



Women in Informal Employment  
Globalizing and Organizing

TRAINING MATERIALS

November 2015

# Developing Leadership and Business Skills for Informal Women Workers in Fair Trade

Compiled by Elaine Jones and Carol Wills



**TRAINING MODULE 2:**  
Understanding Women's Economic and  
Social Contribution to Effective Poverty Reduction

# TRAINING MATERIALS

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# TRAINING MODULE 2

## Understanding Women’s Economic and Social Contribution to Effective Poverty Reduction

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# TRAINING MODULE 2

## Understanding Women's Economic and Social Contribution to Effective Poverty Reduction

### SESSION 1 Role of Women in Poverty Reduction

Participants should only attend Module 2 sessions if they have already attended the whole of Module 1. They should be invited to bring their Gender Balance Tree drawings from Module 1, Session 1 to help with discussions in Module 2. Ideally, men and women should attend this session.



Women farmers waiting to vote in Kuapa Kokoo Cooperative, Ghana 2014 elections. Photo: C. Wills

*“I learnt that Kuapa women have the right to vote and to join the gender programme. I also learnt about eliminating child labour. I have been the recorder in my village for 4 years. I want to be a teacher and am at college working for a diploma in basic education... I have also been empowering and encouraging women to sell cocoa to Kuapa. As recorder I have increased the number of bags from 460 to 1,562 from my village.”* **Monica Gyan, Ghana**


#### Objective

To raise awareness and understanding of the reasons why women and girls are most affected by poverty and the value of women's productive and reproductive role in poverty reduction.

#### Learning outcome

Participants learn to value and appreciate women's and girl's work through the identification and analysis of their different roles (reproductive and productive), why women and girls are most affected by poverty, and the impact of this on their communities.

## SESSION 1: ROLE OF WOMEN IN POVERTY REDUCTION

	Activity	Timing Guide
	<p><b>Welcome and Introduction</b></p> <p>At the start of every training session, the facilitator takes time to make sure that everyone is comfortable and that participants know each other by name. S/he invites a person to open the session in a manner in keeping with local custom.</p>	10 mins
1.	<p><b>In this session, you are going to learn about why women and girls are most affected by poverty and the value of women’s productive and reproductive role in poverty reduction.</b></p>	5 mins
2.	<p><b>What does it mean to be poor?</b></p> <p><i>(The facilitator invites participants to respond, then clarifies):</i></p> <p>These may include:</p> <ul style="list-style-type: none"> <li>• Not having enough to eat.</li> <li>• Not having a good house to live in.</li> <li>• Not being able to go to school.</li> <li>• Not being able to afford healthcare.</li> <li>• Not having enough paid work.</li> <li>• Not having money to buy the things we need.</li> </ul> 	20 mins

**Look at your Gender Balance Trees. What did they tell you about women’s and men’s reproductive and productive roles?**

*(The facilitator invites participants to respond and notes what they say on flip chart paper).*

**Comments may include:**

**Women’s Reproductive Role**

- Women bear children.
- Women are responsible for looking after children.
- Women take care of the people in the household who work (their husbands and working-age children) and who will work in the future (babies and school-age children).



**Women’s and Men’s Productive Role**

- Women and men both work to earn money (or goods in kind).
- Women and men each perform many roles.

*(The facilitator asks for examples. Reference may be made to the Gender Balance Tree).*

**Examples may include:**

- Women work on the farm to grow coffee or cocoa. They do most of the work but often do not have access to the income.
- Women may also rear chickens to sell eggs, grow mushrooms and vegetables to sell, or keep a cow or goats to sell the milk.
- Women may make baskets, sew textiles, or sell goods in the market – all to make money.

3.	<p><b>Reducing Poverty</b></p> <p><i>(The facilitator invites participants to break into small groups to discuss the following, using their Gender Balance Tree as a reference):</i></p> <ol style="list-style-type: none"> <li>1. Why they think women and girls are most affected by poverty.</li> <li>2. The value of women’s work in reducing poverty.</li> </ol> <p><i>(After 20 minutes, everyone comes back together, and before opening the discussion, the facilitator quotes from the Global Poverty Project):</i></p> <ul style="list-style-type: none"> <li>• “Women make up half the world’s population and yet represent a staggering 70% of the world’s poor. We live in a world in which women living in poverty face gross inequalities and injustice from birth to death. From poor education to poor nutrition to vulnerable and low pay employment, the sequence of discrimination that a woman may suffer during her entire life is unacceptable but all too common” (Global Poverty Project).</li> </ul> <p><i>(The facilitator then asks participants to share their responses to the small group work):</i></p> <p><b>1. Why are women and girls most affected by poverty?</b></p> <p><b>Participants may say some of the following:</b></p> <ul style="list-style-type: none"> <li>• Boy children are more valued than girl children.</li> <li>• Boys get more to eat than girl children.</li> <li>• Boys have more opportunities than girls, especially when it comes to education.</li> <li>• People say it is OK for girls not to go to school.</li> <li>• Girls are expected to work in the home and garden from an early age.</li> <li>• Sometimes a father will marry off a girl when she is too young.</li> <li>• Women do most of the work but earn much less than men.</li> <li>• Women have health problems (often associated with having many babies) that are not dealt with by health</li> </ul>	<p>20 mins</p> <p>+ 20 mins</p> <p>= 40 mins</p>
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professionals because husbands do not want to spend the money. This makes them weak and vulnerable.

- Many women all over the world are illiterate or semi-literate and this reduces their opportunities.
- Many women are not allowed to go to meetings or take part in group activities.
- Women often do not own property (land or the house they live in) or share the ownership with their husbands / partners. Sometimes they do not know that they are entitled by law to own property.
- Many women are unaware of their rights and this makes them vulnerable to exploitation in the workplace (and in the home).
- Women are invisible.
- Women lack confidence and do not speak up for themselves.

## **2. What is the value of women's work in reducing poverty?**

**Participants may say some of the following:**

- Women spend more of the money they earn on the household than men do.
- Women's income enables the family to have a better standard of living. Women pay for extra food (that can't be grown in the garden), medicines, school fees, uniforms, and books.
- If women improve their incomes, they buy things like kerosene lamps to help children do their homework after dark.
- If women's productive work enables both girls and boys go to school, stay at school, and then do further training so that they end up with good jobs, this helps to reduce poverty.
- Women's work contributes to the prosperity of the country (many of the crops they grow – like coffee, cocoa and tea – are exported; many of the products they make, like bead jewellery, embroidered items, baskets, and bags, are also exported).

4. **How do groups help reduce poverty?**

You are all here today, taking part in this training session, because you are already a member of a group or the husband/ or partner of a member of a group. How does belonging to a group help women to reduce poverty? What else can you do as a group to reduce poverty in your family and community?

*(The facilitator invites participants to call out. The facilitator may add some points at the end).*



30 mins

**How does belonging to a group help women to reduce poverty?**




- Working together means that we are more efficient and save time.
- We can help, support, and advise each other.
- Working together means that we can be sure that our products all reach the same quality standard and sell for a good price.

- We learn from each other.
- We save money together.
- We can benefit from training that is available to groups, both agricultural training to help us become better farmers and product development training to help us become better craft producers.
- We can network with other groups and learn together.
- If I don't do everything myself, I won't be working such long hours, and I will be less tired and healthier.

### **What else can we do as a group to reduce poverty?**

- Invite men to our meetings to talk about what can be done.
- Talk to our husbands and other men in the family about sharing more of the household work to free up more time for women's paid work. This could include helping to look after children, helping to care for animals, helping in the garden and other things.
- The extra money could be used to keep our daughters in school. If more girls as well as boys are educated, this could double the number of productive, income-earning adults in our community. Our standard of living would rise.
- Ask the authorities to provide the group with literacy classes so that our standard of literacy improves.
- Talk to our husbands about making provision for girls to inherit land and property as well as boys and to allocate some of their land to wives.
- Encourage our husbands to share the proceeds of commodity (coffee, cocoa, etc.) sales so that the whole family benefits.
- If we are not already registered with a local authority or department, we can do this and become more visible so that we benefit from government support.

### **If men are present, what do they think they can do?**

5.	<p><b>We are coming to the end of this training session.</b></p> <p>At the beginning, we said that you would learn to value and appreciate women’s and girl’s work through the identification and analysis of different gender roles (reproductive and productive) and you would understand why women and girls are most affected by poverty and the impact of this on your families and communities.</p> <p>Raise your hand if you agree!</p> <p><b>Now please tell me if this session has gone well.</b></p> <p>Put a tick or mark against the face on the chart. This will tell me what you think.</p> <p> = Session has gone well. I have learnt something new.</p> <p> = Session has been OK. I could have learned more.</p> <p> = Session has not gone well for me. I haven’t learned very much.</p> <p><b>Is there anything else anyone would like to say?</b></p> <p><b>Thank you all for attending.</b></p>	10 mins
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**Total time: About 2 hours**



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# NOTES

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## TRAINING MODULE 2

### Understanding Women's Economic and Social Contribution to Effective Poverty Reduction

#### SESSION 2 Women's Constitutional and Human Rights

In order to provide training on women's constitutional and human rights, facilitators must familiarize themselves with the contents of their country's constitution with respect to gender equality and women's rights.



Immaculate Nakaisa (right). Photo: C. Wills

*"We learnt about our constitutional and human rights. Earlier men could torture us and not respect us.*

*Now we know what to do if this happens.*

*We don't want men to torture or abuse us because we know our rights."*

***Immaculate Nakaisa, Uganda***

#### **Objective**

To raise awareness and understanding of women's constitutional and human rights.

#### **Learning Outcome**

Participants learn about their constitutional and human rights and discuss how to make a difference to women in their community through their membership in groups.

## SESSION 2:

### WOMEN'S CONSTITUTIONAL AND HUMAN RIGHTS

	Activity	Timing Guide
	<p><b>Welcome and Introduction</b></p> <p>At the start of every training session, the facilitator takes time to make sure that everyone is comfortable and that participants know each other by name. S/he invites a person to open the session in a manner in keeping with local custom.</p>	10 mins
1.	<p><b>This session is all about women's constitutional and human rights.</b></p> <p>You will have the opportunity to find out what your rights are and to discuss how you can make a difference to women in your group and community through your membership in groups.</p>	5 mins
2.	<p>In December 1948, after the end of the Second World War, the United Nations General Assembly adopted <b>the Universal Declaration of Human Rights</b>, which guarantees the rights of every individual everywhere: women and men, girls and boys.</p> <p><b>There are 30 Articles including:</b></p> <ul style="list-style-type: none"><li>Right to equality.</li><li>Freedom from discrimination.</li><li>Right to recognition as a person before the law.</li><li>Right to equality before the law.</li><li>Right to marriage and family.</li><li>Right to own property.</li><li>Right of peaceful assembly and association.</li><li>Right to participate in government and free elections.</li><li>Right to desirable work and to join trade unions.</li><li>Right to social security.</li><li>Right to education.</li><li>Right to adequate living standard.</li></ul> <p>In 1976, after being ratified by many countries, these rights took on the force of international law.</p>	25 mins



**Did any of you already know about these rights?**

**Would any of you like to comment?**

### **Key Treaties and Conferences on Women's Human Rights**




- **1948 Universal Declaration of Human Rights.** Sets out a vision and basic principles.
- **1976 International Covenant on Civil and Political Rights.** Women and men have equal rights to everything covered in the covenant.
- **1976 International Covenant on Economic, Social and Cultural Rights.** Women and men have equal rights to everything covered by the covenant.
- **1981 Convention for the Elimination of All Forms of Discrimination Against Women.** The key international agreement on women's human rights, which is also described as the International Bill of Women's Rights. Ratified by 185 UN member states, this convention encompasses a global consensus on the changes that need to take place in order to realize women's human rights. Many institutions, governments, and international organizations see gender equality as a basic human right.
- **Convention on the Rights of the Child. Among other things, protects girls from early marriage and harmful traditional practices.** It defines anyone under the age of 18 years as a child.
- **1993 World Conference on Human Rights, Vienna.** Statement made during this UN Conference: "The human rights of women and of the girl child are an inalienable, integral, and indivisible part of universal human rights."
- **1994 International Conference on Population and Development, Cairo.** Among other things, this conference focused on supporting women's empowerment and making family planning universally available by 2015.

- **1995 Fourth World Conference on Women, Beijing.**  
Conference on the action governments need to take to realize the right in the 1981 Convention on the Elimination of All Forms of Discrimination against Women.
- **The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).** Defines what discrimination against women is and sets an agenda for national action to end such discrimination. Countries that have signed the Convention are obliged to send the UN a progress report every four years. The agenda includes:
  - Incorporating the principle of equality of women and men into their legal systems and abolish all discriminatory laws.
  - Establishing tribunals to protect women against discrimination.
  - Taking steps to eliminate all discrimination against women by persons, organizations or enterprises.
  - Ensuring women have equal opportunities to take part in public life, vote and stand for election (KIT).



Once a country has signed a United Nations Convention, it has a duty to write the obligations the convention imposes into its own constitution and law.

	<p><b>What do you think has changed for the better for women over the last 20 years? What remains to be done?</b></p> <p><i>(The facilitator gathers contributions from participants on a flip chart or blackboard in two columns).</i></p> <p><b>Do you have any questions?</b></p>	
3.	<p><b>All of you here are members of groups. Now that you know more about your rights, what do you think you can do through your groups to make a difference to women’s lives?</b></p> <p><i>(The facilitator invites participants to break into small groups for 15 minutes to discuss this. Groups then come back together and report on their discussion).</i></p> <p><b>Here are some of the things that you might do:</b></p> <ul style="list-style-type: none"> <li>• Raise awareness of women’s rights through drama and song.</li> <li>• Invite women group members, and others, to come to meetings where they can talk about the special needs, priorities, and interests of women.</li> <li>• Voice those needs to local authorities or your member of parliament.</li> <li>• Encourage women in your group to stand for political office.</li> </ul>	<p>15 mins</p> <p>+ 15 mins</p> <p>= 30 mins</p>
4.	<p><i>(The facilitator invites participants to return to their small groups – maximum 3 groups – to work on a short play or song that promotes women’s rights).</i></p> <p>After 30 minutes, the small groups then perform their play or song to the rest of the participants.</p>	<p>30 mins</p> <p>+ 30 mins</p>
5.	<p><b>We are coming to the end of this training session.</b></p> <p>At the beginning, we said that by now you would have learned about your constitutional and human rights and discussed how to make a difference to women in their community through your membership of women’s groups.</p>	<p>10 min</p>

<p>Raise your hand if you agree!</p> <p><b>Now please tell me if this session has gone well.</b></p> <p>Put a tick or mark against the face on the chart. This will tell me what you think.</p> <p> = Session has gone well. I have learnt something new.</p> <p> = Session has been OK. I could have learned more.</p> <p> = Session has not gone well for me. I haven't learned very much.</p> <p><b>Is there anything else anyone would like to say?</b></p> <p><b>Thank you all for attending.</b></p>	
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**Total time: About 2 hours**



## REFERENCES

- Conference on the action governments need to take to realize the right in the 1981 Convention on the Elimination of All Forms of Discrimination against Women. Available at: <http://www.un.org/womenwatch/daw/cedaw/> (accessed July 20 2015).
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# NOTES

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## TRAINING MODULE 2

### Understanding Women's Economic and Social Contribution to Effective Poverty Reduction

#### SESSION 3 Women's Access To and Control Over Productive Assets and Resources

Participants are invited to bring their gender balance trees, drawn in Module 1 Session 1, to refer to in this session.



Photo: C. Wills

*“The training strengthened harmony in the home and respect in the community; savings have helped a lot. If I save 2,000 UGX each week, at the end of the year I may have saved more than UGX 300,000... I started selling petrol beginning with one jerry can. Now I have 5 jerry cans. Because of this hard work, my husband now trusts me...with the shop and the money. Now I can contribute to school fees for the children. Soap, salt and matches are provided by the group. And now there isn't that fighting within the group”.*

***Stella Wamusi, Uganda***

#### **Objective**

To create awareness and understanding of why the realization of women's rights and access to assets reduces poverty.

#### **Learning Outcome**

Participants understand how to improve the realization of their rights and access to and control over productive assets and resources.

## SESSION 3: WOMEN'S ACCESS TO AND CONTROL OVER PRODUCTIVE ASSETS AND RESOURCES

	Activity	Timing Guide
	<p><b>Welcome and Introduction</b></p> <p>At the start of every training session, the facilitator takes time to make sure that everyone is comfortable and that participants know each other by name. S/he invites a person to open the session in a manner in keeping with local custom.</p>	5 mins
1.	<p>In this session, we will talk about the need for women to have access to and control over productive assets, such as land, home, raw materials, and tools, and the impact this has on poverty reduction. We will first analyze women's access to and control over resources such as land, home, tools, and funds.</p>	5 mins
2.	<p><i>(The facilitator breaks the group up into small groups of five to discuss the following guiding questions).</i></p> <p><b>Guiding questions for the discussion on access to and control over resources (Agri-ProFocus Network):</b></p> <ul style="list-style-type: none"> <li>• Do women own land, a house, or other resources (e.g., merchandise)? Are these legalized in women's names and can they sell them?</li> <li>• Can women decide which crops to grow?</li> <li>• Who owns livestock such as chickens and goats?</li> <li>• Which working tools do men and women possess for cultivating, harvesting, processing, transporting, and handicraft activities?</li> <li>• Which skills and access to technology do men and women have?</li> <li>• Do man and women access credit? Are there differences in amount or credit conditions?</li> <li>• What resources are available and controlled by women?</li> </ul>	45 mins

**Matrix Access to and control over resources  
(March 1996 and Lindo 2007)**

Matrix: Access to and control over resources

Resources	Who Owns the Resource	How is It Used	Who Decides Its Use	How is the Income Utilized	Who Decides on the Use of Income
Land					
House					
Tools					
Credit					



**How might your lives be different if more of you had more access to productive assets, resources, and credit?**

**Answers might include:**

- I would feel more secure knowing that my husband’s relatives could not chase me away if I were to be widowed.
- I would have a higher income from selling my crops, milk, and crafts myself. This would pay for a higher standard of living for my family, ensure that all the children go to school, and cover health care when we need it.
- As a group, we could obtain more government support.
- As a group, we would be able to borrow money more easily to develop our business.

**Example:**

The Kyali Women’s Group, Kasamu Mpigi, in Uganda has been in existence for about 10 years, and it has 40 members. The members weave baskets, do small scale trading, and organize savings and credit. As the Chairperson, Harriet Nosolo reported:

*“We have finalized our registration process with the District Local Government Youth, Culture and Gender Office. The benefits are that we become more visible and get more support from different institutions, especially government. Already we have got 25 hoes as a group free from the government, and we have been given a spraying machine. We hope to get more support (WIEGO).”*

**What can we learn from this example?**

*(The facilitator invites participants to comment).*



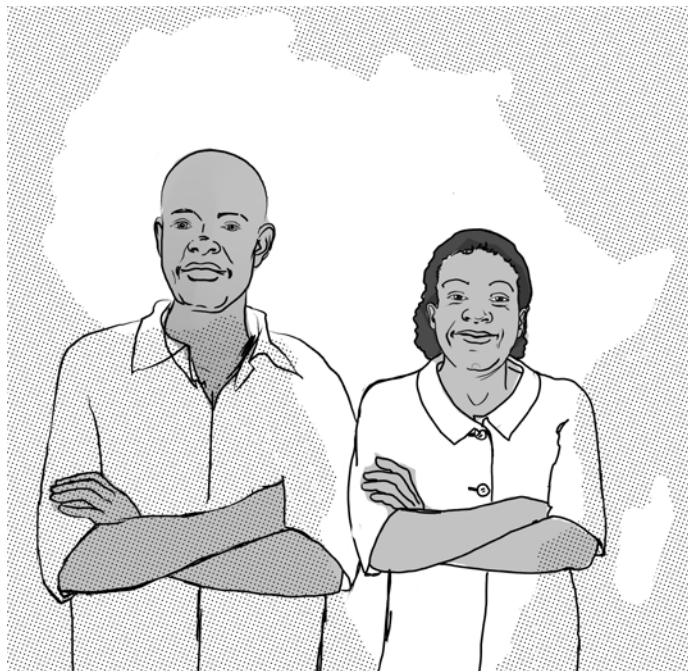
3. **In Session 2 on Women’s Constitutional and Human Rights, you learned about the rights you have in law in this country.** Now I am going to give you some more information:

**The UN Protocol to the African Charter on Human and People’s Rights and Rights of Women in Africa deals with women’s land and property rights:**




- If you are widowed, you have the right to a fair share of the property of your husband.
- Women and men have the right to inherit, in fair shares, the property of deceased parents.
- If you are separated, divorced, or have your marriage annulled, you as a woman have the right to a fair share of the joint property deriving from the marriage.

The protocol also obliges States to “take appropriate measures to...provide women with access to clean drinking water, sources of domestic fuel, land, and the means of producing nutritious food.”

30 mins  
+ 20 min  
= 50 mins



	<p><b>Women’s equal rights to property and land are recognized in law.</b> The problem is that many women still do not know this. Once you own property and land, you will be able to access other assets and resources more easily.</p> <p><i>(The facilitator invites participants to go back into small groups, with their matrix as a reference, to discuss everything they have heard so far. They are asked to come up with a list of up to six needs for assets that they have as working women that are not met and to consider how they might access them. Then, participants come back together to report on their need for assets and how they might access them. The facilitator writes these down on flip chart paper).</i></p> <p><b>Here are some examples:</b></p> <ul style="list-style-type: none"> <li>• Register as a group with a local authority to become more visible and gain government support and access to government programmes.</li> <li>• Encourage more women to stand for leadership positions in our group, cooperative, or community so that our needs are expressed in places where decisions are made.</li> </ul>	
4.	<p><b>What ideas do you have to raise more awareness among women of their rights to own and control assets such as land and property?</b></p> <p><i>(The facilitator invites participants to propose ideas).</i></p> <p><b>These could include:</b></p> <ul style="list-style-type: none"> <li>• Holding community meetings.</li> <li>• Using drama, plays, and songs to inform all local people – men and women – about their rights.</li> <li>• Giving radio talks to inform the public about women’s rights to access, use, and control land and other productive resources.</li> <li>• Doing the same through newspapers, TV, and the Internet.</li> </ul>	15 mins

5.	<p><b>We are coming to the end of this training session.</b></p> <p>At the beginning, we said that we would talk about the need for women to have access to and control over land and other assets and the impact this has on poverty reduction.</p> <p>Raise your hand if you agree!</p> <p><b>Now please tell me if this session has gone well.</b></p> <p>Put a tick or mark against the face on the chart. This will tell me what you think.</p> <p> = Session has gone well. I have learnt something new.</p> <p> = Session has been OK. I could have learned more.</p> <p> = Session has not gone well for me. I haven't learned very much.</p> <p><b>Is there anything else anyone would like to say?</b></p> <p><b>Thank you all for attending.</b></p>	10 mins
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**Total time: About 2 hours**

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## TRAINING MODULE 2

### Understanding Women's Economic and Social Contribution to Effective Poverty Reduction

#### SESSION 4 Women's Access to Savings and Loans



Mildred Rafina Boyi Photo: C. Wills

*“With the training today, I can help other women to improve on budgeting and where to save. I have discovered how to control funds especially the business line and how to refund a loan. I have gained ability and if the training can continue, I will be a worthy teacher to others. I hope to learn how to make more, different products such as wood carving”. Mildred Rafina Boyi, Kenya*

#### **Objective**

To create awareness and understanding of how group savings and loans can contribute to poverty reduction.’

#### **Learning Outcome**

Participants understand how to organize a basic group savings and loans scheme.



## SESSION 4:

### WOMEN'S ACCESS TO SAVINGS AND LOANS

	Activity	Timing Guide
	<p><b>Welcome and Introduction</b></p> <p>At the start of every training session, the facilitator takes time to make sure that everyone is comfortable and that participants know each other by name. S/he invites a person to open the session in a manner in keeping with local custom.</p>	5 mins
1.	<p>In this session, we will talk about how group savings and loans work.</p>	5 mins
2.	<p><i>(The facilitator asks the participants to share their experiences of group savings and loans schemes).</i></p> <p>Groups savings and loans schemes may be as rotating savings known in some places as a “merry go round” where each group member contributes a fixed sum every week or month and one group member takes the loan for a fixed period on a rotating basis. Others may have had access to micro-finance institutions for group loans.</p> <p><b>There are many different types of financial arrangements both formal and informal. However, it is often easier to access finance as a group. Having a group bank account, as many of the producer groups in Fair Trade do, makes it more attractive for banks to extend credit and loans. Each member of the group is responsible for ensuring that the members pay back the money.</b></p>	15 mins
3.	<p><i>(The facilitator asks the participants to form small groups of five people, then asks them to come up with a way in which they would see a group savings and loan arrangement benefitting their group. Groups can discuss the following questions):</i></p> <ul style="list-style-type: none"><li>• Why do it?</li><li>• How to do it?</li><li>• When is it a good idea?</li><li>• What are the conditions for success? (KIT)</li></ul>	45 mins



**4. Feedback Session**

*(Each group feeds back to the whole group on what they discussed in their small group. The facilitator gathers the ideas from each small group on a flip chart paper under the four headings):*

Why?	How?	When	Conditions for success
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**Answers may include**

**Why?**

- Access to finance can benefit women, enabling them to grow their businesses, empowering them, and giving them a voice in decision-making.
- Women are known to be credit-worthy and efficient in undertaking business deals when they have support. Despite this, it is difficult for women to access finance.

**How?**




- The group members pay in a fixed contribution to group savings fund every month. The savings are used to buy raw materials in bulk, e.g., raffia for making baskets or cloth for making bags. When the group sells the products, the funds are put back into the group savings fund. Over time, the amount of savings in the fund will grow and members will be able to make other investments, e.g., in equipment or tools.

**When?**

- This is best done when the group has already formally registered and has a group bank account. There is likely

30 mins

	<p>to be trust among group members, which is important when it comes to handling money in a collective way.</p> <p><b>Conditions for success:</b></p> <ul style="list-style-type: none"> <li>• The group should agree on clear rules for itself about what the savings can be used for.</li> <li>• Good recordkeeping is essential to keep track of who has paid in money and what the savings have been used for.</li> <li>• The money has to be returned to the savings fund once the products are sold, or else the money will soon run out and the savings idea will fail (KIT Agri-ProFocus).</li> </ul>	
5.	<p><b>What ideas do you have to improve on or start a savings and loans scheme?</b></p> <p><i>(Facilitator invites participants to propose ideas).</i></p> <p><b>These could include:</b></p> <ul style="list-style-type: none"> <li>• Holding a special meeting to agree on the rules for your group savings and loans.</li> <li>• Getting advice from a micro-finance institution like BRAC or from your local bank manager.<sup>1</sup></li> <li>• Decide who is going to be responsible for making sure that the records/bookkeeping are set up properly.</li> </ul>	15 mins
6.	<p><b>We are coming to the end of this training session.</b></p> <p>At the beginning, we said that we would talk about the benefits of group savings and loans and how this can contribute to poverty reduction.</p> <p>Raise your hand if you agree!</p> <p><b>Now please tell me if this session has gone well.</b></p> <p>Put a tick or mark against the face on the chart. This will tell me what you think.</p>	10 mins

	 = Session has gone well. I have learnt something new.  = Session has been OK. I could have learned more.  = Session has not gone well for me. I haven't learned very much.	
	<p><b>Is there anything else anyone would like to say?</b></p> <p><b>Thank you all for attending.</b></p>	

**Total time: About 2 hours**

## FOOTNOTES

- 1 BRAC: Bangladesh Rural Advancement Committee (which now has offices in a number of countries in Africa)

## REFERENCES

Agri-ProFocus Network. Gender in value chains. Available at: <http://agriprofocus.com/gender-in-value-chains> (accessed July 10 2015).

# NOTES

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**About WIEGO:** Women in Informal Employment: Globalizing and Organizing is a global research-policy-action network that seeks to improve the status of the working poor, especially women, in the informal economy. WIEGO builds alliances with, and draws its membership from, three constituencies: membership-based organizations of informal workers, researchers and statisticians working on the informal economy, and professionals from development agencies interested in the informal economy. WIEGO pursues its objectives by helping to build and strengthen networks of informal worker organizations; undertaking policy analysis, statistical research and data analysis on the informal economy; providing policy advice and convening policy dialogues on the informal economy; and documenting and disseminating good practice in support of the informal workforce. For more information visit: [www.wiego.org](http://www.wiego.org).

Launched in 2012, **Securing Economic Rights for Informal Women Workers** seeks to strengthen the organizing and leadership capacity of women working in informal employment so that they gain economic self-reliance and increase their participation in politics, governance and management. As part of this project, WIEGO's Global Trade Programme, in partnership with leading Fair Trade organizations in Africa, initiated *Developing Leadership and Business Skills for Informal Women Workers in Fair Trade*. The focus is on developing both leadership and business skills for informal women workers involved in fair trade activities in Ghana, Kenya and Uganda. This project has received support from Funding Leadership and Opportunities for Women (FLOW), Government of the Netherlands, Ministry of Foreign Affairs.



Ministry of Foreign Affairs of the  
Netherlands