienced also advance, but in such a way that they can then help the others within their group without external assistance and pressure.

A key part of the training is also the ongoing learning of trainers and facilitators themselves. Reflection on how the training can be continued the improved needs to be an integral part of the trainers' contract and responsibilities in consultation with those helping. Participant evaluation is also needed, but again in a positive way to lead to improvement and also based on reflection and discussion. As a condition for receiving further training a group evaluation report should be presented to the MFA, together with reasons for absence and confirmation that those people who were sick or who had other good reasons for not being able to attend were informed and baseline data filled into the monitoring form.

There are inevitably a number of tensions in participatory training. Although the focus is on encouraging everyone to speak and 'facilitating from the back', at certain times leadership will be needed in order to focus discussion, to ensure that participation is equal between participants and for time management. It is also an extremely difficult task to balance the very diverse needs of different participants. It requires experience and also development of a supportive team. In general the main facilitator should concentrate at the two ends of the ability range:

• the absolute beginners to ensure their confidence and inclusion

- those at the top of the ability range to ensure they understand as much as they can and are sufficiently interested and committed to help all the others come up through helping them in groups meetings

The co-facilitators are then in charge of the middle levels and continuing with the beginners and advanced while the main facilitator is occupied elsewhere. It is only with experience, perseverance and continual self reflection/peer discussion that these skills can come.

3.3.   GENDER MAINSTREAMING AND HEALTH

Gender issues must be mainstreamed in order to encourage both men and women to think about them as an integral part of livelihood improvement. Experience of gender maisntreming in MPP sustainable agriculture training has been very effective (see MPP Evaluation 2002). Gender issues do not need to be divisive between women and men. On the contrary the aim is to raise awareness and acknowledgement of the importance of gender equity for livelihood success and wellbeing and encouraging both men and women to strive for happier intra-household relations. These discussions will then be carried on in the groups and MFAs in response to concerns which people themselves express and followed up in the challenge solution trees in Sessions 2 and 3 of this suggested training.

In view of the importance of health issues, and the very basic nature of a lot of the health problems and their solutions, an attempt has been made here to include:

- health in the basic indicators (it will be very important in raising awareness of the need for disability inclusion and socially acceptable chronic health issues, but maybe HIV/AIDS is too sensitive at this stage to include)
- health as a challenge to be discussed in groupmeetings and the MFAs.

SECTION 4: FROM IMPACT ASSESSMENT TO PARTICIPATORY ACTION LEARNING: TRICKY ISSUES AND GENERAL GUIDELINES

4.1. IMPACT ASSESSMENT TO PARTICIPATORY ACTION LEARNING: TRICKY ISSUES

PALS Tools can be extremely effective for research and impact assessment of all types when used by experienced researchers with good understanding of both context and the issues concerned. Through facilitating a positive process of analysis by members themselves it can potentially significantly increase the reliability of findings and assessment of attribution. Over the longer term the use of the MFA training process to enable members themselves learn to record and track their own progress in relation to their own goals is likely to considerably increase the reliability of the information for KRC impact assessment. The use of individual Tools like the Road Journeys means people have time to reflect carefully on things like incomes and attribution and have a clear incentive and means to track this information. PALS is also a very good means for staff to learn on a more equal and open basis from programme participants.

However although it is necessary to start to build the discipline of recording and analysis of experience it is important to first build strong capacity in the interests of members' own needs, not those of the programme or donors. Only then will the system become sustainable in the long term.

Even in the longer term where programmes wish to *extract specific types of information* from the member learning process/staff-participant dialogue it is crucial that:

- the programme is quite clear about exactly what bits of information it needs to extract, with what degree of precision/detail it needs in quantitification or qualitative information.
- staff have very clear instructions as to how to elicit and document this information into predesigned formats.

PALS is not a substitute for staff competence in field research/background knowledge of the issue and context, though it can be a very useful part of the staff learning process. Nor does PALS automatically resolve difficult issues inherent in all impact assessment like:

- how to quantify and aggregate complex information in the light of peoples differing goals
- how to decide how much specific changes are due to which aspects of programme interventions
- to assess the implications for action particularly when innovation rather than replication of past practices needed.

What PALS does however is to provide a participatory and less arbitrary basis for:

- identifying, comparing and quantifying differences in goals as a guide to particular indicators which can be tracked
- a more in-depth and reasoned analysis of the different factors leading to change on which an informed estimate of attribution can be made
- actively involve people in discussing and analysing the implications and possible ways forward

Moreover the assessment process itself ensures better dissemination of findings and hence more accountability in relation to any resulting implementation.

KRC (and the donors) will have to make decisions about its level of acceptable 'optimal ignorance' in view of the time and resources needed to collect and analyse information for members, trainers and KRC itself. In piloting PALS for action learning a number of key decisions will need to be made:

1) What is it that members themselves will find it useful to track in order to achieve their own goals? With what degree of precision?
2) What do groups and MFAs need to know in order to improve their support to members and have an informed participatory decision-making process?
3) What does KRC need to know in order to give the best advice and support to the MFAP and/or convince its funders? With what degree of precision?
4) What is the trade-off between detail and precision and time needed to collect and analyse the information? Where should the line be drawn in the context of limited time and resources? Who should decide?

Arguably if KRC or donors require very detailed information on specific topics for their own purposes and in which members are not so interested then a special assessment will need to be commissioned and paid for. However even here the development of PALS will be able to increase cost-effectivceness through provision of much more reliable background information and having developed the skills of people to participate effectievly in more extractive exercsies using participatory methodologies developed for largescale investigation.

4.2.   ACTION LEARNING GUIDELINES

The main questions which the PALS process suggested here can address are given in Box 2.

BOX 5:   PROPOSED ACTION LEARNING PROCESS AND INDICATORS

PROCESS

The trainees will record certain specified baseline data on their diagrams during the training along with the other information and analysis discussed below. These need to be checked by the facilitator as part of the training process. They will then be recorded in the individual's confidential Pass Book or diary for use by them in livelihood planning.

The information in the Passbooks can be used for subsequent monitoring and assessment at such time as the information system is capable of usefully using the information for programme improvement. KRC or MFA staff and/or donor evaluators can cross-check specific issues arising as required through purposive sampling and refering to the diagrams drawn as a further training process in itself.

As part of the training contract and as part of the training, the main facilitator needs to record certain indicators for the training evaluation itself – simple indicators on:
- trainee literacy levels and gender as rough poverty reach/inclusion indicators
- previous training to track training access – whether some people are dropping out
- expectations to then be followed up at group level and reported to the MFA training committee

LIVELIHOOD VISION JOURNEY

Collects baseline data on:

- the economic activities in which members are engaged and estimated level of operation (more precise indicators to be decided on the basis of piloting but will need to vary depending on specific economic activity)
- savings and shares with the MFAs (people may not wish to discuss other savings)
- main intended use of loans (production/consumption)
- poverty indicators: a housing indicator and a food security indicator
- empowerment and skills indicators: literacy and skills which might be useful as part of the skills exchange system
- intra-household indicators of levels of vulnerability (more precise indicators to be decided on the basis of piloting and the gender research planned by KRC)

They then track over time:

- increases in incomes (but this will only be an estimate unless more detailed business training is given)
- savings and shares with the MFAs
- repayment difficulties
- changes in poverty indicators with rough assessment of attribution based on analysis of opportunities and constraints (e.g. 0%-10%, 20-60%, 70-100% due to the MFA to be decided on the basis of piloting)
- skills attained and used again with assessment of attribution as a result of MFA training
- changes in levels of vulnerability (more precise indicators to besides decided on the basis of piloting and the gender research planned by KRC)

The focus in the first Road Journeys is on those indicators which people themselves wish to track. After two or three loan cycles and as and when the information can be used, then more specific and systematic recording can be done either for the programme as a whole or on a purposive sample as part of a special study.

CHALLENGE SOLUTION TREE

The challenge solution tree drawn during the training will permit quantification of:

- Incidence of specific problems and suggested solutions in increasing savings with estimation or exact quantification of gender and poverty differences.

The use of challenge solution trees on an ongoing basis by groups and then shared in Open Space in MFA meetings will permit:

- Tracking of the types of issue which people find most important with quantification of the different causes
- Tracking of actions taken to address these issues as indicator of impacts on civil society development.

PARTICIPATION FLOWER

- Criteria for participation
- Attendance

- Non-attendance
- Leadership
- Quality of discussions
- Equity of participation
- Implications for training and other support

However until the system has been properly established and the skills and experience of trainers properly developed, it is best to keep information requirements simple. The most important thing is to develop confidence during a piot phase. During the MFA evaluation groups leaders were frequently asked to collect information for the group, and did so successfully in local language. But a pilot would be needed to see what can realistically be expected in terms of information and what instructions need to be given to the helpers.

In addition to the training pilot it is also recommended that KRC conducts a sample follow-up of the different tools for randomly selected members or groups asking probing questions based on the diagrams produced to see how reliable the information is and how it can be made more reliable through amendments to the training.

The biggest constraint, however, will be the fact that the information system that MFA level is not computerised or capable of handling large amounts of individual data from the PALS process. KRC staff do not have time to input the data on top of all their other tasks, unless somebody special is hired for this or it is given to the research department. Until capacity to handle individual level data exists, the system will have to content itself with aggregation at group level and then discussed at MFA level. This is the most useful for the action learning process, but may not produce strictly comparable data for programme level aggregation.

4.3.   *POVERTY INCLUSION , GENDER MAINSTREAMING AND HEALTH*

Over the longer term it is very important for KRC to increase the poverty awareness of groups and MFAs (and also the trainers) to avoid the upmarket drift evident in most MFIs. This is necessary not only in terms of KRC's vision and mission, but also to justify any subsidy necessary in order to continue reaching and benefitting the poorest as well as the better-off. This poverty-awareness process is however a long term one. In the Uganda context it is very difficult because of the stigma which the very poor feel about being classified as 'inactive poor'. The poverty awareness process should not be complicated by too detailed and dogmatic a stance on poverty indicators or cut-off points. The main purpose is to ensure social inclusion, not exclusion of the better-off. Although also it is likely that some prioritisation of the needs of the poorest is also necessary.

Where individual level information is collected it can be disaggregated by gender and literacy as a rough poverty indicator. Gender disaggregation could be done at group level through dividing the table into two parts: one for women and one for men. It would however be possible to have a four way split including literacy levels:

- Nonliterate women
- Literate women
- Nonliterate men

- Literate men

The exact cutoff levels for literacy would also have to be decided, given that analysis must be done manually and more than two categories would be unmanageable. Even many people who have been to school can only write their names. Possibly the more relevant distinction as a poverty indicator (as opposed to training needs indicator) might be:

- never gone to school/1 or two years schooling

- mid Primary upwards.

In view of the importance of health issues, and the very basic nature of a lot of the health problems and their solutions, an attempt has been made here to include:

- health in the basic indicators (it will be very important in raising awareness of the need for disability inclusion and socially acceptable chronic health issues, but maybe HIV/AIDS is too sensitive at this stage to include)

- health as a challenge to be discussed in groupmeetings and the MFAs.

Over the longer term a more detailed analysis of poverty, and particularly poverty reduction should be possible using a Collective Road Journey focusing on peoples' retrospective analysis of their progress. Provided the indicators are correctly and honestly recorded at the individual level in the first Road Journey, it should be much more acceptable to people after a period to plot their upward mobility or lack of it in the context of an analysis of reasons for progress or lack of it and in the spirit of a search for solutions.
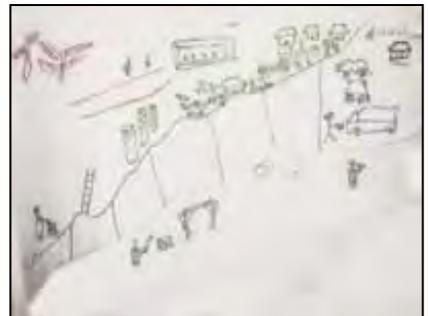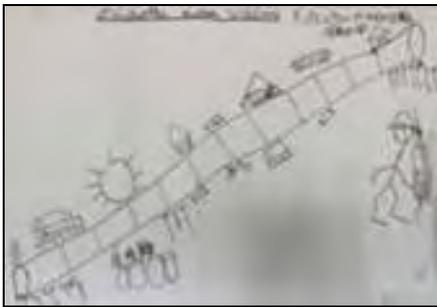
PART 2:
PALS TOOLS INTEGRATED INTO CORE MEMBER TRAINING
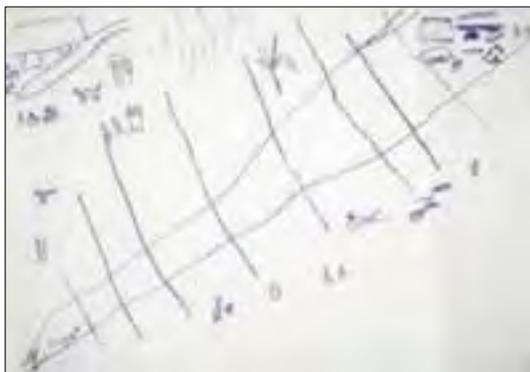
SESSION 1. LIVELIHOOD VISION JOURNEY

Road Journeys: Types and Basic Features

Road journey diagrams chart a journey from point A to point B over time.

☑ Vision Journeys look forward.

☑ Achievement Journeys look back.

☑ The complete Road Journey combines the two.

They can be drawn for many different topics: business, life, empowerment, environmental management, intra-household relations and so on. The Road Journey Diagram has evolved considerably over time from its origins as a group history Road Journey in ANANDI to its current form as a detailed planning tool which (once people have learned how to use it) can be used for tracking and impact assessment. The Road Journey has also proved the best diagram with which to start training as an introduction to drawing and diagramming, particularly for non-literate people and has been simplified for this purpose. Examples of some recent very simple Vision Journeys used in the TUP enterprise training are given below.

Example of Road Journey from Green Home after 2 hours
For woman who had never held a pen before. Note the numbers in the savings circles:
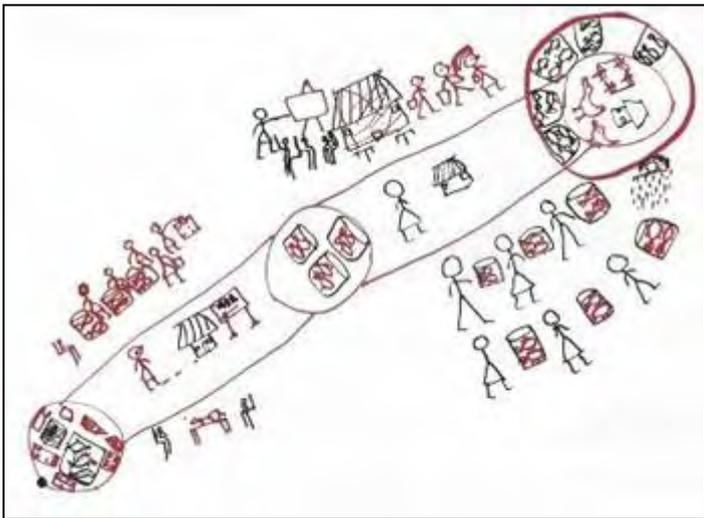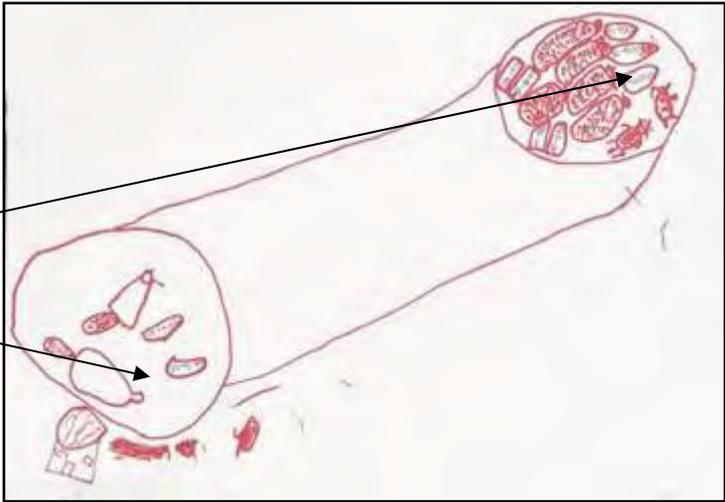
Example of Road Journey from Green Home from coffee trader with some education. After 2 hours with minimum facilitation.

In their present form Road Journeys have the following basic characteristics:

☑ Two or more time points with indicators (both those of participants and, if agreed, some extras needed by the programme) showing beginning and end of the road, and often specific points between

☑ A road joining the points showing progress from one set of indicators to the next

☑ Opportunities above the road distinguishing those which are time bound, those which will happen automatically and those which have to be worked for

☑ Risks/challenges below the road distinguishing those which are one-off events, those people can change and those which are unavoidable and need to be allowed for

☑ Action points signalled by rings and symbols showing strategies on the opportunities and risks either as part of a forward plan or learnings from an Achievement Journey

☑ In the case of a Vision Journey - tracking progress over time in relation to expectations

The precise details and questions differ depending on the particular issue being covered.
As with all PALS Tools, however, it is important to start simple and help participants develop their own confidence for analysis.

Sugggested Livelihood Vision Journey for KRC as first introduction of PALS

Road Journeys are one of the Tools which have been used most widely in KRC. However the MFA evaluation found that although people generally enjoyed them and felt they had learned something, they were not really helping people think things through as much as they could. People were often confused about which part of the journey was past, present and future and seemed to be conflating these. Often many symbols were jumbled together inside the road, or on top outside. Analysis of opportunities and risks was very superficial and there were no action conclusions. Nor are staff able to use the information for monitoring and impact assessment. This is largely because ways of addressing these issues were only really developed at the end of 2004 with Trickle Up partners, it still needs to be and KRC staff and MFAs have only just been shown the new developments. It must also be stressed that what follows also needs to be piloted for these specific questions and issues. What follows here are only suggestions based on the Trickle Up experience and the positive points and continuing challenges experienced by the trained entrepreneurs and GreenHome staff.

Based on this experience it is suggested that the first PALS Tool in KRC MFA should focus on savings, shares and loan management and how this can help people to improve their livelihoods and wellbeing. Experience suggests that the degree of sophistication and speed at which people will progress from first drawings to very detailed livelihood road maps with full quantification will depend on many things – not only levels of literacy, but also levels of analytical skill, basic numeracy (people who cannot write numbers often have good mental arithmetic and so pick up fast, others do not) and levels of manual dexterity in holding a pen and drawing small. Some non-literate GreenHome entrepreneurs (women as well as men) have been able to do very detailed Road Journeys. Others do not have the entrepreneurial understanding to do the analysis and need more support – not with PALS itself but with the enterprise

analysis to put on the diagrams. PALS has though still helped them to put something down whereas before they attended trainings and retained very little.

UNDERLYING ARGUMENT

Moving forward in life requires a clear vision, an understanding of where you are now and how step by step you can move forward to your vision.

It is like a Road Journey – you need to know where you want to get to. You put this as a nice big smily sun or star at the top right because you hope it will be an upward journey. Even if you go down you still have to think up. It is also not easy – like climbing uphill. But it is worth getting a bit out of breath for the view from the top.

You also need to think step by step along the way – am I now where I thought I would be. It is no good just thinking how far away the end of the road is or you will just curl up and stop trying. So you need to set specific targets along the way to break up the road into manageable steps. That way you do not get discouraged.

But you must honestly track your progress. And analyse what has helped you forward – these are opportunities at the top of the road which can help you up. Some are like mountains which you have to climb to enjoy. A very few may just drop from heaven, but it is no good sitting around waiting for that.

You also have to think what may pull you down – these are risks and dangers under the road. Which of these must you plan for, which can you avoid altogether if you take care. What do you need to do for this.
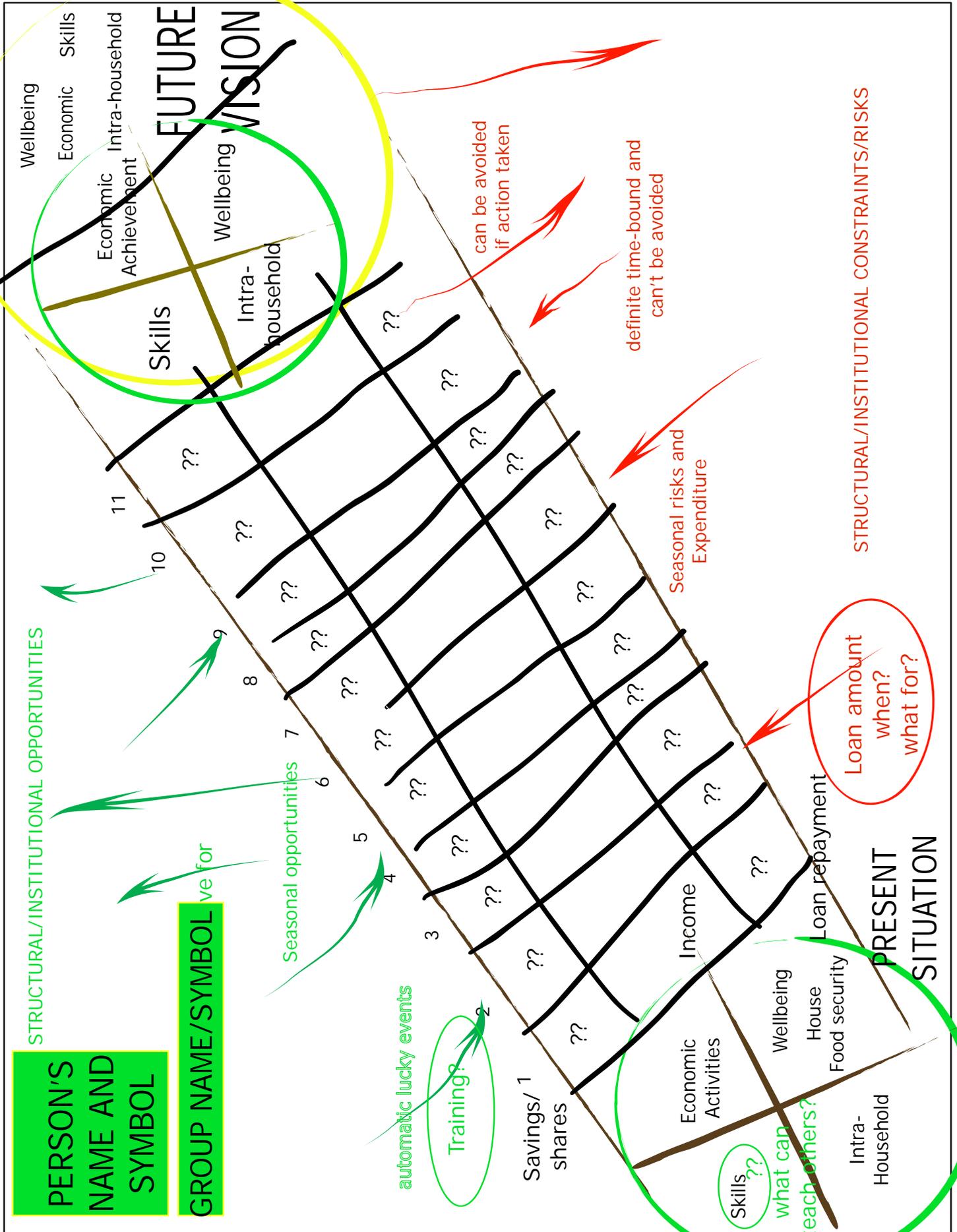
You first plot the road as straight to the future, because this is how you hope it will be. But when you track progress you can put in the detours, blocks and ups and downs.

The road will never be easy, and it continues throughout life – once you have reached the end of one road there is always another interesting one to travel. But with a proper road map, tracking progress and forward planning the road can be easier and progress more rapid.

Through discussing with fellow travellers you may also learn much from each others' road maps and help each other take opportunities and avoid risks.

The first Livelihood Vision Journey serves as the staged livelihood strategic plan incorporating expected incomes and expenditures, shares and savings investment and loan management for one year. For those who have never done any drawing before this first Vision Journey should be drawn on a large Flipchart with bold markers. This is also the best form to feed into the group discussions. However if training funds are scarce then those who can already write and draw can use ordinary pens and A4 sheets. As shown in Figure 1 it shows:

☑ A Vision and set of target indicators at the top right for a non-specific 'Future' with one year indicators just before that.

☑ A starting point of the Road which serves as Baseline indicators and data on income, assets, wellbeing and skills

FUTURE VISION

Wellbeing
Economic
Intra-household
Skills

Economic Achievement
Wellbeing
Skills
Intra-household

STRUCTURAL/INSTITUTIONAL CONSTRAINTS/RISKS

can be avoided if action taken

definite time-bound and can't be avoided

Seasonal risks and Expenditure

11   10   9   8   7   6   5   4   3   2   1

??

Loan amount when? what for?

STRUCTURAL/INSTITUTIONAL OPPORTUNITIES

Seasonal opportunities

automatic lucky events

Training?

PERSON'S NAME AND SYMBOL

GROUP NAME/SYMBOL

Savings/ shares

Income

Loan repayment

PRESENT SITUATION

Economic Activities

Wellbeing
House
Food security

Intra-Household

Skills ?? what can teach others?

☑ A 1 year calendar with three lanes: incomes in the middle, savings/shares and loan repayment to top

and bottom respectively

☑ Arrows and symbols along the top to show opportunities, including loan and training details

☑ Arrows and symbols along the bottom to symbolise main contraints and risks, including major seasonal expenditures.

These arrows and symbols serve as planning tools and in impact assessment as attribution indicators. Subesequent Journeys can be drawn as loan applications with repayment and savings schedules in members' pass books or as individual diaries.

The Livelihood Vision Journey aims to introduce people to:

☑ drawing: starting with circles, then straight lines, then more and more differentiated drawings as indicated below.

☑ elementary concepts of livelihood planning and savings and loan management: importance of having a clear staged goal for economic activities and wellbeing in order to achieve whatever vision people have; necessity of thinking through opportunities and risks and ways they can be taken advantage of/addressed; importance of having a clear strategy for savings and loan management against which achievements can be asssessed for learning, even if events turn out otherwise; importance of tracking fulfilment/problems in following the plan over time as a learning process for the future.

☑ basic conceptual analysis and what can be charted on drawings: concepts of time, importance of spatial organization, using different colours and sizes.

☑ basic numeracy – using symbols of money in multiples of 10 and adding and subtracting these on

paper. Using sets of 5 marks to quantify things :
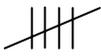
☑ give them a learning plan for skills acquisition

It also begins the integration of gender issues into the training through:

☑ encouraging women as well as men to think about their ambitions for themselves in terms of skills development

☑ starting discussion about intrahousehold differences in wellbeing: food security, ownership of basic assets like the house

☑ setting targets for improved intra-household relations for both women and men as an integral part of wellbeing

As discussed above, gender issues should not be pushed and made divisive between women and men. On the contrary the aim is to raise awareness and acknowledgement of the importance of gender equity for livelihood success and wellbeing and encouraging both men and women to strive for happier intra-household relations. These discussions will then be carried on in the groups and MFAs in response to

concerns which people themselves express and followed up in the challenge solution trees in Sessions 2 and 3 of this suggested training.

How fast and how far people with differing initial skills will be able to go in the 4 hour training is something which will only be established with experience. It is very important that for those who have little experience of drawing this first diagram is kept simple with a clear focus on the savings and loan management in order to develop the drawing and analytical skills at the same time as getting the necessary output for monitoring. For those who progress more slowly it will be for KRC/MFAs to decide exactly where to focus in the Session to get the facilitator monitoring notes for their records (See below). The important point will be to develop confidence and ensure people have support from other group members as homework as part of development of a sustainable training system.

For those with more experience and drawing skill, much more detailed analysis of the relationship between business and household, risks and opportunities etc is possible. The calendar road can be a very precise plan of incomes and expenditures can also be included to enable an accurate accounting. People with good levels of literacy and who have already had enterprise training can be shown a fully quantified Road Journey can also help to graphically represent progress. But for most participants it is important to keep the first Road Journey simple to build confidence and not be too demanding.

BOX 6:   ROAD JOURNEY: KEY QUESTIONS, TRAINING GOALS AND ACTION LEARNING OUTPUTS

KEY INDIVIDUAL QUESTIONS TO BE ANSWERED

- What is my vision for my life and livelihood? For my family?
- Where am I now in relation to this vision?
- How can I best use MFA services to help me?
- What opportunities can help me advance in future?
- What risks and challenges can prevent me from advancing in future?
- What are my specific targets to achieve in a specific time frame which I can track?
- So how should I move forward?

LIVELIHOOD VISION JOURNEY

TRAINING GOALS

- Develops basic drawing skills
- Develops basic participatory skills of leaders and members within same ability groups
- Develops basic concepts: need to plan over time and develop awareness of a staged plan, distinction between livelihood needs and household consumption needs
- Discussion of personal empowerment and intra-household issues and identification of goals for empowerment, skills and intra-household relations
- Group discussion and Open Space of first problem/solution trees, at least one of which should be related to gender issues

ASSESSMENT OUTPUTS
The group leaders, guided by the main training facilitators should verify and enter in the group minute book for each member:

- the economic activities in which members are engaged, main intended use of loans (production/consumption) and anticipated increase in incomes/assets from that activity over the period of a year as a result of participation in MFA programme
- current indicators in terms of poverty levels, including at a minimum: literacy level of the member, a housing indicator and a food security indicator
- list the personal empowerment, skills and intra-household indicators given in the Vision Circle
- all of the above disaggregated by gender and size of loan required, bearing in mind savings capacity

HOMEWORK/ACTION LEARNING

- refinement of the Vision Journey, identification of ways of addressing challenges
- tracking of savings, incomes, repayment and opportunities and risks on the Achievement Journey in the Passbook. This should be assessed by MFO and/or peers at the next loan application. However, provided the repayment history is satisfactory, it is the quality of analysis and learning and improvement in planning the subsequent loan use rather than actual increases in incomes/use for production which should guide whether or not a loan is approved. This needs to be very clearly emphasised at all stages otherwise not only will data be unreliable, but members will also not develop real learning skills.

GROUP FOLLOW UP DISCUSSION FOR GROUP VISION JOURNEY

Group- level discussion questions from individual journeys aggregated on group Vision Journey and taken up to MFA for discussion at that level:

- What do our members want to do? How far do we have common goals? What differences in goals have to be accommodated in the group?
- What have our members achieved? How can we learn from each other?
- What opportunities are there which we can access together?
- What risks and challenges can we support each other to address?
- What are our priorities for actions as a group?
- What have we already done? What are the positive and negative lessons from the past?
- How can we do what we want to do better?
- What are the differences in all the above by poverty status and gender? What are the implucations for an inclusive strategy?

PROCESS STAGE 1   : PAIRWISE INTRODUCTION

30 minutes

Begin with a PALS pairwise introduction (see above) explaining that the PALS pairwise introduction is extremely important and substitutes for normal individual introduction. Explain that it is important for people in training, and in groups, to listen and learn from each other and to speak up for each other. This will also be important after the training because if they can collaborate with each other to get facilities, many voices are louder than one.

The aim of the training is also to build new networks and friendships, so people should be continually mixing with new people. In this particular exercise explain people should choose as a partner someone they do not know so well (this can be made into a fun activity by saying people have to run and move

fast or they will be left 'on the fence'). Before proceeding check the two people speak the same language, if not make some adjustments.

In their pairs people should discuss:

☑ Name and where they live

☑ Why they joined/want to join MFAP – what is their longterm vision

☑ Types of economic activity

☑ Whether they have been to school (how many years) and whether or not they have had other types of training

☑ Expectations from this training

Each participant then feeds back to the group what their partner said. If number are very large then they will have to feed back in sub-groups of about 10-15 people each with a facilitator.

> **FACILITATOR NOTES 1**
>
> The facilitator should note name, economic activity, literacy and skill details on the Monitoring Form (See IA Guidelines and form at the end of this Section). But as far as possible do this in such a way as not to make the whole exercise like a Census and so that it does not disrupt the flow of conversation. On a separate sheet for monitoring the training, entrepreneur expectations should be listed together with numbers of people having similar expectations.

Pairwise introductions are a very important part of the participation skills training and cannot be omitted. Experience in the TUP piloting was that these pairwise Introductions immediately helped people to start talking and increased confidence as well as leading to much better feedback on the questions. There was a very clear difference between those sessions where the Pairwise Introductions were done, and those where normal individual introductions had been done. Although sometimes the pairwise introductions take a bit more time to get started, the rest of the session goes more smoothly because people are already confident. People soon get used to having these pairwise introductions at the beginning of each training and this stage will be much smoother in subsequent Sessions. If numbers are very large then small groups of 3-4 are fine, but here there must be more attempt to form groups from simliar backrgound/status and more than four will hinder discussion.

PROCESS STAGE 2   DRAWING THE VISION JOURNEY

1 hour 30 minutes

Explain the purpose of this particular activity (See Underlying Argument above). Show a Flipchart of the Vision Journey framework from Step 1 (opposite) but no further.

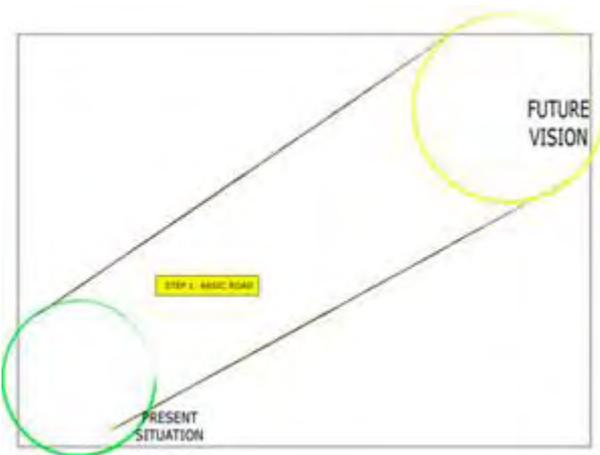Based on levels of literacy, divide participants into three groups:
- those with no schooling at all and who have never or rarely held a pen
- those with some elementary schooling
- those who are obviously more advanced

Ask them to find somewhere comfortable to sit together and spread out their flipcharts. Make sure each group has at least one pen of each of the three colours between them, particularly black and red.

Participants are then helped to do the drawings with facilitators circulating and ensuring that those who have most difficulty receive sufficient attention, but also that those who are more advanced kept continually busy and stimulated with more complex analysis and drawing. They can also be asked to help the intermediate level participants – not the elementary ones though as they are likely to dominate and do everything for them.

STEP 1.   Map the Basic Road.

See figure above. BUT ALL PARTICIPANTS DRAW ALL. The facilitator should at no time be holding a pen – see Drawing Note.

Step 1 drawing notes: For those participants who have not previously held a pen it is extremely important that they themselves should draw everything. The first circle will be quite large and their hand may shake. Reassure them that this is quite normal and reassure them that this always happens. Many other people have gone through this stage. If they persevere with drawing it will become much easier, and then it is even a short step to doing numbers and eventually learning to write.

The second circle should be easier. Then the straight lines come more quickly. By this stage the participant should be reasonably confident drawing.

The real next test comes with the symbol for the business activity. Explain that now they have drawn circles and lines. All drawings are just combinations of circles and lines – long ones short ones, squishy ones, bent ones etc. So how would they start to draw a symbol for their activity.

Continually probe to ask them how you know that what they have drawn is what they mean. For example initially a pig may just be a circle, but it needs four legs, it also needs a curly tail so we know it's a pig and not a goat, it also needs something to show whether it is a local or exotic pig, male or female etc.

By this time people are generally laughing and having fun. Then continue this probing for all subsequent drawings till they are confident and making these sorts of distinctions on their own.

STEP 1.1.   First Circle – future

Ask the participant to draw a large circle at the top righthand corner of the flipchart. Explain that this represents the future. It is a large circle at the top because it is like a sun and we reach for the sky.

STEP 1.2.   Second circle – present

Then ask them to draw a second large circle at the bottom lefthand corner of the flipchart. Explain this represents the present situation.

STEP 1.3.   Lines for the Road

Then ask them to draw two straight lines to link either side of the circle. This represents their road from the present to the future. It is straight and upwards, because this is how they hope they will
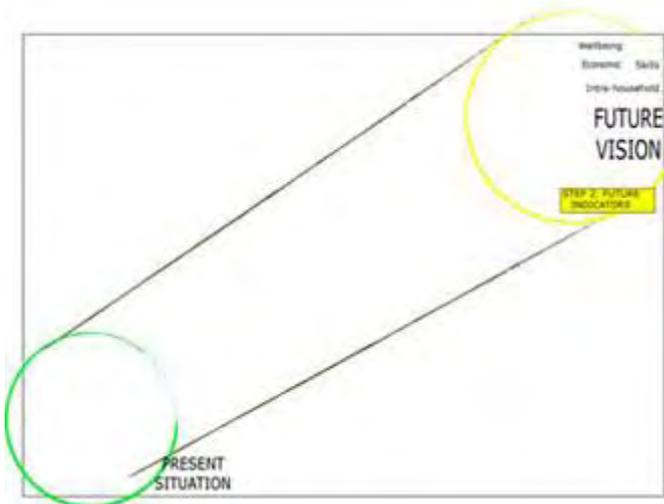
reach up to their vision. Things may not work out that way (as will later be tracked in the follow-up Achievement Journey), but this is how we hope it will be. So we draw it that way to begin with.If the road is not straight (as in earlier Road Journeys) this leaves less space to put on the other information and makes analysis much less clear.

Step 1 cautionary note: In the Trickle Up pilot projects we found it was very important to make sure that the symbolic meaning of 'up' and 'down' are agreed and clear.

It is important to agree that up will signify good in the sense of reaching to the sky and moving up. Moving up is also difficult, as in going uphill, but is worth the effort.

Down signifies bad in the sense of falling down. It is also easy and so great care must be taken to avoid falling.

STEP 2. The future long-term vision

NOTE: The ordering of Steps 2-4 needs to follow the member's own logic and what they have thought about most. In the TUP pilots some entrepreneurs found it easier to do Step 3 first. If people have difficulty thinking about the Vision move to Step 3 and then back to Step 2.
In some cases it may be best to focus mainly on Step 4 of how they intend to use a loan.
The important point is to keep people drawing and gaining confidence with what they can draw. And to ensure that key future and present indicators are clear at least for those things KRC wants to track eg literacy, housing, food security. The rest can be given as

KRC is interested in assessing programme achievements in relation to members' own long term goals. For many very poor people this may be food security, ownership of particular assets and well-being from a diversified livelihood and income smoothing rather than one business enterprise. Step 2 aims to identify the long term vision, and also how concrete this vision is interms of content and timing. In the TUP pilots it was found that some entrepreneurs had very concrete one or two year plans, others only a vague dream. This difference did not seem to be clearly correlated with education or income level, or with gender.

In drawing the indicators in the presnt and one year target circles it is ultimately necessary to distinguish wellbeing, economic, personal and intra-household/gender goals. This will be done by dividing each circle into 4 compartments with a cross. However the 'distant dream vision circle' is only intended to be indicative and to open discussion and as a guide to other Road Journeys in future after the first year. It is not in itself used for rigorous assessment. So indicators here are drawn as the participant thinks of them, with facilitator just raising certain issues like personal skills and intra household issues

if these do not come up spontaneously. At this stage still keep things very simple, but make sure each of the below is raised as an issue.

Try during this process to establish some sort of common symbol language between participants, but without being too directive. Just ask questions if you do not think particular symbols are clear and encourage people to experiment. Experience shows that by the end of this session a fairly common language will evolve without too much external direction. Symbols can then be standadrdised across the whole group/MFA or programme once the system is established.

STEP 2.1.   Make sure things so far are clear

First ask the participant to say which of the circles represents the future to make sure they have understood.

STEP 2.2.   Wellbeing Vision

How do they see the future for their family? Particularly focusing on housing, food security and health for the KRC indicators, but also anything else which comes up.

STEP 2.3.   Economic Activity and Savings Vision

What is their vision for economic activities? Do they want one particular type of business? Or do they wish to diversify? Is this an individual or family business?

Also introduce here the concept of savings planning – what level of savings would people want to have, bearing in mind also the need to invest in economic activities.

STEP 2.4.   Skills and personal development Vision

What does the person feel they need to know in order to be successful? What skills would they like to have? Eg Numeracy, literacy, technical skills, business skills.

STEP 2.5.   Household/Gender Vision

How does the person feel about the quality of relations in their family? Are there any changes they would like to see in relations between husbands and wives? With children? With other family members?

Bear in mind that this may be a very personal and sensitive issue and one which can bring people to tears. Also not everyone is married or living with a partner. But they may still have a vision for relations with their children or siblings etc.
It is also important to note and question obvious gender predjudices and stereotypes (both from women and men and about both sexes) and start to question these if possible without causing too much resistance and conflict. If things are too bad then a note should be made about the urgent need for specific gender training.

STEP 3.   Baseline Data for the Present situation
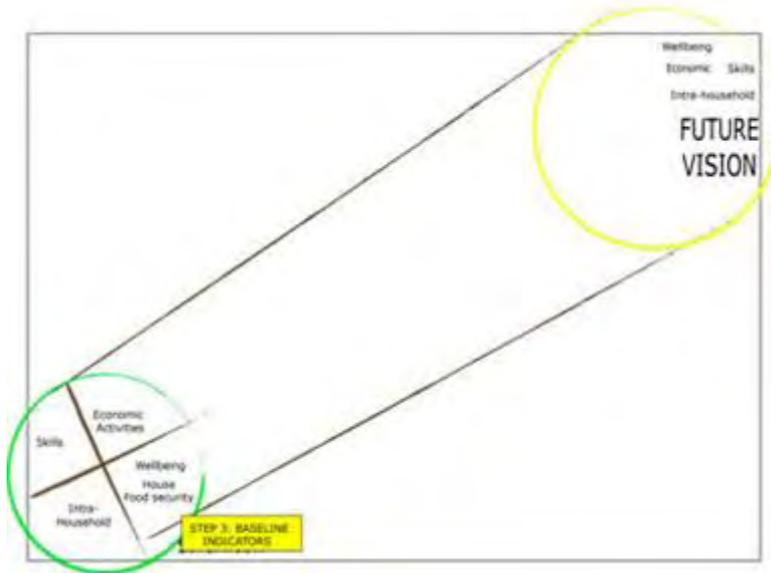
This is the critical information for KRC monitoring and rather more systematic answers are needed and recorded on the monitoring sheet.

It does not matter which order Steps 3.2 to 3.5 are done.

STEP 3.1.   Check all is still clear

Ask the participant to say which of the circles represents the present to check they still understand the diagram.

Then ask them to draw a cross in the circle for the present so that indicators of different types are separated.

STEP 3.2.   Baseline Indicators of economic activity

Then ask them where they are now in relation to their economic activity goals and ask them to draw appropriate symbols (eg numbers of bags of cassava, savings coins etc) in the

Are they already involved in the activity/ies, if so what is their level of production?

What level of savings do they have?

Put this in top left compartment of the Present Circle circle as this will enable the loan analysis to feed into this compartment at the appropriate stage.

INTRODUCING NUMBERS

Discussion of savings is a very good point at which to start getting people to draw banknotes with numbers on. They may need to do this in a thinner pen or biro.

If the person is new to writing numbers use multiples of 10 adapted to the particular money system (eg do not start with 10 if the lowest normal denomination note is 10,000). Agree different sizes of Note and put on the appropriate numbers. 10 is just a line and a circle which they have already drawn. Then when they come to do addition and subtraction it is easy to just add more notes of strike some off.

People in both pilots progressed very rapidly to this stage eg the Notes in the first Vision Journey from Uganda above.

STEP 3.3.   Wellbeing and Health Baseline Indicators

In relation to the household vision what do they have now? Make sure KRC's key indicators of food security and housing are covered. Health/disability indicators (but not probing HIV/AIDS status) should also be included as well as anything else the participant wishes to put.

These should go in the bottom right in order to correspond to the risk/constraint analysis and consumption part of the loan analysis.

STEP 3.4.   Skills Baseline Indicators

Skills: numeracy, literacy, technical, business and life skills are also a key part of empowerment and KRC's role. Recording and monitoring skills acquisition is also a key part of setting up a sustainable training system.

Put the skills people have in the top right compartment so they can link to the training needs analysis in the opportunities section.

STEP 3.5.   Gender/intrahousehold indicators

Where are people now in relation to the intra-household vision they have? Put this in the bottom left compartment as the basis for all progress and something which can either pull everything down, or push it all up, depending on what the situation is.

Again bear in mind that this may be a very upsetting issue for some people – those who have lost people from illness or those who have been divorced or abandoned or subject to violence. Sensitivities should be noted on the monitoring sheet for follow up by the group,MFA or KRC rather than people being pressed for personal details they do not want to give.

STEP 4.   Calendar stages along the road
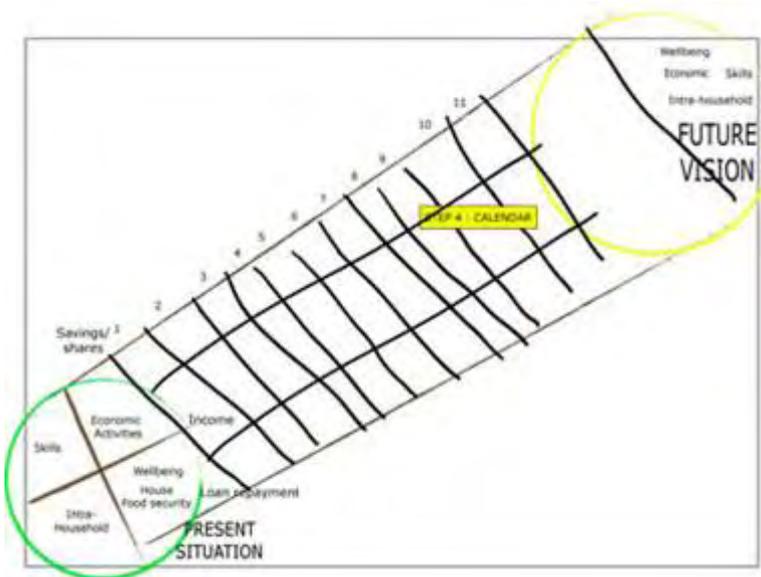
Then introduce the idea of a staged process towards a time specific goal:

STEP 4.1.   Draw the target circle

For this Vision Journey it is probably best to use a one year cycle so that the full seasons etc can be covered. But subsequent roads could just be length of a loan cycle.

The participant should draw a circle to represent the one year stage just next to the future vision circle and overlapping with it as far as possible without including any of the Vision indicators.

STEP 4.2.   draw a 12 month

calendar along the road.

The participant should drawn lines across the road to represent each month, grouped into seasons as locally appropriate. Either symbols or number should be drawn by each section.

STEP 4.3.   Divide the road into 3 lanes

Then progress is to be assessed for this particular Journey on three different counts:

☑ Economic activity as the core in the middle.

☑ Savings at the top as part of the upward opportunity.

☑ Loan repayment at the bottom as something which can bring you down if you do not plan properly.

Divide the road into the three lanes and put a symbol to represent each.

STEP 5.   What are the opportunities?
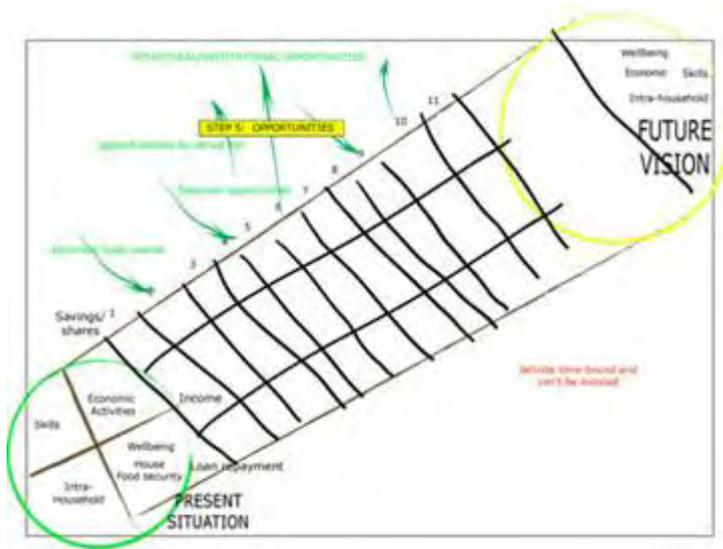
Participants should mark on the section above the road what they see as the opportunities which will help them to move upwards (it is important here to continue the symbolism of upwards meaning good).

This step now starts the action learning analysis. The road here comes to represent the individual's journey. The outside of the paper represent the distant context with gradations in between.

The degree of sophistication of analysis will vary between participants. But the basic principles need to be explained to avoid everyone just repeating markets, roads and schools at random points without going deeper to help develop strategies.

The ordering of steps does not really matter. But they are presented here in an order which will maximise clarity of analysis without redrawing. Those opportunities which are nearest should be drawn closest to the road and if possible in the order up the road in which they could be taken advantage of.

STEP 5.1.   Time-specific opportunity events

Those opportunities which come in particular seasons should be marked at the appropriate stage along the road or by an arrow into the road eg markets in time for Xmas. Particular peak seasons of agricultural income can be included here or left for the income road. Specific marking with an opportunity arrow may be clearer.

The loan should also be marked here to be analysed in more detail later.

STEP 5.2.   'Automatic or general opportunities'

General opportunities which exist all the time and for which no specific action need be taken should be marked at the top of the paper. Do not use up too much space on these as they are not so useful for action learning.

STEP 5.3.   Opportunities to strive for

The most important is to identify those potential opportunities which can only be obtained through effort. These should be marked with an arrow out from the road to signify the person having to take action.

Those opportunities which are close should be drawn near the road, those which are more difficult to obtain or which are further down the road should be drawn in the appropriate place.

Use very large arrows for the most important opportunities which it is particularly important to take advantage of.

STEP 5.4.   Training opportunities

Finding a strategy for training should be seen as an opportunity, and not just from KRC or outside. The focus should be on training opportunities rather than constraints of lack of training. Skills exist in the communities and people need to be encouraged to actively seek these out so that MFA and KRC training can be targeted to the gaps in local skill resources.

STEP 5.5.   Gender

There should be some discussion of opportunities to attain the gender goals if this is not raised spontaneously.

STEP 6.   What are the constraints/risks
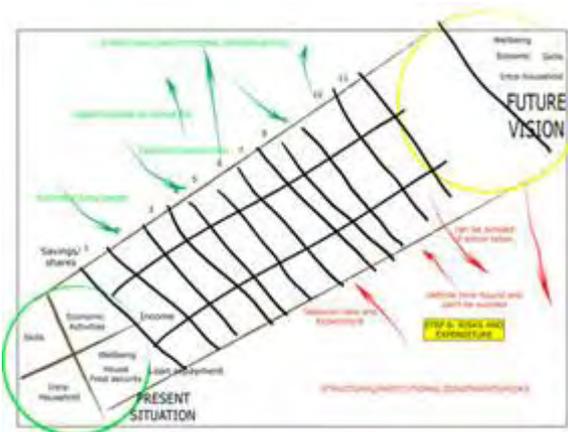
Participants should mark in red on the section below the road what they see as the probable risks, problems and constraints, e.g., disease, weather/natural disasters, family illness, market insecurity.

However these should not just be marked as the symbols for sun, drought and illness at random, but need to follow an analysis useful to develop an action strategy.

STEP 6.1.   Contextual and inevitable constraints

Those risks and constraints which are ongoing and which must be taken into account in future should be furthest from the road eg drought or flood but at the rough horizontal position to correspond to season where relevant.

### STEP 6.2.   Constraints on which action can be taken

Those problems and constraints which people think they could do something about should be closer to the road. Those on which they intend to take action should be marked by an arrow coming out from the road to signify the person moving to take action.

Again use very large arrows for the most important constraints/risks which it is particularly important to take action on.

STEP 6.3.   Gender

There should be some discussion of how to avoid the gender and health risks if this is not raised spontaneously.

STEP 7.   One Year Targets
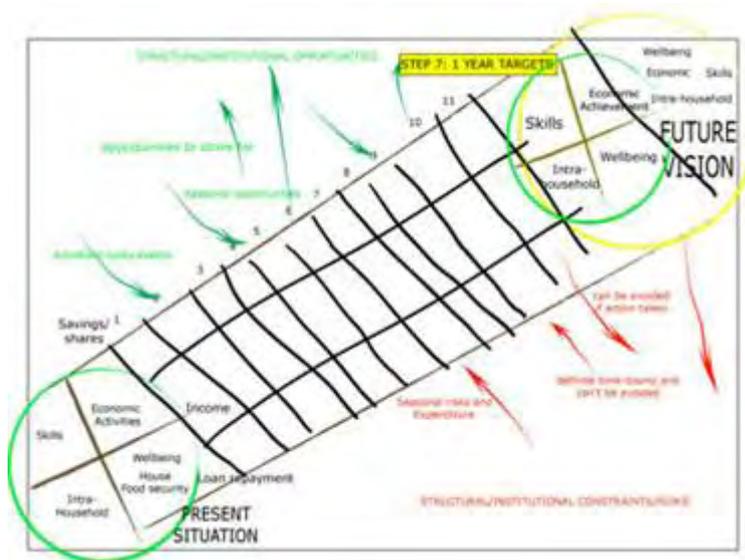
Having done an analysis of the balance of risks and opportunities, what does the person see as their targets to put in the one year circle.

STEP 7.1.   Divide the circle into 4 compartments

Following the order from the Present Circle.

STEP 7.2.   Put indicators in the appropriate compartment

These indicators are important because they provide the targets against which achievements will be assessed.

They must include savings/shares and the wellbeing, economic, skills and intrahousehold tracking indicators for KRC: food security, housing, literacy and skills and intra-household indicators.

STEP 8.   Loan Use
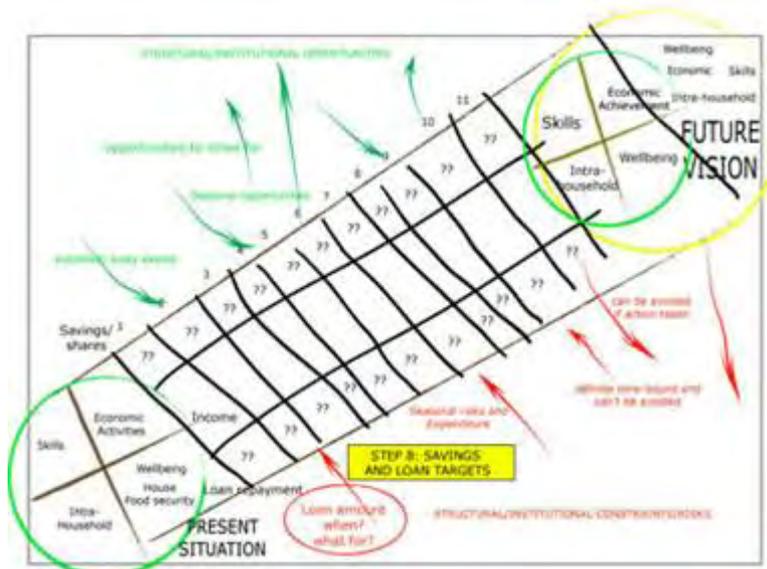
STEP 8.1.   What is the best loan amount and when?

Given the one year target, the current starting point and seasonal analysis how much loan is needed and when? Put the loan as a large risk bubble at the bottom of the road by the appropriate month. Although loans are an opportunity, they are also a risk because they need to be repaid and so have to be used very carefully. I t the timing does not

correspond to the MFA schedule of availability some strategy must be devised to ensure it is not wasted.

STEP 8.2.   What exactly should it be spent on?

Given the target and current position, what is the best use of a loan? Put indicators with amounts in the bubble. Loans can be used as the participant wishes. But as it is a risk and has to be repaid, it is best used for activities known to be profitable or for a necessary household asset which can be repaid from other income.

This analysis will have to be checked by the MFO or group leader and used as the basis for loan approval.
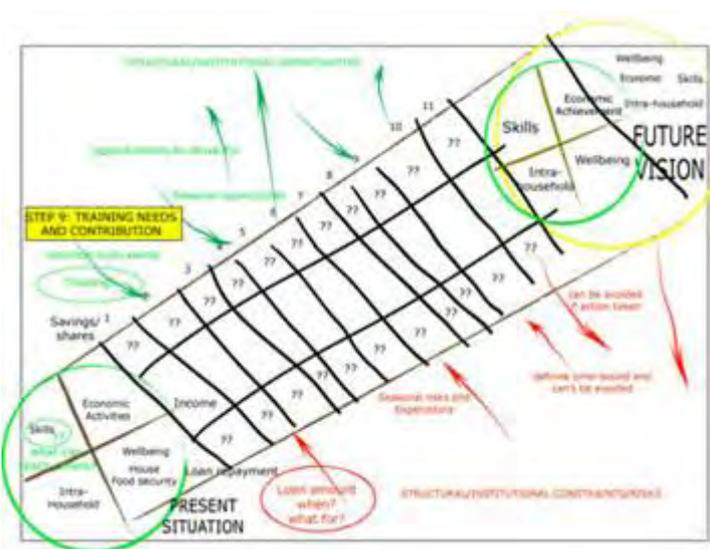
STEP 9.   Road Stages: Savings and loan repayment

STEP 9.1.   Monthly Savings Plan

Given the seasonal analysis and the savings target, what would be the best and most realistic savings strategy? Put the target amounts in each month box using the simple numeracy method of mulitples of US1000 described above where necessary.

STEP 9.2.   Monthly repayment Plan

Given the seasonal analysis and the loan requested, what would be the best and most realistic repayment schedule to maximise benefit from the loan.

This last stage may need to be followed up by the group leaders or loan officer.

STEP 10.   Skills availability and needs

The facilitator must ensure that there is a proper record of the different skills available which can be drawn on in setting up a system of skills exchange. Also that training needs have also been identified. The information from the RJs can be rapidly summarised in a plenary with a show of hands and try and put those needing skills in contact with those who have them.

This can also be repeated and followed up at subsequent trainings.

STEP 11.   Mark on name and group

Each participant should choose a personal symbol or logo, and mark this on the top left hand corner of the paper. They can also write their name and group under this, or this should be done for them by another participant.

PROCESS STAGE 3   WRAP UP: EXPLAIN ACTION LEARNING HOMWORK

It is very important to establish the habit of continual reflection and updating of these diagrams, redrawing also if necessary. They must be kept safe and brought to group meetings. Manilla and pens are expensive. They cannot be wasted.

Not everyone will be able to complete all the stages during the training session. Each person should be assigned a mentor who will help them to finish. The group cannot have further training until all those who make an effort and wish to have completed their drawings.

Then the drawings or redrawings must be used as the basis for ongoing tracking and group discussion to feed into the next training.

STEP 12.   Individual tracking of income, savings, repayment and actions

On the individual Road journeys each person must keep a track of whether they are able to keep their savings and repayment targets. They should do this through putting ticks or crosses or actual amounts depending on their writing skill.

They should also fill in as an explanatory factor whether or not the income was as they expected through putting 1-3 smily or sad faces. Or if possible again actual amounts.

They should also keep track of those action opportunities and constraints which they actually take action on, again with smily or sad faces to represent whether or not things worked as they aniticipated.

This tracking can be followed up much more precisely for those participants with business training, or as they gain skills for the next loan round. They should not be too overburdened at this stage apart from assessment of whether or not they are satisfied or disappointed with progress.

STEP 13.   Group Vision Journey

The group should do a Vision Journey to aggregate the individual journeys following the same steps but marking only the most common indicators as these have already been aggregated by the training facilitators. The aim is simply to establish how far the group has the same or different goals and roughly how diverse their initial position is.

Opportunities and challenges can however be quantified and discussed in detail to see how many people have the same opportunities and challenges and lead to a focused discussion of strategies to feed into the Session 2 training on Challenge/Solution Trees.

PROCESS STAGE 4   TRAINING MONITORING CHECKLIST IN TRAINING REPORT

Name and group	FOR PASSBOOK/DIARY													
	Vision indicators						Baseline Poverty Assessment					FOR TRAINING EVALUATION		
	econ activity	food security	health	house	skills	intra-household	econ activity	food security	house	health	intra-household	literacy	prev training	training expectations

Over time the individual indiactors should be accurately entered into the Passbooks for their own learning.

Trainers should keep the information on literacy gender previous training and expectations in the evaluation report.

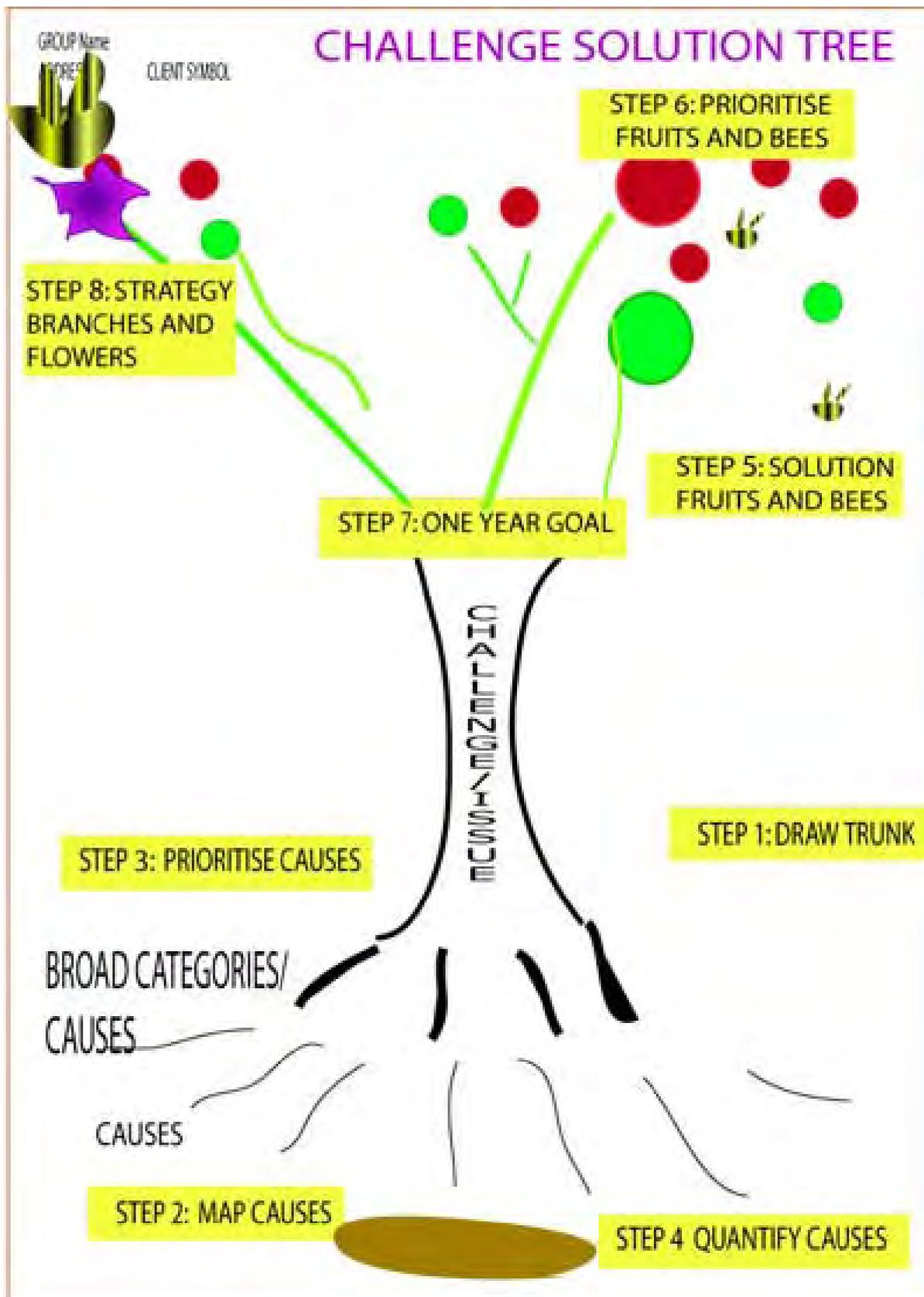# SESSION 2. CHALLENGE SOLUTION TREES

What are Challenge Solution Trees?

Trees start from a trunk representing an issue or an institution like a household or community. Inputs are then shown as roots and outputs as branches. These can analyse incomes and expenditures, costs and benefits, problems and solutions, causes and effects and so on. Both roots and branches can be of different sizes and quantified. They can also be arranged or coloured, grouped and ranked for qualitative analysis. The roots or branches can represent targets which can be quantified and revisited for assessment.

Trees can be of many different types including:

- Challenge/solution trees (a renaming of problem/solution trees)
- Cause/effect trees
- Income/expenditure trees
- Input/output trees
- Livelihood trees

Many groups within KRC MFAP are already familiar with problem-solution trees which are here renamed as 'challenge/solution trees' in the spirit of Empowering Inquiry to give a more positive attitude. These trees have been useful in promoting discussion of challenges people face and some of the possible solutions. In some cases this has also led to action being taken (!!do we have any cases here??). Other trees which have been used are income expenditure trees at MFA level.

CHALLENGE SOLUTION TREE

GROUP Name

CLIENT SYMBOL

STEP 6: PRIORITISE FRUITS AND BEES

STEP 8: STRATEGY BRANCHES AND FLOWERS

STEP 5: SOLUTION FRUITS AND BEES

STEP 7: ONE YEAR GOAL

CHALLENGE/ISSUE

STEP 1: DRAW TRUNK

STEP 3: PRIORITISE CAUSES

BROAD CATEGORIES/ CAUSES

CAUSES

STEP 2: MAP CAUSES

STEP 4 QUANTIFY CAUSES

Proposals for Phase 2

The way in which Challenge Solution Trees are dealt with here builds on existing experience with the Trees but attempts to present a way of moving from laundry lists of problems to a much more complete analysis of issues and ways forward. Existing trees in KRC groups have provided a very useful focus for discussion, but often attempt to address too many issues at once, have very many roots which are not prioritised and do not systematically link with clear and corresponding solutions on the branches. Although ideas for action had been generated, there is also little analysis of exactly who should be responsible for doing what actually on the Trees. They are not generally tracked and followed up over time.

The Challenge Solution Tree as suggested here introduces a number of innovations which aim to streamline and clarify the analysis and lead to clearer identification of actions:

1) It starts by narrowing down the trunk to one single issue – though this may be one root of a 'Mother Challenge Tree' where different challenges are documented for future discussions.
2) It includes a brainstorming of causes using small bits of paper with tape or PostIt Notes before being finally drawn on the roots. This enables discussion of interrelationship between causes and prioritisation without making a mess on the drawing.
3) It quantifies and prioritises the roots to develop better analytical skills and enable quantification of incidence of specific problems and causes.
4) It uses the branches almost like mini Road Journeys to give clearer trackable guidelines for action with time frame for solutions and divides these into actions for individuals, for the group and finally for outside agencies.
5) Achievements are tracked finally as fruits which can further ripen and grow over time.
6) Actions which can be taken by individuals, by groups and support needed for outside are differentiated.

Again the suggestions below are detailed and may appear quite complicated. Again however it is the analysis needed to move from identification of a challenge to identification of possible ways forward which is complex. The use of a PALS diagram tool merely enables graphic depiction to help work through some of the complexities and provide a record of discussion against which actions and progress can be assessed at a future date.

The focus of this Session is on the challenge of increasing savings, the causes of low levels of saving and possible ways forward. The main aim is to come up with a realisable strategy/strategies for addressing this challenge which are useful for as many people as possible. At the same time the process must allow for minority views and needs, particularly those which are based on moral principles underlying KRC's mandate for example on gender or environment issues all the needs of extremely poor people.

BOX 7:   CHALLENGE SOLUTION TREES FOR INCREASING SAVINGS

QUESTIONS

- What are the main challenges we face in increasing savings? Do we all face the same challenge or are there differences between us?
- Have any people already been able to overcome some of the challenges? Are these strategies which could help other people? What can everyone to themselves?
- What can the group do to help? How can we best support each other?
- What is needed from the MFA? Are there any ways in which MFA services can be improved to increase savings?
- What might be needed from KRC? From other outside people?

TRAINING GOALS

- Problem-solving skills and establishment of the principle of continuous and self-reliant action learning using the diagrams
- Quantification and numeracy skills including simple numbers on diagrams
- Further development of participatory skills within mixed ability groups with focus on how to reach consensus while still accommodating justified minority views
- Establishment of principle of self-reliance mutual support in addressing problems as a precondition for seeking external assistance which can then be much more effective
- Discussion of personal empowerment and intra-household issues with particular focus on gender equity and other dimensions of inequality
- Identification of key areas where futher skills training might be necessary beyond the Core Training

HOMEWORK

- Individual: addition of strategies for opportunities and risks on the Vision Journey and continued tracking of achievements/experiences/lessons learned.
- Individual: practising writing simple numbers – all are combinations of lines and circles: 0, 1, 2, 3 ,4, 5, 6, 7, 8, 9
- Group: Draw a Group Vision Journey identifying the main goals for the group and current situation in relation to these. These goals to include savings and shares and at least two gender-related goals.
- Group: Decide a discussion schedule of opportunities and challenges to be discussed using problem/solution trees for the group meetings over the next few months, including savings and shares mobilisation and the two gender issues.
- Group: These Vision Journeys and Problem/Solution Trees to be taken to next MFA meeting and discussed with those from other groups as an Open Space 30 minute session.

TRACKED ACTION LEARNING OUTPUTS

- Quantification of incidence of specific problems or causes for specific target groups
- What different strategies can people think of in different places to form a pool of ideas which can be shared within the programme
- The targets for action on underlying causes of low savings, including low incomes and gender inequality.

Achievement of these can be tracked over time as an indicator of contribution to civil society development not just in terms of ideas but in terms of actual change.

PROCESS STAGE 1   : SMALL GROUP BRAINSTORMING THE KEY CHALLENGES OF LOW LEVELS OF SAVING

Start by introducing the topic of the Session: one of the main challenges of the MFA programme are low levels of savings which limit the amount of loan available. Although in the initial stages donor funding is available, over time the programme has to become financially sustainable. This can only be done if savings increase. However increasing savings is not easy for people who are poor. Many challenges were identified on the Livelihood Vision Journeys.

This second training will introduce another diagram, the Challenge Solution Tree to help discuss ways forward for increasing savings through exchanging different ideas. The same Tree can also be useful looking at many different types of challenge in group meetings. So it is a very useful type of Diagram. Some people may have use Trees before (it may be good to ask people and have a show of hands here) The Trees we shall be using in this training are similar, but help us have much more detailed analysis.

PROCESS STAGE 2   : STARTING THE 'MOTHER' SAVINGS TREE: PLENARY AND PAIRWISE DISCUSSION

UNDERLYING ARGUMENT

Problems often appear so many and so mixed up it is difficult to see our way out. In the challenge solution tree we see the problems as challenges. If we analyse and think about them carefully they can provide the roots on which we can grow, rather than strangling creepers to tie us down. Then they feed the trunk and can help the branches grow and bear fruit which represent the targets we set.

Compared with the Road Journey, the roots help us to think carefully through the risks and the branches help us link the challenges to solutions. The fruits can also be the different parts of our vision.

Then having drawn the tree we can put more things on and think more about the steps in our Road Journey.
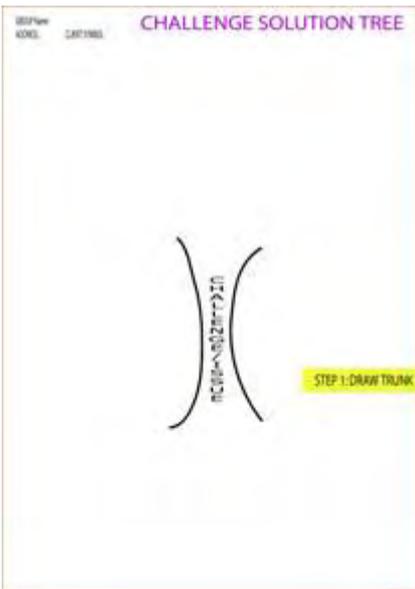
STEP 1.   What is the challenge? Plenary start off

STEP 1.1.   Starting off
The process starts with the facilitator putting a blank Flipchart on the wall.

STEP 1.2.   Draw the trunk

Participants should come up and draw two lines for the trunk in the middle of the page. The tree should be short enough to allow plenty of room for the roots and branches

STEP 1.3.   What is the issue?

Participants should then put one symbol in the middle of the trunk to represent savings and another at the base of the trunk to represent low savings.

STEP 2.   What are the roots or causes of the challenge? Pairwise discussion
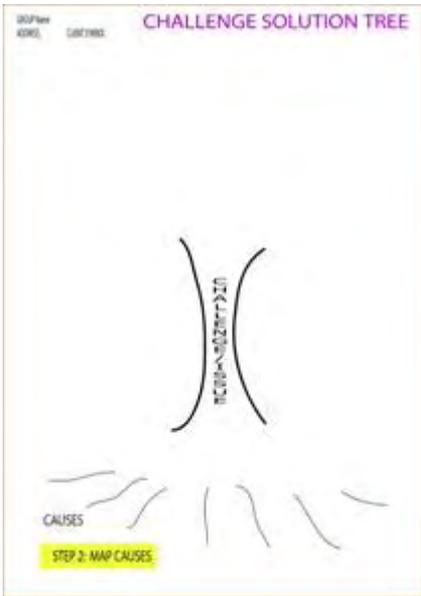
STEP 2.1.   Make sure all is clear

Then ask people what they think the roots of the tree will represent and make sure there is no confusion in understanding that these are causes of low savings, particularly for people who have done different types of tree before.

Each issue has a range of different causes or symptoms which people experience. Also many different causes may be interrelated.

STEP 2.2.   Ask people to form pairs

People should choose someone they do not know but who they think is likely to have similar challenges judging from things they have said in the previous training or just their appearance. Again this can be made fun through saying that people who cannot find someone will be left' on the fence'. Also make sure the pairs speak the same language and adjust if necessary.

STEP 2.3.   Pairwise discussion: What are the different problem symptoms or causes for the challenge?

Each pair should discuss the different challenges, causes or problems which they put on their Road Journeys which affect their ability to save. Each of these should be put as a symbol on the post it note, making clear whether both of the people have same problem, or only one of them by putting one mark or two on the note. If the issue is not sensitive and people agree, they should put their own symbol on each of the post it notes representing their problem. Then later it will be possible to identify them when trying to look for solutions and ensuring that everyone has benefited from the discussion. If gender disaggregation is needed than different colours could be used for women and men. It would also be possible to track poverty and other status through colour coding, but things should not be made too complicated.

STEP 3.   Narrowing down the problem: Plenary Categorisation and analysis.
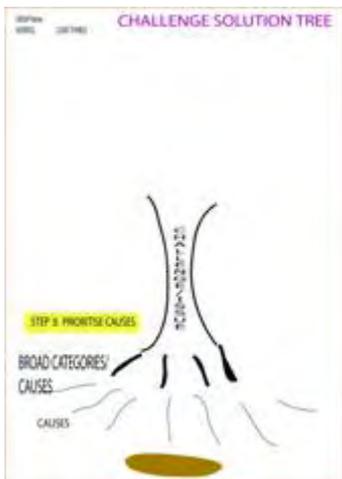
The nature of challenges is such that often what comes out is a laundry list of problems which need to be sorted out before action priorities can be decided. We also need to know how many people have which problems, or whether people who are particularly disadvantaged have specific problems. Women may have different problems from men. This is important in deciding priorities for action to ensure that everyone benefits. So it is necessary to bring all the different challenges together and put those that are similar or related together because they may have similar solution.

This is not necessarily easy, and there may not be always only one way of seeing or categorising things. This does not matter. What is important is the discussion and learning of analytical skills of how to move from a seemingly

insuperable mass of problems to a number of potential realistic solutions, and ensuring that as far as possible everyone goes away with some ideas relevant for their particular problem.

STEP 3.1.   Analysis: what are the different categories of problem or symptom?

Feed back the pairwise discussion in turn with each pair coming up to put their post it notes along lines representing roots of the tree. Each pair should come up and put what they think are the two most important challenges on different roots, explain why they think these are most important and then let others come up to put on their different challenges. Once everyone has had a turn anyone with remaining new challenges can come up (only different ones not already there).

STEP 3.2.   Which roots are similar or have the same cause?

As people put up their post it notes they should group them with the previous ones which they think are similar. This may be a matter for some discussion and require reorganisation of the post it notes. But this is in itself an important part of discussion and analysis.

STEP 3.3.   Identify the smallest number of key causes possible.

The number of main causes should be narrowed down to between four and six.

STEP 3.4.   Bad soils as the underlying deepest, pervasive and most entrenched causes

Some causes may be so fundamental and entrenched that they apply to most other roots (eg gender discrimination). These can be drawn as patches of diseased soil.

STEP 3.5.   Gender integration

Gender issues should be discussed as they come up. Gender related problems are to do with generally lower incomes than men, and inequalities within the household which mean that women have less access to cash. Types of luxury expenditure also differ - male expenditure on alcohol is well-known, but women spend money on clothes and hairstyles. Make the discussion gender balanced and avoid stereotypes, but if gender issues do not come up than they should be raised as questions by the facilitator without imposing their own view.

STEP 4.   Quantification of the challenges: For how many people has each challenge occurred?
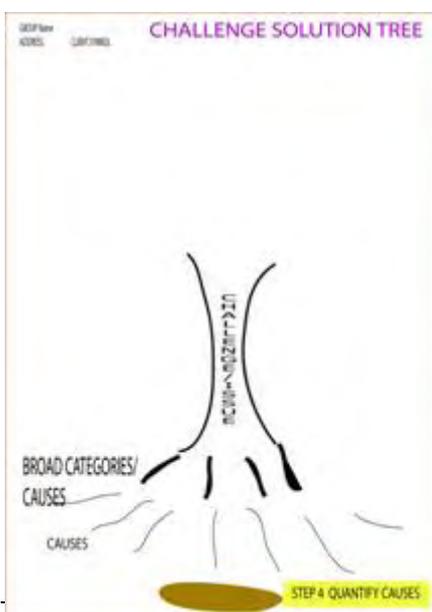
### STEP 4.1.   Remaining challenges

Once the main roots have been established and the total range of challenges has been mapped, everyone can then come and put up the rest of their post it notes against the different challenges which have already been identified.

STEP 4.2.   Quantification

The numbers of people on each root or cause should then be counted by the participants. Ask people in turn to come up and count the number of people along each root and put one mark for each person up to four, striking out the fifth so that it is clear to

people who cannot read numbers. Finally someone should be asked to summarise and mark those roots with the largest numbers of people with a thicker line.

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STEP 5.   For each cause a solution?   Small Group Discussion

</div>
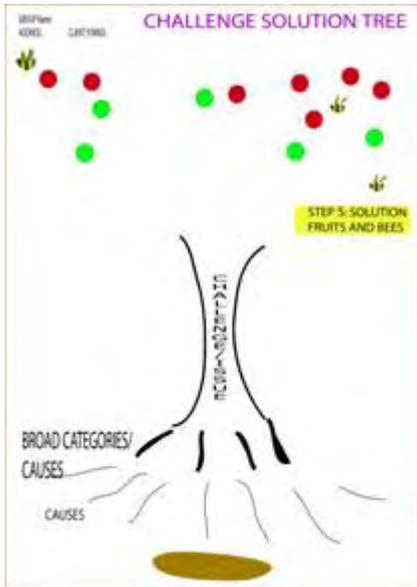
Actually each large root is in itself part of a 'mini tree' and can be separated off as a specific challenge tree. Also solutions may be many - some are things people can do themselves - these are the most likely to happen. Others can be done by the group through mutual support. Some can be done by MFAs, KRC or donors. But these will take more time, are uncertain because resources are limited. Progress can be made faster if people do first those things which they can do themselves and then ask other agencies to support them with what they cannot.

Ask people to choose one large root and a Flipchart for each root should be put in different locations. People can then choose one of these to start to work on. For the first half an hour people must stay with one group in order to map the tree. After that in Open Space they can move around to another issue when they feel they have made their contribution to discussion.

At least one of these mini trees should be a gender issue. It may be necessary for this to either have one men's and one women's group or in all women's group, depending on the attitudes of participants and which of these is likely to lead to the most useful discussion. Men should not be discouraged, but also must not dominate and space must be allowed for both sexes to express themselves freely.

Participatory principles should be followed and in each group it is someone who is nonliterate who should start holding the pen.

STEP 5.1.   Drawing the Mini tree
The group should begin by drawing the tree and the main roots.

STEP 5.2.   Brainstorming solutions
Then they should spend five to 10 minutes drawing symbols for 4-6 solutions on post it notes. These should be represented as symbols in three different types of fruit representing: three should be actions they themselves can take, two should be things for the group and one for the MFA or KRC.

STEP 5.3.   Mapping solutions
Then they should come up following the same processes as the roots: each person can put up in turn what they think is the main solution or fruit, each person putting up something new and to all the new solutions have been mapped. The solution should also be put up next to those which are similar. Then branches can be drawn joining together the different fruits.

STEP 6.   What are the possible fruits? Which targets should be set? Plenary

STEP 6.1.   Bringing the trees together: Plenary Feedback

Bring the whole group together and put the issue trees next to each other in the order that the roots appeared on the Mother Savings Tree. One facilitator should feedback to the whole group. This should be someone who has not spoken so much during the previous discussion.

STEP 6.2.   Additional solutions

After the presentation of each Mini Tree, some questions can be asked and other potential solutions proposed by people who were not in the group.

STEP 6.3.   Does everyone have a potential solution to at least one of their problems?

Ask for a show of hands for those who have no solution to any of their problems. Brainstorm on this and make sure everyone has benefitted from the discussion and has learned something.

STEP 6.4.   Prioritising the fruits

People are given four votes each and should then put one mark against each of the strategies they think are most important to carryforward. At least two of these votes should be for things which they can do themselves. The votes are then counted.

STEP 6.5.   Key strategy fruits: the big ones

The six fruits (or another appropriate number) which receive the most votes should have a large circle drawn around them. At least three of these should be individual strategies.
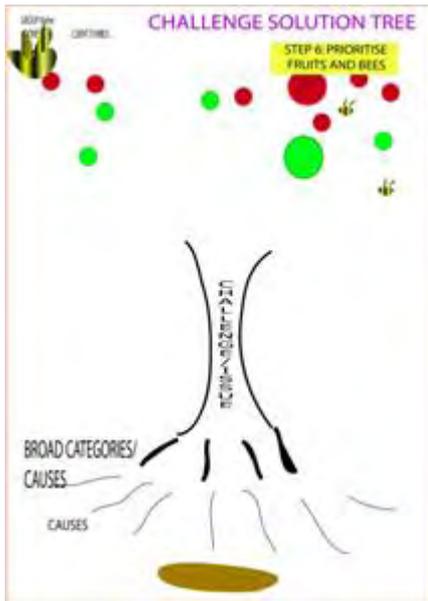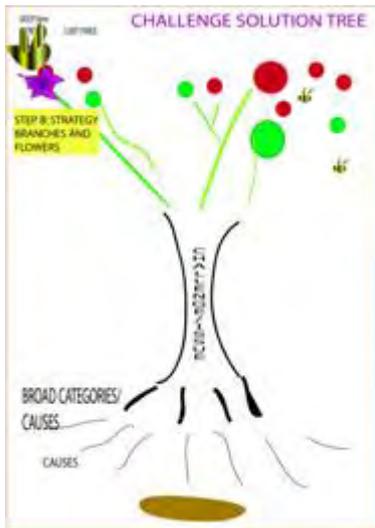
STEP 7.   Setting Targets

STEP 7.1.   What target can be set for the issue

People should discuss what targets can be set at individual, group, MFA and KRC levels. Symbols for the targets should then be put by each fruit.
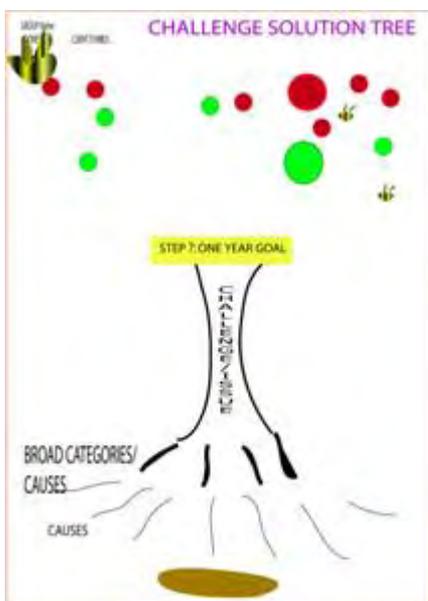
STEP 8.   Identifying strategy branches

STEP 8.1.   Strategy branches

What do people suggest as strategies which they themselves can take on or which the group can do? Try to get clear commitment to particular targets and strategies and put symbols for actions.

STEP 8.2.   What is left for the programme? What flowers are needed for the bees?

Before committing the programme to any action all possibilities for local initiative, networking and self-help should be explored. Not to make the programme 'lazy' but so that things can advance as far and as quickly as possible through everyone playing their part.

Then what flowers are needed – what can people do to attract/help the programme to play it's role?

PROCESS STAGE 3   HOMEWORK: ISSUES FOR GROUP MEETINGS AND REPTED TO MFAS

The Challenge/Solutiion Tree for savings is only one of many possible trees – as was seen in the 'mini-tree' exercise. As immediate homework group should draw up a discussion schedule of issues which they would like to discuss using the challenge solution tree. At least one of these should be a gender issue. These should be brought to MFA meetings for Open Space discussion as a qualification for the final training.

Groups should also periodically assess progress towards the fruits on the trees, again as input to the MFA meetings.

PROCESS STAGE 4   MONITORING CHECKLIST IN THE TRAINING REPORT

- Quantification of incidence of specific problems or causes of low savings for specific target groups as an input to market research
- What different strategies do people think of in different places to form a pool of ideas which can be shared within the programme

PROCESS STAGE 5   ONGOING FOLLOW-UP

- What is the range of issues which groups discuss at meetings and how and why do they differ between groups
- What different strategies do people think of in different places to form a pool of ideas which can be shared within the programme
- How far are groups achieving the fruits? Achievements can be tracked over time as an indicator of contribution to civil society development not just in terms of ideas but in terms of actual change.

SESSION 3. PARTICIPATION FLOWER

PROCESS STAGE 1   WHAT ARE PARTICIPATION FLOWERS?

NB This diagram needs to be redrawn to follow the Steps, including the stem diseases and gnawing insects.

PARTICIPATION FLOWER
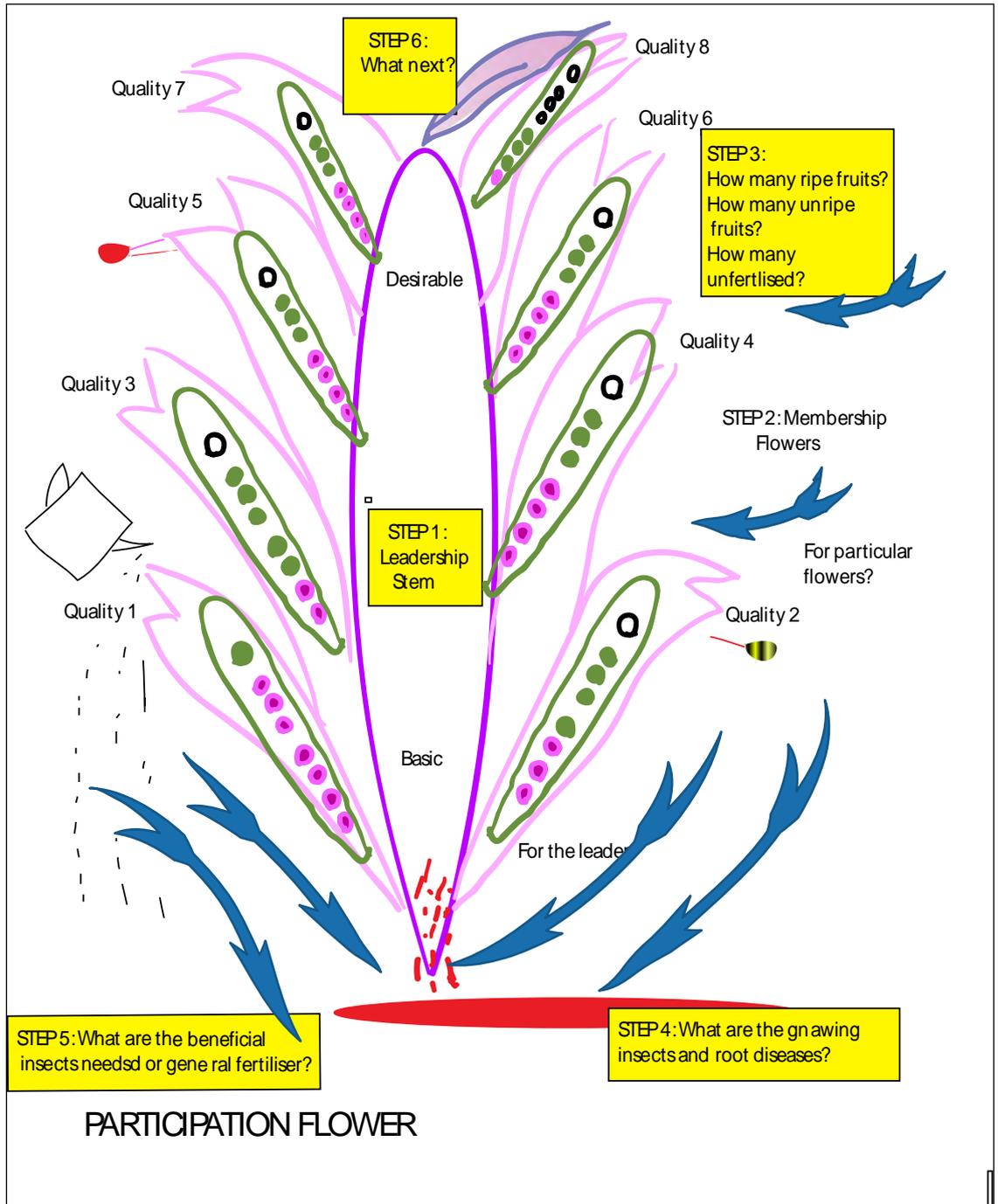
Participation flowers are a new tool which have not been used before. This diagram tool aims to:

- Provide a focus for discussing discuss different types and levels of participation
- Beginning to establish group structure, leadership and norms based on participation targets
- Provide a tool to discuss how many people are participating at the different levels, reasons for low participation and differences between members
- Provide a tool to establish targets for increasing participation and equity in the group and then track progress

The Tool builds on positive experiences in LEAP, Sudan in using a participation diamond to develop indicators for more democratic functioning (See LEAP Organizational Training Manual) but more graphically represents the idea of group development in a context where diamond shapes appear somewhat problematic.

It is a response to concerns raised by the MFA evaluation about the overemphasis on 'ideal leadership' in the current training guidelines. It must be stressed that this is proposed as a complement to existing detailed discussion of byelaws and internal regulation, not a substitute. It would be best combined with amusing and insightful role plays (currently used but undocumented in KRC). It will also need proper piloting before use.

The drawing itself is based on an African lily seen in many gardens in Fort Portal but which also grows wild (See Photo).

BOX 8: PARTICIPATION FLOWER: QUESTIONS, TRAINING GOALS AND ACTION TRACKING

CORE QUESTION

- What can we do to increase our effectiveness as a group? To increase our solidarity and mutual support? Our access to information? Our capacity for action?

ACTION QUESTIONS

- What are the qualities we need of our leaders? What are the challenges?
- What are the qualities we need of our members? What are the challenges?
- Do we yet have these qualities?
- What do we need to do as individuals? As a group? What support/training do we need?
- What are the implications for group norms?

TRAINING GOALS

TRAINING GOALS

- Participation Flower and discussion of leader and member responsibilities
- Establishment of group participatory norms and individual participation targets to be tracked
- Group Vision Journey and strategic plan based on individual journeys, market maps and problem/solution trees
- Group learning strategy and responsibilities for reporting up to MFA

HOMEWORK

- Individuals addition of participation targets on Vision Journey and continued tracking of achievements/experiences/lessons learned.
- Individual: practising writing more complex numbers: 10 - 100

- Group: addition of participation targets to be tracked onto the Group Road Journey.

OUTPUTS

- Group norms for responsibilities of leaders and members
- Participation indicators
- Trackable targets for increasing participation

TRACKABLE ACTIONS

- Baseline of leadership and membership qualities
- Needs assessment
- Numbers of people reaching the fruits by gender

PROCESS STAGE 1   SMALL GROUP DISCUSSION: ESTABLISHING CRITERIA

Start as soon as people arrive and continue this discussion for about 15-30 minutes after the due start time.

As people arrive divide them into small groups of 4-5 people, separating leaders and members. As far as possible people should sit with people from other groups to ensure the discussion is in general terms rather than becoming too personal and critical of individual personalities. Each group should be given a pile of small pieces of paper in four piles with two pens of the same two colours. Decide which colour should represent 'good' and which should represent 'bad'.

- On the papers in the first pile they should draw symbols in the good colour to represent what they see as ideal qualities of a leader.
- On the papers in the second pile they should mark the criteria in the bad colour which they think characterise bad leaders.
- On the papers in the third pile they should draw symbols in the good colour to represent what they see as ideal qualities of members.
- On the papers in the second pile they should mark the criteria in the bad colour which they think characterise bad members.

Then, based on this, they should discuss what they think are the differences between what should be expected of leaders and of members.

PROCESS STAGE 2   : PLENARY EXPLANATION OF THE FLOWER

Explain to participants the goals of the training: to establish the roles of leaders and members and agree on norms for the groups. The different groups may decide to have different norms from each other.

UNDERLYING ARGUMENT

In this drawing we have a flower with a central stem to represent the leadership. But good groups and MFAs need not only prominent leaders – the members are the flowers. A group is like a Lily flower with many flowerlets, all the flowerlets have to grow together and stay healthy – it is no good if some parts wither and die. If some parts become diseased then others do also. Not only leaders must be healthy, but also the members.

The leaders and members must work together. The members must learn to grow and become as high as the leaders. Then the flowers will lead to fruits to produce seed which will then spread the flowers through the whole of society.

Members must contribute and participate responsibly. Otherwise leaders will become tired and burned-out, members will become disillusioned and it will be difficult to find leaders in the first place.

But this will not happen over night. It is important therefore that groups should be aware of problems of participation, identify the types of participation which members want and establish appropriate guidelines for both leaders and members. Then people need to set targets for increasing their own participation in the group and track these over time to achieve their goals.

15-30 minutes after the due start time call people together in a plenary or smaller groups of 10-20 partcipants each with a facilitator trained in the Flower Diagram Tool. In the Plenary ask people to come up in turn and guide them to draw and place their cards as indicated below. Allow two queries/points of disagreement from the audience per card. Each person is only allowed two questions so they have to bide their moment. Anyone who asks no questions/ has no challenges will have a penalty.

STEP 1.   Draw the leader stem to represent the leader:

The tip of the stem represents the characteristics of a very good leader – what distinguishes them from normal members - then moving down to qualities which are basic and more normal.

Ask one person to draw the stem and then one person from each pair to come up and place what they think is the most important distinguishing feature of a good leader and put it at the appropriate place up the stem. They must justify their choice and placement.

STEP 2.   Flowerlets to represent ideal membership qualities

The members are represented by flowerlets. Again those at the top characterise very good members. Those further down more normal good qualities.

Ask the other person in each pair to come up and draw a flower and place the card they think is most important at the appropriate place, justifying their decision and placement.

STEP 3.   How many ripe seeds are there currently in each flowerlet?

Members should then put up their hands to say whether or not they think they have achieved each of the flowers and they should be marked as red circles at the base of the flower as ripe seeds.

STEP 3.1.   Draw fruitcases at the base of each stem merging with the leader stem

How far do the good qualities of leaders correspond to the good qualities of members? Put those which they both need to have as fruits at the base of the flowers, repeating characteristics where necessary. As far as possible both members and leaders should develop many of the same characteristics to work together.

STEP 3.2.   How many unripe seeds?

How many members would like to have each of the qualities. Everyone must identify at least 3 new ones unless they already have them all. Mark them as green circles to represent the unripe seeds. If the red and green cricles do not add up to total members then put in some empty circles to represent the unfertilised seeds and probe a little as to why this is the case.

STEP 4.   What are the diseases of the leader stem? the gnawing insects of the flowerlets?

Starting with the qualities identified as most important but where there is not total success, ask people to come up and draw what they think are the most significant causes. Which are gnawing insects which just affect one or two flowers or just gnaw one bit of the stem. Which causes are general and undermine the whole plant.

In order to make this fun you could ask people to draw insects and diseases which look like the causes and ask people to guess what they are eg very mean looking bees or fat greedy caterpillars.

STEP 5.   What are the types of nourishment needed for the roots and flowers?

Then quantify on a chart which are the characteristics most people have and which most people want. Then plenary brainstorm of what sorts of fertiliser are needed to help them attain these qualities.

STEP 6.   For any people who think they have all qualities – what next so their flower can become even more beautiful and spread to others?

STEP 7.   Identify individual targets

Each person must then put on a sheet their target qualities and strategies to put on their Vision Journeys when they go home.

PROCESS STAGE 3   GROUP-WISE DISCUSSION FOR MEMBERS

1 hour.

At this stage members should then divide into their groups but separating leaders and ordinary members to draw up a list of group norms. If there are many members these can be divided into sub-groups – women and men/literate, non-literate and so on.
They should do their own participation flower and ring the chaacteristics they want to put in their 'job descriptions' for members and leaders, prioritised by position up the stem. With particular focus on the fruits.

Then if there is still time the different charts for each group should be put up for discussion within the group of differences between the views of ordinary members and leaders. Otherwise this task should be given as Homework.

PROCESS STAGE 4   HOMEWORK; POINTS FOR DISCUSSION IN GROUP MEETINGS

☒ Each member to draw up their own targets for responsibilities and their own agreement with the group.

☒ The group to meet to discuss these before the next training.

PROCESS STAGE 5   LEADER HOMEWORK: POINTS FOR DISCUSSION AT MFA MEETING

Still using the plenary flower – which leadership qualities do they think are most difficult? What do they think are possible ways forward?

Membership qualities most difficult? What do they think is needed?

PROCESS STAGE 6   MONITORING CHECKLIST

☒ Different criteria identified in a form suitable for comparison with criteria identified by other groups.

☒ Numbers and percentage of group members identified in each category (referring back to earlier confidential notes on participation from Module 1).

☒ Types of solutions proposed for increasing participation which are of broader relevance for other groups.

☒ The targets set for this particular group to enable monitoring at a future date.

PART 3:
PALS BEYOND PHASE 2

It is anticipated that, if sufficient funding is available for proper trainign and piloting, Stage 2 would need to run for 6 months- 1 year, depending on the starting levels in particular MFAs. Once MFAs and members have fully learnt the Tools to collect specific information on savings and loan management, members and groups have become accustomed to regularly recording and analysing information using the diagrams, the same Tools can subsequently be adapted for many different action learning purposes.

These include:

- Women's and children's rights
- Health
- HIV/AIDS
- Environmental management
- Business development
- Value chains analysis

Other Tools can also be integrated:

- Poverty, empowerment and gender equity diamonds can be reintroduced into the full system as a graphic means of summarising information from the Road Journeys
- Seasonal calendars can be used for looking at health, cash flow and other issues aggregating from the Road Journeys or as separate exercises
- Community mapping can be used not only for resource mapping, but health, violence and other issues
- Market Maps can be learned from the TUP Manual to look at issues of economic diversification

Possibilities are endless. But a proper system will have been set up in Stage 2 so it will be clearer how the information can be used. These Tools can be integrated into any of the other trainings, to make these trainings more effective and participatory and also more focused in their identification of actions to be taken.

PALS is intended as a springboard for full numeracy and literacy through developing drawing and analytical skills and confidence/interest in learning. Although diagrams and symbols are often a much more effective and clear way of documenting and analysing information even for those who are highly educated, PALS is not intended as a substitute for numeracy and literacy. KRC should also look at effective ways of integrating PALS with literacy development eg through the Action Aid REFLECT and similar methods.

PART 4:
FURTHER PALS RESOURCES[8]

Mayoux, L. (2002)
        From Impact Assessment to Sustainable Strategic Learning, EDIAIS.
        http:///www.enterprise-impact.org.uk/overview/index.shtml#Strategic

Mayoux, L 2003a Thinking It Through: Using Diagrams paper produced for EDIAIS website
http://www.enterprise-impact.org.uk/informationresources/toolbox/thinkingitthrough-usingdiagramsinIA.shtml

Mayoux, L. (2003b). Grassroots Action Learning: Impact Assessment for Pro-poor Accountability and Civil Society Development, EDIAIS. http://www.enterprise-impact.org.uk/informationresources/toolbox/grassrootsactionlearning.shtml

Mayoux, L. (2003c). Empowering Enquiry: A New Approach to Investigation, EDIAIS.
http://www.enterprise-impact.org.uk/informationresources/toolbox/empoweringenquiry.shtml

Mayoux, L. (2003d). Trickle-down, trickle-up or puddle? Participatory Value Chains Analysis for Pro-poor Enterprise Development, EDIAIS.
http://www.enterprise-impact.org.uk/informationresources/toolbox/valuechainsanalysis.shtml

Mayoux, L. (2003)
        PALS Manual: Draft August. Kabarole Research and Resource Centre, Western Uganda.

Mayoux, L. (editor) ed (2003)
        Sustainable Learning for Women's Empowerment: Ways Forward in Micro-finance, Samskriti,
New Delhi.

Mayoux, L. (2004)
        ANANDI: Participatory Review December 2003. ANANDI.
        http://www.anandiindia.org

Mayoux, L. (2004) 'EAT THAT FAT CAT' Credit Assessment Tools, LEAP-PASED

Mayoux, L. (2004)
LEAP Organizational Training Manual http://www.leap-pased.org/doc_res

Mayoux, L. (2004)
        Intra-household Impact Assessment: Issues and Participatory Tools.

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[8] Unpublished PALS Resources are also available from KRC.

http://www.enterprise-impact.org.uk/informationresources/toolbox/intra-householdIA.shtml

Mayoux, L. (2005)
    Between Tyranny and Utopia: Participatory Evaluation for Pro-Poor Development.
http://www.parcinfo.org/filedownload.asp?folder=PARC%20Products&filename=Participatory+Evaluation

Mayoux, L. and ANANDI (2005)
    Participatory Action Learning in Practice: Experience of Anandi, India. *Journal of International Development* March.
    http:///www.enterprise-impact.org.uk/informationresources/toolbox/PALinpractice.shtml
  (original version)

Mayoux, L. and R. Chambers (2005)
    Reversing the Paradigm: Quantification, Participatory Methods and Pro-poor Growth. *Journal of International Development* March.