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Work Package 4.1 Young Roma as actors of change

CSCD Training Modules on Gender Equality

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INTRODUCTION

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The Training Modules are developed in a way to serve as a basis for providing training to Roma youth, included in the project “Gender Equality and Antidiscrimination for Roma - GEAR”, after tailored assessment of their needs. In addition, the content corresponds with the topics that are to be treated by the web-radio that is going to be developed and established in all partner countries of the respective project partners: Arci Solidarietà Onlus and Digivis - Italy, Internationaal Comité - Belgium, Center for Sustainable Communities Development - Bulgaria and APEL Service Association - Romania, Italy

1. Training Objectives:

- a. To empower Roma youth, both girls and boys, by fostering cognitive and technical tools to support their emancipation and awareness on gender relations
- b. To foster women emancipation and help the youngsters and young adults to develop awareness about gender equality
- c. To support the engagement of men and boys as allies to combat gender stereotypes

2. How to use the Modules?

- a. Length of the courses – 8 meetings of 2 hours each
- b. Trainers have to use this compendium of Modules as reference material and may adapt training activities to suit their contexts and needs of the target group
- c. The author is providing theoretical material with the purpose to support the trainer with background information and some instructions on how to plan, organize and implement the training and the possible training methods that may be used. Trainers might use different instruments of the training methods.
- d. At organizational level, the training should influence achievement of desired attitudes towards learners’ improved performance in the area of gender. Training should encompass Knowledge, Attitude, Skills and Habits (KASH). The training needs should focus on these four key features. It is also in these features that the impact of training is evaluated.

Knowledge

Knowledge refers to new information on the subject, additional insight on the topic and awareness created during the learning process. It should be ensured that required knowledge is relevant and useful.

Attitude

Attitude refers to change of view, perceptions and/or opinion on a given topic. This change should be positive to enhance learning. The attitude will also enable the participants to deal with the influencing factors and become gender sensitive and gender responsive. Knowledge acquired during training will enable participants to adopt positive attitude during the web-radio sessions.

Skills

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Skills refer to the technical know-how. These skills range from human resource management and behavior. Skills improvement is the core of performance-oriented training. It is where performance indicators are pegged at the training needs assessment, time, development of the curriculum, monitoring of training and finally the evaluation of the training and follow-up. The skills performance indicators should focus on the training needs/ gaps which translate to the impact of training.

When developing training programs, it is important to segment skills in two categories as follows:

- General skills that participants should have in gender equality issues to lead them in their life.
- Relevant skills based on assessment and which are for immediate use.

The trainers should focus on the second category. Participants will be happy to learn skills that are relevant and of immediate use in their work with the web-radio. This is where we draw the key learning points.

Habits

A habit is a change in behavior that occurs as a result of gaining knowledge and skills. Learning will take place more effectively if the training is designed using participatory learning approach, better known as Participatory Learning in Action (PLA). This approach requires that the training is conducted using participatory methods and appropriate and relevant training materials, with minimal theoretical/academic handouts.

- e. The following training methods can be used alone or in combination: brainstorming, discussions, lecture/talk, question and answer session, role-plays, case study.

1. Brainstorming

What is brainstorming?

A topic is written on the flip chart. Participants give their ideas on the topic. These are listed on the flip chart. The ideas are then sorted out and linked to the main subject of the topic. There are no wrong answers.

Why use brainstorming?

- To switch the course from one subject and focus on the next
- To examine the width of a subject
- To create a lively atmosphere
- To get a lot of ideas quickly

When to use brainstorming?

- At the start of a new topic
- When learners are encouraged to come up with new ideas

2. Discussions

Be flexible with the timing and sequence of the discussion phases:

- Identify the problems
- Identify the cause
- Identify how the problem could have been avoided
- Identify possible solutions

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3. Lecture/talk

A lecture is where you stand in front of your audience and deliver the material by talking to them.

4. Question and answer

Why use question and answer?

- To maintain interest in a topic
- To avoid any obstruction - this is very helpful for starting specifically gender equality topics' training: giving the audience first a space to express any opinion – usually they demonstrate low level of knowledge and understanding on the issue, you can provide after that statistics or analyses in favor of your thesis that will block any further resistance
- To find out about the experience of the group
- To check their understanding
- To help someone come to a conclusion

When to use question and answer

- Whenever you are talking to a group of participants and want to keep everyone involved and thinking
- To introduce a new topic

5. Role play

What is a role play?

A role play is a method whereby participants use drama to convey a message. This is in order to have a simulation of a real-life situation in an interesting manner.

Why use a role play?

- To allow a player to practice reacting to conflict and other stressful situations •
To gain insight into human interactions
- To help a learner modify his/her own behavior patterns by getting feedback from others who have watched him/her play a role

- To open up communication channels to release some of the inhibitions which may otherwise hinder open and relaxed discussions on some gender issues.

When to use the role play

- Effective role playing can take place in almost any setting
- Role playing is a very useful training technique, which can be employed in almost any training context.

6. Case study

A case study is where a real-life situation is summarized in the form of a story so that participants can identify the issues in it and suggest appropriate courses of action.

MODULE 1: Intercultural Sensitivity: Diversity and Equal Opportunities

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The Module can start with a brainstorming on “The biggest dangers in the world today that people must care for”, followed by a conversation around these possible ones:

- Misinformation /Artificial intelligence/Fake news
- Extreme weather/climate changes and biodiversity loss/loss of natural resources • The

division of societies: poor/rich - increasingly dissolving North-South divide; men – women wealthy/equality division as well

DAVOS - research: after the pandemic, the wealth of the rich has increased by 50%, and 4.7 billion people have become poorer by 60% in the world!

After 10 years, 60% of the labor places will be threatened by AI and this will lead to even faster enrichment of the countries of the North.

The Online World

The online world has created more opportunities for cross-cultural learning, but also more opportunities to use offensive language anonymously. While people from different parts of the world can connect instantly, can learn from each other and champion common causes, the online world also carries the risk of hate speech and facilitating the spread of stereotypes and prejudice. Social media companies are developing ways to automatically identify and block hateful posts and allow users to report them. However, the impact of these moves is very limited as they do not address the underlying problems. Intercultural education is a useful tool to change attitudes, break down stereotypes, provide counter-narratives and online training to combat hate speech and promote intercultural communication through dialogue. For example, the No Hate Speech Movement provides tools to reduce acceptance levels of hate speech and intolerance locally and internationally

Culture and Identity

The way we view culture has consequences for the interpretation of cultural reality; it affects our

interactions with other people and the way we understand our identity and the identities of others. Culture is an important aspect that shapes our worldview and our interpretations, along with other aspects such as living conditions, gender, sexual orientation, socio-economic status and various other situations. A person's identity is determined by both self-identification (how we identify ourselves) and hetero-identification (how others identify us). At the individual level, identity is strongly related to the need to connect with other people, with society as a whole, and with the perception of one's own autonomy. More often than not, the identity that a person adopts is different from the identity that is "given" by others

Institutional definitions of cultural diversity

In 2001, UNESCO adopted the Universal Declaration on Cultural Diversity (UNESCO 2002). The first two articles define cultural diversity as follows:

Article 1 – Culture takes different forms in time and space. This diversity is embodied in the uniqueness and multiplicity of identities of the groups and societies that make up humanity. As a source of exchange, innovation and creativity, cultural diversity is as necessary for humanity as biodiversity is for nature. In this sense, it is the common heritage of humanity and must be recognized and affirmed for the benefit of present and future generations.

Article 2 – In our increasingly diverse societies, it is essential to ensure the harmonious interaction of people and groups with multiple, diverse and dynamic cultural identities and their willingness to live together. Policies for the inclusion and participation of all citizens are a guarantee of social cohesion, the vitality of civil society and peace. Thus defined, cultural pluralism gives political expression to

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the reality of cultural diversity. Inseparable from the democratic framework, cultural pluralism favors cultural exchange and flourishing.

The motto of the European Union "United in Diversity" aims to promote the idea that "through the EU, Europeans are united to work together for peace and prosperity and that Europe's many different cultures, traditions and languages are a positive asset for the continent".

In 2008, the Council of Europe adopted a White Paper on Intercultural Dialogue, which stated that an intercultural approach offers a promising model for managing cultural diversity based on individual human dignity: Managing Europe's Growing Cultural Diversity – Rooted in History on our continent and reinforced by globalization – in a democratic way has become a priority in recent years.

How do we respond to diversity? What is our vision for the society of the future? Is it a society of segregated communities, marked at best by the coexistence of majorities and minorities with differentiated rights and responsibilities, loosely bound by mutual ignorance and stereotypes? Or is it a vibrant and open society without discrimination that benefits us all, marked by the inclusion of all residents in full respect of their human rights? The Council of Europe believes that respecting and promoting cultural diversity, based on the values on which the Organization was founded, are essential conditions for the development of societies based on solidarity. (Council of Europe 2008b)

Stereotypes are generalized, oversimplified, or exaggerated beliefs about a group of people. A stereotype is an "image in our mind" that determines how we have certain beliefs about a person,

just because that person belongs to a certain group. A stereotype is not a category, but a fixed idea or belief about that category, a cognitive representation of a social group and its members. Stereotypes are born out of the need to categorize the world into clear and simple groups. Categorizing saves information processing time, satisfies the need to understand and predict actions, and makes people feel better (because they usually think their group is better than other groups). At the same time, this simplification of the world leads to a partial and inadequate understanding of it. When we base our perception on stereotypes, we categorize others based on a few easily identifiable aspects and believe that most people in that category are similar to each other but not similar to people in other categories.

The stereotype acts as a filter of information and assigns a standard of behavior to all members of a certain group, triggering prejudice and blocking the possibility of real dialogue between members of groups that are perceived as different.

Prejudices are negative attitudes of rejection toward members of a group based on the simple fact that we see them as belonging to that group. A person can be prejudiced against someone based on characteristics such as perceived race, gender, ability, ethnicity, nationality, religion, age, social status, sexual orientation, etc. Stereotypes and prejudices make us act like this: we do not see before we define, but we define before we see! Therefore, based on our pre-defined definition of other people, we unconsciously choose to see only aspects that confirm our stereotypes and prejudices. This is a selective interpretation of reality. When we meet people who are different, we tend to choose the preferred knowledge, the knowledge that confirms our stereotypes.

Discrimination: While stereotypes are cognitive structures and prejudices are attitudes based on value judgments, discrimination is about behavior. It is unfair behavior towards members of a group based on prejudices that exist against that group.

There are different types of discrimination:

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Direct Discrimination - policies and behavior that intentionally differentiate by cultural affiliation and harm certain groups.

Indirect discrimination - a standard that is apparently neutral, but in fact those using it know that a certain group cannot meet the standard; for example, a certain dress code that is either too expensive for some socio-economic groups or not in line with their religious practices.

Structural discrimination – A complex form of discrimination in which state institutions and structures fail to provide adequate services and equal opportunities to people because of their cultural affiliation. It continues because state institutions fail to recognize and address its existence and causes, and do not act to redress historical injustices perpetrated against specific groups of people.

How we oppose discrimination

Many people are discriminated against on more than one basis. This is called multiple discrimination or intersectional discrimination. For example, a disabled Roma woman may be discriminated against on the basis of her disability, ethnicity and gender. Our identity is multifaceted and recognizing how the different aspects of our identity interact is important to combating discrimination. A one-sided approach to discrimination fails to understand the diversity within a particular cultural group and the complexity of people's identities

There are certain aspects that are clearly visible at the societal level that can be seen as "red flags"

signaling that more needs to be done to combat discrimination and develop intercultural societies.
Examples:

- Access to human and social rights:

Do all people have access to quality services in all areas of life?

Can they fully enjoy their rights?

Can they be active citizens and contribute to the development of society?

- Presence in public spaces.

The visibility of people belonging to different minorities means that they are not segregated or excluded. This shows that they are seen as equal citizens and that their presence and contribution to society is valued.

For example, are they:

– in the news (but not as scapegoats for all of society's problems);

– in the entertainment industry or advertising (but not as an alibi for diversity);

– at public events;

– in textbooks;

– in political positions, in the government? And if they are, is the ratio comparable to their ratio in society?

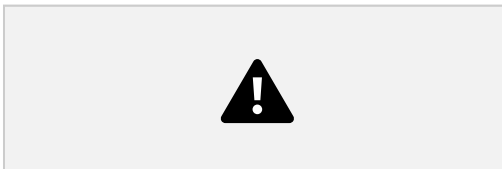
- Cross-cultural connections.

Do people belonging to different cultural groups, abilities, genders or sexual orientations live together with the majority in an intertwined relationship, or do they live separately, segregated?

Attitudes and feelings

- Acknowledging the identities of others – Noticing how others have different identities and accepting their values and insights. This means accepting the complexity of reality and people, dealing with ambiguous situations and conflicting opinions.

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- Respect for Otherness – Showing curiosity about others and a willingness to question what is usually taken for granted and seen as 'normal'. It starts with trying to understand others, recognizing their identity and refraining from prejudging them. It involves a willingness to reevaluate one's own values, beliefs, and behaviors, rather than accepting that they are the only correct ones.

- Empathy – the ability to take someone else's point of view, imagine their thoughts, feelings, opinions and motives and take them into account in our own actions.

- Identifying positive and negative emotions and relating them to attitudes and knowledge – Self awareness and self-knowledge are important parts of emotional intelligence.

- Being sensitive to modes of communication – Recognizing different modes of communication that exist in other languages or other ways of using the same language. Includes the ability to recognize various verbal and non-verbal cues and to negotiate rules appropriate for cross-cultural communication

Gender equality means that women have the same opportunities in life as men, including for

participation in public life. Gender equality is also related to the honest and fair distribution of benefits and responsibilities between women and men. Males and females have different needs and capabilities and that those differences have to be identified and resolved in a manner which adjusts the inter-sex imbalances.

Gender-based justice means the recognition of men's and women's different needs and interests, which requires a redistribution of power and resources.

Gender equality is a safeguard for the universal human rights of women and men, as well as for some of their specific rights. For instance, the labour rights of pregnant women and working mothers will be observed because gender equality embraces and recognises the different needs and interests of men and women stemming from their biological specifics.

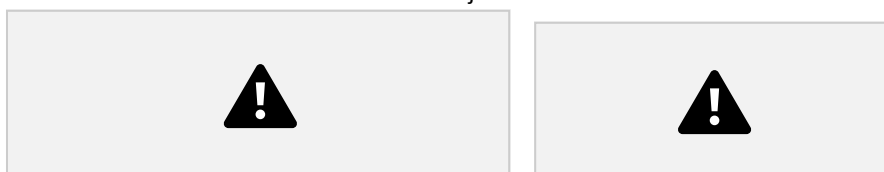
Gender equality will ensure women's broader participation on the labour market and enable women to take high managerial positions. This will result in their involvement in decision-making, which, in its turn, would allow the inclusion of new viewpoints in the handling of issues and difficult cases.

On the average, women spend 2/3 of their working hours in unpaid activities, which include their household duties, against 1/3 of unpaid working hours for men. Equality of genders in the economy will lead to a more equalised distribution of resources: time, income, career opportunities.

Women's economic independence is an important prerequisite for a decent, violence-free life. The economic dependence of women on their husbands and partners is considered one of the main reasons driving men to commit violence or put their female partners under control, while women would swallow this suffering for the fear of losing their financial support and thus, their security, which is actually in question.

Last, but not least, gender equality ensures the unbiased choice of education and profession, which contributes not merely to the satisfaction of needs pertaining to physical survival and security, but of the need for self-respect and self-fulfilment. This means that women must be encouraged and supported to pursue professional development in areas like the IT sector, engineering, academic and

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scientific work, while men must be encouraged and supported to penetrate the care sector (child care, social work) and school education. A bigger number of men teachers in primary and secondary school will exert positive impact on the gender socialisation of boys and girls, as the male behaviour model is almost unrepresented in schools.

Discrimination on the grounds of sex – Systematic unfavourable treatment of individuals based on their sex, which results in the denial of rights, opportunities or resources.

Sexual discrimination (also known as 'sexism') is a complex of prejudices and manifestations of discriminatory and/or hateful behaviour to individuals on the grounds of their sex, but the term may also refer to the general division of people based on this criterion.

According to sexist ideas and bias, sexes exhibit basic differences, which predetermine the different social roles, different degrees of sexual freedom and a different legal status for men and women. These theories refer to various beliefs and models of thinking:

- The belief that one sex is superior to the other;
- The binary understanding of sexes: each person belongs either to one or the other sex and may not possess any features of the opposite sex;
- Stemming from the above, the idea of stereotyping the concepts of ‘masculinity’ (a gender role) for men (as a sex) and the concept of ‘femininity’ (a gender role) for women (as a sex).

Sexist thinking, in the general case, is in favour of the male sex but its direction can sometimes be reversed. Women are often believed to surpass men in certain activities (such as housework, raising children, needlework, etc.), while men surpass women in all other areas of life. As a result, women are refused access to certain professions and, in some countries, they are deprived of education and of any social expression.

On a legislative plane, the developed states (mainly Western societies) invest efforts to fight sexist behaviours through anti-discrimination laws, especially concerning the workplace, because, irrespective of development, sexism in social areas and social stereotypes still affects them.

Access and control – The productive, reproductive and social roles require the use of resources. As a whole, women and men have different levels of access (opportunities to make use of the same thing) both to the resources required for their work and fulfilment, as well as to control over such resources. Resources can be economic, such as land and machinery; political: such as representation, leadership and legal structures; social: care for the children, family planning, education.

The purpose of the suggested exercises is to provide trainees with certain definitions related to gender equality and to understand benefits of such equality.

Exercise No. 1

Exercise duration: 40 minutes

Required materials: posters, markers

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Exercise description:

1. Trainees split into groups (of 4-5 members). Each group is provided with the definitions of: *gender equality; gender division of labour; access and control; discrimination on the grounds of sex.*
2. The groups work on the definitions and, based on their reflexion, list the possible benefits of gender equality. For better clarity and consistency, the benefits for men and for women, respectively, are listed separately.
3. After the groups complete the assignments, they nominate speakers to present their work.
4. The peer trainers open up a discussion in the big group to additionally clarify and complete

the list of benefits resulting from gender equality. Questions for discussion:

- For whom is gender equality important? For men or for women? Why?
- How do women and how do men benefit from gender equality?
- How does gender equality impact power relations in society?
- What type of family and career restrictions to women and men does gender equality eliminate?
- What in the *gender equality* concept is key to the fulfilment of women's and men's needs?
- How does gender equality foster the freedom of choice – the choice of education; the choice of profession; the choice of leisure activities, etc.?

Exercise No. 2.

Exercise duration: 40 minutes

Required materials: posters, markers

Exercise description:

1. Trainees split into groups (of 3-4 members). Each group is assigned to depict *gender equality* with a metaphor.
2. Firstly, every group discusses what „gender equality” is and each group member shares with the rest what he/she understands by “gender equality”. Secondly, every group decides on the metaphor they would use to depict *gender equality*.
3. The groups present their metaphors of gender equality and provide arguments in support of the metaphors they came up with.

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4. Trainers hand their peers definitions of ‘*gender equality*’ and ‘*discrimination on the grounds of sex*’ and steer the big group into discussion.

Discussion questions

- Based on the suggested definitions, in your view, to what extent does gender equality exist in our society? What does society lack, which prevents it from attaining full gender equality?
- How will society change if full gender equality existed?
- In what way is gender equality related to the freedom of choice: the choice of education;

choice of profession; leisure activities, etc.?

MODULE 2: Sex & Gender. Gender-based Stereotypes and Prejudices impact on young people's choice of profession

Sex & Gender

Gender: Refers to roles, behaviors, attributes and opportunities that society considers appropriate for 'women' and 'men'. Genders are socially constructed, learned through socialization processes and vary across culture/societies and change over time.

Sex: it is assigned at birth on the basis of a binary medical norm in conceptions of women and men.

What is a stereotype?

A stereotype is a set of simplified generalisations about a group, which are taken to be real and genuine facts and influence others' attitudes towards the entire group or towards its individual members.

Stereotypes are amongst the most important schemes for acquiring orientation in a social environment. They can be generated on the basis of our own observations, but would more likely be the result of the influence of the significant others, such as family, friends, teachers and the media. Stereotypical thinking is a normal process, it is thinking in terms of 'categories', which helps us to sort out and simplify or to summarise the information we receive. However, stereotypical thinking can be charged with danger if we turn out incapable of differentiating the individuality of people and things.

Gender stereotypes are simplified and standardised concepts about feminine and masculine roles. They can be learned at home, at school or taken from the media. Stereotypes influence the manner in which people live, work and treat themselves and others, as well as the manner in which they are being treated by others. How an individual would find a way to fit in the existing stereotypes influences his/her self-esteem and his/her will for development and self-expression.

The expectations nurtured by people towards one or the other sex are acquired during childhood and adolescence, in the course of socialisation, when children witness the distribution of roles within the family; how girls and boys are rewarded at school when they commit to different activities. The media

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are yet another powerful formation tool for value-based attitudes, which strongly influence the perceptions of young people. All this has an inevitable impact on the educational and professional choices young people make. In most cases, their choice is limited by the existing attitudes to what a woman must or must not do; what a man must or must not do; what women can do and what men can do.

Overall, gender stereotypes depict women as caring and considerate, which, as a rule, ensures them with employment in care-related professions – for instance, as social workers, kindergarten teachers, medical nurses, etc. Men are perceived as leaders and professionals, whose minds are

capable of grasping and solving various logical problems, which makes them suitable for the professions of an engineer, an architect, a computer programmer, etc.

The purpose of the suggested exercises is to let trainees find for themselves how gender-based stereotypes can influence professional choices and discuss the consequences of such influence.

Exercise No. 1

Exercise duration: 40 minutes

Required materials: posters; markers

Exercise description:

1. Trainees split into small groups (5-6 people per group).
2. Each group receives a poster separated in three columns. The text: „Acts as a man” or „Acts as a woman” will be written in the upper part of the middle column (some groups will receive a poster saying „Acts as a man”, while others will get an “Acts-as-a-woman” copy). In this column trainees will make a list of what it means to act as a man or as a woman.
3. In the left column, trainees will write what people might say or do if anyone was not acting as a man or as a woman, as specified in the middle column. This part of the activity might invoke the use of words and expressions on the verge of hate speech, which is why the trainers might need to establish a no-hate-speech rule and ban the use of obscene words.
4. In the right-hand column, trainees list the professions, which they would choose if they had to act in line with the descriptions in the middle column.
5. The groups work for 15 minutes; after which they have 5 minutes more to make group comments of the lists they compiled.
6. Group speakers present the output of the smaller groups to the whole class. 7. After all group work is presented, trainers encourage a discussion amongst their peers.

Questions for discussion:

- Do any gender stereotypes transpire in the group work?

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- What feminine and masculine stereotypes can be derived from the lists of the groups? •
How and where do we learn about the roles of men and women?
- What is one or the other sex expected to do?
- Do these roles and perceptions of ‘masculine’ and ‘feminine’ behaviour restrict us in our choices of life activity and profession or do they help us in these choices?

- Did any of the participants in the training ever make a choice other than the choices pertaining to their sex with regard to education, hobbies, leisure activities, a dreamed profession? Did any consequences ensue from their choice and what?
 - Do trainees know of any people who had defied gender stereotypes and confronted them by action (choice of profession)?
8. Trainers summarise that stereotypes impact the manner in which people live, work and treat themselves and others, as well as the manner in which they are being treated by others. On numerous occasions gender stereotypes have a negative impact on the assessment of one's own capabilities because they subconsciously pre-programme our minds about what we must and mustn't do, depending on whether we are girls or boys, women or men. However, this limits our freedom to choose what to study and where to work, and how to develop on a personal plane. The bravery to challenge the expectations attributed to our sex and to follow our hearts and dreams may result in certain inconveniences, but it will certainly bring a much greater satisfaction and joy of what we can achieve.

Exercise No. 2

Exercise duration: 40 minutes

Required materials: copies of the *List of Professions* (as necessary), posters, markers

Exercise description:

1. Each trainee receives a copy of the *List of Professions* where they note if the respective profession is suitable for males, for females or for both sexes by circling the right answer. Working time is 10 minutes.
2. After the work on the *List* is completed, the trainers invite their peers to share what they've circled in it. While they are sharing, on a poster containing the same list, information is input about the number of times each profession was marked as 'feminine', 'masculine' or 'suitable for both sexes'.
3. The trainers summarise which professions have scored highest in terms of their 'suitability' for males or females only, or for both sexes.
4. Trainers invite their peers to discuss the results.

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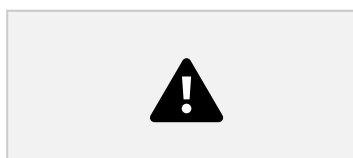
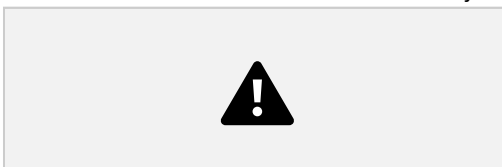


Questions for discussion:

- Why have these professions... (listed according to their ranking) scored as suitable for males or females, or for both sexes? Please provide supporting arguments!
- Which professions are related to care and involve working with people? Whom are they most suitable for, according to the list: men or women?

- Which jobs are related to technical work or technologies? Whom are they most suitable for, according to the list: men or women?
- Which professions enjoy a higher status and how many of them have been marked as suitable for men or for women?
- Which professions would potentially get a higher pay? How many of them have been marked as suitable for men or for women?
- Which professions require a better education (a higher degree of education)? How many of them have been marked as suitable for men or for women?
- Are „men” or „women” allowed a wider choice of professions according to the list? What is the reason for this result? Are there any circumstances of life, which impact the results? Are there subjective reasons for both men and women, which predetermine the suitability of the professions on the list for one sex primarily?
- Why are certain professions traditionally described as „feminine”, and others – as „masculine”?

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LIST OF PROFESSIONS

Circle the answer, based on the suitability of professions
for women, for men or for both sexes

PROFESSION	SEX
------------	-----

IT specialist	F	M	Both sexes
Primary school teacher	F	M	Both sexes
Construction engineer	F	M	Both sexes
Scientific worker	F	M	Both sexes
Fashion designer	F	M	Both sexes
Banker	F	M	Both sexes
Bank cashier	F	M	Both sexes
Nutritionist	F	M	Both sexes
Mechanical engineer	F	M	Both sexes
Social worker	F	M	Both sexes
Librarian	F	M	Both sexes
Speech therapist	F	M	Both sexes
Nursery school teacher	F	M	Both sexes
Nurse	F	M	Both sexes
Driving instructor	F	M	Both sexes
Software engineer	F	M	Both sexes
Computer hardware engineer	F	M	Both sexes
Software architect	F	M	Both sexes
Architect	F	M	Both sexes
Financial analyst	F	M	Both sexes
Sports journalist	F	M	Both sexes
Philologist	F	M	Both sexes
Dental assistant	F	M	Both sexes

At the end of the discussion, peer trainers summarise that gender stereotypes inevitably influence the choices we make, including the choice of profession. Skills, however, are not gender-specific, this is why all professions, especially those requiring intellectual abilities, are suitable for both women and men. It is young people's personal judgement, which steers them in the preferred direction.

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MODULE 3: Gender Division of Work – Economic Consequences of Gender Inequality

Although many states have long ago departed from the classical patriarchal model, the norms of the

patriarchal society still have an imprint on people's attitudes. A woman is primarily expected to be a good housewife and a mother, to take care of the home and the family, to ensure an atmosphere of family warmth and bring family members together. A man is still perceived as the figure responsible for the family's sustenance and support. These attitudes put pressure on many women to abandon their professional and career pursuits, while men are goaded by the expectations of becoming the main income source for the family.

Women face bigger challenges in combining their professional and family lives. Irrespective that having a part-time job is a matter of personal choice, women most often resort to it in order to balance between employment and family duties. All of this has a negative impact on women's opportunities and impairs their chances for career growth. It is women, who have to make a 'compromise in the name of the family' more often than men.

Education is an important factor, which exerts a huge influence on the choice of career and professional fulfilment. However, teachers' and parents' expectations about students' abilities and achievement, as well as about their behaviour at school and in society, are strongly influenced by stereotypes. Boys are expected to be more difficult to handle – absent-minded, naughty, disobedient, while girls are perceived as attentive, meek, diligent. These stereotypes are more and more often refuted by reality, but still, many girls and boys opt for educational and career choices reflecting men's and women's traditional roles. Girls are often encouraged to pick a major in areas traditionally perceived as 'feminine', which, for exactly the same reason, go together with a lower social status and, respectively, a lower income.

Traditionally, and almost uncritically, it is accepted that girls are doing less well in mathematics and that they have no aptitude for the exact sciences, but they are good at reading, writing and narration. With boys, it is exactly the opposite – they excel in math and the exact sciences, but they underperform in the humanities. These educational gender stereotypes often transform into self fulfilling prophecies, which limit both sexes' development opportunities since childhood. Young people are particularly prone to the effect of stereotypes, which do not merely influence their views about the people around them, but shape their perception of themselves, of their abilities, of the boundaries they have to observe. Therefore, in almost any country, girls prevail in the university majors like teacher training (education), healthcare and social work, the humanities and arts. Boys choose mainly technical areas like engineering and computer sciences.

Women often get a lower payment for doing work of equal value to that of men. One of the main reasons is the manner in which women's and men's skills are assessed. Any work, which requires similar skills, qualifications and experience, is usually underpaid and undervalued when done by women.

Women often face harder challenges in finding a job, especially if they apply for higher positions, because employers fear that they might be incapable of fast and critical decision-making, that they and would be more emotional, indecisive and impractical than men, and, last but not least, they might

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go on maternity leave. All this results in the so called „glass ceiling”, which impedes women's career development and access to top executive positions.

Women make up the better part of the unemployed labour force worldwide, while those who work, pertain to the informal sector. The roles of a woman as a mother and a housewife are dominant in the general perception of the female sex, whereby, a woman is expected to spend longer hours at home where her main responsibilities and duties cluster. This is the reason for women's impeded access to the labour market and for the lower payment they get for doing work of equal value to that of men.

The purpose of the suggested exercises is to allow trainees to understand what type of economic consequences might be generated by gender inequality, as well as to consider how gender stereotypes of men's and women's roles raise invisible barriers to the career development of women and limit the balanced inclusion of men in family duties, together with women.

Exercise No. 1

Exercise duration: 40 minutes

Required materials: role cards; a list of statements

Exercise description:

1. Trainers hand out role cards to the trainees – one card per participant (cards can be repeated). They must not be shown to the rest of the participants.
2. Trainers invite participants to read their cards and act 'in character'. To help them, trainers read out some of the following questions, pausing after each question, allowing participants to think and acquire a better understanding of their character and his/her life:
 - What was your childhood like? What games did you play? What were you dreaming of? What kind of dreams did your parents have for you? Which was your favourite subject in school? Were teachers encouraging you towards higher achievements in your learning and in what way?
 - What does your daily routine look like now? Where do you go in your free time? What do you do in the mornings, at noon and in the evenings? Are you financially provided for? How much do you earn per month?
 - What are you excited about and what do you fear? What do you dream of?
3. After that, trainers invite participants to line up together.
4. Trainers read out a list of situations and events. Every time, when trainees feel their reply to a certain statement would be 'yes', they make a step forward. Otherwise, they stay where they are.



5. Trainers read out the situations one by one and pause, allowing trainees to move forward and consider their position amongst the rest of the group.
6. Finally, trainers ask everyone to remember the exact spot where they were standing and dismiss trainees, allowing them several minutes to get ‘out of character’ prior to making a wrap-up with the entire group.

Wrap-up and assessment

- What happened and how did you feel throughout the activity? What did you learn? •

What does it feel like when you make a step forward or stay where you are?

- At what time did those of you, who were moving forward faster, notice that others were not moving at the same pace?
 - Can you guess their roles? (At this point in the discussion, participants disclose their roles).
- Was it hard or easy for you to play different roles? What idea did you acquire of the person, whose character you played?
- Was society reflected in your acting in any manner whatsoever? In what manner?
- Trainers invite their peers to think if the society where they live ensures better chances and for whom – for men or for women? What can be done as a first step to address the problem of gender inequality in society?

During the wrap-up and assessment session it is important for trainers to find out where the trainees had found information about the men and women whose characters they ‘enacted’. Did they draw on their personal experience or on other sources (news, books, jokes)? Are they sure that the information about the characters, whom they had personified, was genuine? To what degree did the gender stereotypes and prejudices about the roles and qualities of men and women affect their depiction of character?

ROLE CARDS:

- You are a man working in a software company and earning a lot of money but you decide to set up your own company.
- You are a man with a degree as a primary education teacher. You have never practiced your profession but you feel that this is your vocation and you apply for a job at a school.
- You are a woman applying for a job in a big IT company with 20 more candidates, mainly men. A day before the interview you find out that you’re pregnant.
- You are a woman applying for a managerial position in a construction company and you’re competing with two men.



- You are an attractive young woman who has recently graduated from the Technical University. You want very much to begin work in your field of specialisation but during the job interviews the questions you get are mostly related to your personal life.
- You are a housewife and a mother of two children. You have a degree in accounting but you do not practice your profession because you had to stay at home and take care of your children, who often get sick.
- You are a young woman who has recently earned an academic degree in Mathematics. You dream of a scientific career but your parents advise you to begin work as a teacher because it is a job more suitable for a woman.
- You are a young man who has recently earned an academic degree in Applied Arts. You still have no job where you could apply your knowledge and skills properly, and a female acquaintance, who is a kindergarten director, offers you a job.
- You are a young father. Your wife works in a company where she would not be allowed to take a long maternity leave to raise a kid, and you go on unpaid leave to take care of your child. Your colleagues and friends tell you that you're crazy.
- You are a man who goes for a job interview together with a female fellow student from the Technical University. Your female colleague was the honoured graduate of the class and you know that she is very well prepared for the job for which you are both applying because she's been helping you multiple times during your studies. The employers hire you for the vacancy.
- You are a woman who goes for a job interview together with a male fellow student from the Technical University. Your male colleague was a mediocre student and you have helped him multiple times during his studies. This is why you're convinced that they are going to hire you for the vacancy. However, the employers decide in favour of your colleague.
- You are a woman and you work as a financial consultant with a bank. However, you're the mother of a young child who often falls ill and you are not allowed to be out of work way too often. Your husband is a lawyer and he refuses to stay at home and care for the kid with the argument that a good career means everything in a man's life.
- You are a woman and you work in a big commercial company. You work wholeheartedly and diligently in a team membered predominantly by men. Your duties are the same as those of your colleagues but you're paid a lower salary.

Statements:



Trainers read out the following statements. THE TRAINEES, WHO THINK THAT A STATEMENT IS TRUE FOR THEM, make a step forward. Trainers invite trainees to see how far they moved as compared to the rest of the group.

- Your competence is valued and respected in the society where you live. •

You can easily find a job in your field of specialisation.

- You are confident that you will succeed in your professional fulfilment. •

You can combine your family duties with your professional schedule.

- You are financially independent.
- You are satisfied with your life.
- You feel a successful person.
- You feel the need for professional fulfilment.
- You don't think that life has always been fair to you.
- You think that your gender comes to your aid sometimes.
- You think that your gender is an obstacle sometimes.

Exercise No. 2

Exercise duration: 40 minutes

Required materials: posters, markers

Exercise description:

1. Trainees split into groups (of 4-5 members). Some of the groups are assigned to present 'An accomplished woman', while the other groups have to present 'An accomplished man'. The groups continue their work for 15 minutes.
2. The groups additionally receive the following guiding questions;
 - Is he/she married?
 - Does he/she have children? How many?
 - What is his/her job?
 - What does he/she do in his/her free time?

- What income does he/she earn?
- What challenges does he/she face on a daily basis?

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- Whom/what does he/she rely on if there are problems in the family?
- Whom/what does he/she rely on if he/she has problems at the workplace?
- What are his/her successes?
- How does being a man/woman make life easier/harder for him/her? In what situations?

3. The groups nominate a speaker to present their work.

4. After the presentations of the groups' working outputs, trainers start a discussion within the big group. Questions for discussion:

- Is there a difference between an accomplished man and an accomplished woman?
- How and where is our perception of a woman's and a man's fulfilment manifested? In what areas of action are their accomplishments expressed: in their family, professional, personal or public life?
- Do gender stereotypes affect our perception? In what way?

5. How can gender inequality be explained from the perspective of our understanding about a woman's and a man's accomplishment? (For instance, in many cases, a woman's fulfilment is associated with her role of a mother, while a man's fulfilment is associated with his professional standing).

6. What economic consequences of gender inequality can we derive at the end of the discussion, based on the group presentations. (For instance, what incomes do women and men earn? What is the status of the professions practiced by males and females, etc.?)

MODULE 4: The Story of Violence - GENDER-BASED VIOLENCE AS A CONSEQUENCE OF GENDER INEQUALITY

Gender inequality is at the foundation of gender-based violence. It ensues from the unequal power relations and stems from the control imposed on many women and girls in all corners of the world. Over the years, society has established multiple norms and expectations about men's and women's roles and behaviour. Women are mainly expected to do housework, to extend care, serve everyone else, be patient and meek. Men, on the other hand, are expected to work outside the home, to earn income and provide for the family's support and protection. They are expected to be powerful and strong. The traditional, patriarchal understanding about the positioning of the sexes attributes a

subordinate social status to women, which determines their economic dependence on men; at the same time, however, it burdens men with the expectation and the responsibility for the family's financial support. From a patriarchal perspective, a woman is not supposed to know things well, to be competent, she is not expected to be a professional, and, even less, a leader. For a woman, it is

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important to take care of her relatives, her children, her home, to be devoted to her family and faithful to her husband/partner, who has to provide for the family's financial welfare.

Violence is often used as the instrument for the strengthening and maintenance of gender roles and for punishing those who refuse to observe them. Violence can be both physical, as well as psychological and emotional. Research from the recent years shows that both men and women can be the target of physical and sexual gender-based violence, but women tend to become victims of physical and sexual violence, while men are more often subjected to psychological and emotional violence. However, none of these types of violence is typical only for one or the other sex.

Domestic violence is one of the most widespread forms of gender-based violence. In the 'macho' culture it is quite justifiable to resort to violence, when women fail to observe their 'maternal' or 'wife-becoming' duties. The man, as the head of the family, is the one who determines the rules, exercises control over the resources and manages property. Men can also become the victims of domestic violence, when they fail to fulfil the expectations vested in them, but this happens much less frequently, and they are usually subjected to psychological and emotional violence.

Today, more and more women provide financially for their families. To a degree, this threatens the hierarchy of sexes, but, however, the attitudes of societies and of the various cultural and religious communities to this issue vary around the world.

As a result of power relations and gender discrimination, especially due to patriarchal norms, there are many countries, where women are not allowed to work outside their homes, they are denied control over money and property, their actions are being watched, and their access to information is restricted. In many countries, women have no equal access to education and no chances for professional realisation.

The purpose of the suggested exercises is to enable participants' understanding of the relation between gender inequality, economic dependence and gender-based violence.

Exercise No. 1

Exercise duration: 40 minutes

Required materials: posters, markers; the required number of copies of discussion stories.

Exercise description:

1. Trainees split into groups (of 4-5 members). Each group is provided with a copy of a story for reading, discussing and completing. The groups work for 15 minutes.
2. After that, the groups present their work, their stories and their completed versions.
3. Following the groups' presentations, peer trainers open a discussion on the following

questions: Could we say that the characters in the presented stories are victims of gender based violence? Why? What makes the characters vulnerable? In how many of the completed stories the characters have reconciled with the circumstances? Why did the groups decide this way? In how many of the completed stories, the characters have challenged their circumstances? Why did the groups choose this solution for their character/s? What encouraged the charactersto defy the situation they were in? How do trainees assessthe stories

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against the background of reality: do men and women often get into such situations and how do they handle them? What are the reasons for gender-based violence? The members of which sex fall victims of violence more often? Why, according to you?

4. Trainers explain that ***gender-based violence*** is *every action causing or aiming to cause harm or negative consequences in the physical, sexual, psychological or economic status of an individual, where such actions have been motivated and driven by gender characteristics (or by the victim's sexual orientation and identification)*. The victims of gender-based violence are mainly women and girls, but men can become the victims of such violence as well. Gender-based violence is used as an instrument of instilling gender roles and for the sustainable reproduction of activities, tasks and responsibilities, with regard to which an individual is being perceived as a man or a woman. Gender-based violence maintains the hierarchy of sexes, which positions males into power and women in subordination, both within the family and in the workplace.

Story No. 1

Klara is a young woman who got married recently and has been unemployed for about a year. Ten days ago, she attended an interview for the job of her dreams, which was exactly what she was looking for. Everything goes right and she is offered the job. Prior to signing the contract, she is notified that she has to undertake a commitment not to have a baby within the following two years, as a prerequisite condition for getting an appointment with this company.

Story No. 2

Sylvia and Martin are a family. He has a business of his own, she is a housewife devoted to the education of their two daughters: she takes them to school, to piano and ballet lessons. The family are well-off and can afford everything they wish. Sometimes, however, when Sylvia challenges Martin's statements, he slaps her because he believes that she has no right to oppose him, provided that he does everything to earn Sylvia and their daughters their queenly lifestyle.

Story No. 3

Maya is an intern in a lawyer's office. She works very diligently in the hope to be offered the job after she graduates. One of her male colleagues often comments on her outlooks and never fails to observe that the one thing women can be brilliant at is serving coffee. Once, they find themselves in the office alone and Maya's colleague succeeds to press her against himself and tells her that she could be recruited for the vacancy very easily if she shows she can be kinder to him.

Story No. 4

Peter is a young man who has been working as a kindergarten teacher for two months. Children like him and have great fun with him, he is the teacher inventing the most interesting games. However, a group of parents are not happy with the presence of a young man in the kindergarten. They initiate a meeting with the director to voice their concerns and suspicions about the employment of a young man at such a position. To avoid a potential conflict with the parents, she calls Peter and warns him to start looking for another job, which is more suitable for men.

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Exercise No. 2

Exercise duration: 40 minutes

Required materials: posters, markers; necessary number of copies of the definitions (based on the number of trainees).

Exercise description:

1. Trainees split into groups (of 4-5 members). Each group is provided with the definitions of: *discrimination on the grounds of sex and gender-based violence*.
2. The groups work on the definitions and, based on their reflexion, try to present the ‘shackles’ chaining men and women in contemporary society and impeding their personal and professional development. Who or what prevents men and women from feeling fulfilled and happy? What obstructs them in their lives? For better clarity and precision, men and women are thought of in separate categories.
3. After the groups complete the assignments, they nominate speakers to present their work.
4. Trainers open up a discussion in the big group.

Questions for discussion: Do men or women have more ‘shackles’ on themselves? Which of the ‘shackles’ presented are actually equivalent to gender-based violence? What are the types of **gender based violence**? Can trainees quote examples? (For instance: **physical violence**: slapping, hair pulling, pushing, kicking, etc.; **sexual violence**: unwanted touches, rape, sexual abuse, etc.; **economic violence**: denial of support, ban on working outside the house, seeking explanations about money spent; **psychological (emotional) violence**: humiliating comments, ban on free movement, threats, imposing control, etc.).

5. Trainers summarise that violence is used as an instrument of solidification and maintenance of gender roles and for punishing those who defy them. It is a matter of expressing **power** and **control** over other person.

As a result of power relations and gender discrimination, and especially due to patriarchal norms, in many parts of the world women are not allowed to work outside their homes, they are denied control over money and property, their actions are being watched, and their access to information is restricted. In many countries, women have no equal access to education and chances for professional realisation.

DEFINITIONS

Discrimination on the grounds of sex – Systematic unfavourable treatment of individuals based on their sex, which results in the denial of rights, opportunities or resources.

Sexual discrimination (also known as ‘**sexism**’) is a complex of prejudices and manifestations of discriminatory and/or hateful behaviour to individuals on the grounds of their sex, but the term may also refer to the general division of people based on this criterion.

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According to sexist ideas and bias, sexes exhibit basic differences, which predetermine the different social roles, different degrees of sexual freedom and a different legal status for men and women.

Gender-based violence – Every action causing or aiming to cause harm or negative consequences in the physical, sexual, psychological or economic status of an individual, where such actions have been motivated and driven by gender characteristics or by the victim’s sexual orientation and identification. The victims of gender-based violence are mainly women and girls, but men can become the victims of such violence as well.

Gender-based violence maintains the hierarchy of sexes, which positions males into power and women in subordination, both within the family and in the workplace.

Violence against women and girls is mainly rooted in the unequal power relationships. This is the pure manifestation of the subordinate social status attributed to women and girls. Society has created many different norms and expectations about the behaviour and roles to be assumed by men and women. Women are expected to deal mainly with housework, to be obedient, to serve others and be patient. On the other hand, men are expected to work outside their home, earn the living and ensure the protection of their family. They are expected to be powerful and strong.

Online Violence

Nowadays Social Media plays an important role in our life, we are using it to keep in touch with our friends and make some new friends. Besides that social media is a way to show the world what we are doing by means of posting pictures or videos. These tools are all very useful, but do they control our life too much?

A few years ago Social Media wasn’t that big yet, but nowadays people are able to use it for almost anything in their daily life. Why would people buy CD’s when we have Youtube? Why would people buy newspapers when we have Facebook and Twitter? When we wake up we don’t need to go out of bed to see what’s going on in the rest of the world. Everything looks and feels easier to do with social media.

But is the impact of social media in our daily life too much?

Browsing on Social Media websites can make you feel connected to a larger community, but this is

a false sense of connection. Social media can make it difficult for us to distinguish between important relationships from the real world and normal relationships formed through social media. Due to our social media relationships there will be a higher chance that our most meaningful relationships will weaken.

The second negative impact of social media is that people (children; women) are very sensitive for cyber-abuses. Through social media it is easier to terrorize victims anonymously and this will tend to deep mental scars at the people who are getting abused. Social media websites are very useful for companies to keep in touch with their customers and get some important information about them, but there is also a negative side: personal information is easily exposed.

Some shocking facts:

- Every photo uploaded onto Facebook becomes Facebook's property

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- Once you like a site, or book a vacation through it, it starts using your data, sending you another similar offers
- We can be stoked through the camera of our pc's
- When the GPS coordinates on our phones are on we are 100% trackable

Tips for the safe usage of social media

- Social networking means opening up and sharing information online with others, but there's some information you should never share online. Protecting this information can help prevent everything from identity theft to your physical safety.
- Never share your Social Security Number (including the last 4 digits), birth date, home address, phone number (business phone can be an exception), and place where you were born. • Social networking sites are increasingly giving users more control over their privacy settings. Don't assume you have to take whatever settings the site gives you. Check out the privacy sections to see your options for limiting who can see various aspects of your personal information.
- Would you put your full resume online for everyone to see? Probably not. It would be too easy for identity thieves to use the information to fill out a loan application. Limit your work history details on sites like Facebook. Erasing the history of your phone/computer chats may release you from the bad past situations.
- It is really easy to set up a Facebook or LinkedIn site using a false or impersonated identity, including links to malicious sites. This means you need to verify that a page claiming to be from a friend actually belongs to that person before sharing too much information or clicking on the links.
- You wouldn't put a note on your front door stating, "Away for the weekend...Returning on Monday." Micro-blogging tools like Twitter sharing "What are you doing right now?" features in Facebook, LinkedIn and other social networking sites make it easy to let details slip that you wouldn't otherwise broadcast (to friends or strangers). Be aware of what information you put out there which others might use for nefarious purposes.
- It's a good idea to search your name on Google and check out your profile as others see it on social networking sites. Understand where you are showing up and what information is available about you, and then adjust your profile, settings and habits appropriately. Don't worry, it's not vain if you only search your own name once a month or so.

- The growth in social network sites means sites want to use your information to market and sell goods to you. What information from your profile or page content can plug-ins such as Facebook Applications use? Review the site's privacy policy, reveal details about yourself appropriately and activate every privacy setting you can control.
- Accepting friends' requests from people who we don't know in person may be dangerous. Do you do this often? In what conditions?

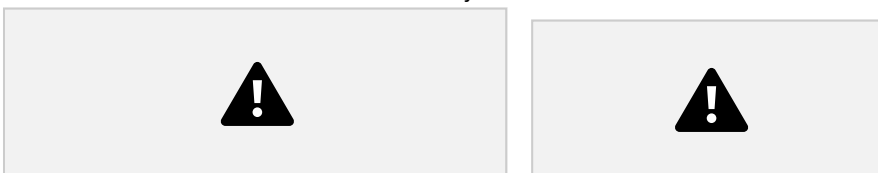
MODULE 5: Gender and Leadership. Roma Women Empowerment

Women's empowerment is a central aspect of sustainable community development.

Social empowerment

- Changing society so that women's place to be respected and recognized the way they want to live and not in conditions dictated by others.

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- A sense of autonomy and self-esteem is essential importance to be able to make independent choices - about sexual relations, marriage and children.
- Respect for women is vital for them to participate in politics, demand fair evaluation of their work and access to public services such as health and education

Political empowerment of women

Affects equality in representation in political institutions and the right to vote; to participate in decision-making that affects their lives and the lives of others like them; to be able to express an opinion and speak for themselves, to have the right to participate in the democratic process.

Economic empowerment

It concerns the ability of women to contribute to and to benefit from the result of economic activities under conditions in which their contribution is recognized, their dignity is respected, they are given the opportunity to negotiate a fairer distribution of the fruits of development

Empowerment - is a process by which women strengthen their abilities, their role, autonomy and authority, as an individual and as part of a social group, which changes and transforms relations of subordination. **It** is not something that can be "gifted", but rather is a dynamic process that requires individual and collective effort requires a redefinition of the concept of "power".

Roma women's empowerment is strategic for Roma inclusion, and needs to be understood as a process. It requires moving away from an approach to working with women as service providers, to supporting processes for women's empowerment, starting by supporting women to grow their confidence and skills as individuals, and this is where most investment should be focused.

Supporting Roma women's empowerment requires awareness of discrimination: avoid the risk of double exploitation through sexism from their families and through putting the burden of development projects on their shoulders. This means working with men, with decision makers, with non-Roma, with a focus on antigypsyism and women's oppression at the same time.

Intersectionalism – definition and examples

Exercise No. 1

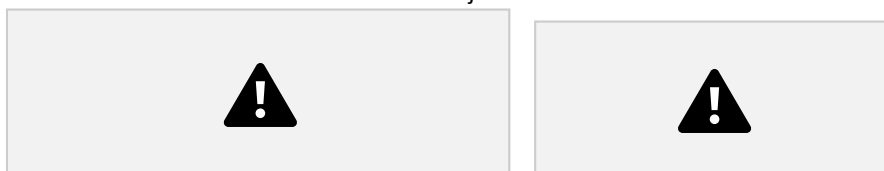
Exercise duration: 50 minutes

Required materials: 6 flipchart lists; 6 markers, 6 copies of the Cases; duct tape

Exercise description:

1. Divide the group into 6 subgroups, each choosing a speaker
2. Let each of them get a sheet with a described case study.
3. Each subgroup has 15 minutes to familiarize themselves with their case study and together decide how the funds received within a month will be spent, describing the expenses on a flipchart sheet

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4. The speaker from each group presents in front of everyone the result of the group's work
5. All sheets are pasted on the board for all participants to see.
6. The discussion stressed on **how** and **who** made the decision on the way family monthly funds will be spend.

Case 1: You are a family of 4. You live in a village. The wife has a secondary education, but does not work; the husband works in the municipality and receives a minimum salary of BGN 933

Case 2: You live with your grandparents in the village. You don't have a partner and children yet. You work in the city for BGN 1,300 salary. Your grandmother is often sick. You have your own car.

Case 3: You are a 20-year-old girl. You do not have family. You live in the countryside but work in the city and travel by bus every day. You receive BGN 1,100 per month. You want to start your own business.

Case 4: You are a family of 4. You live in the city for rent of BGN 350/monthly. You have a car. The husband works in a factory for 1300 BGN, and the wife is a hygienist with a salary of 933 BGN.

Case 5: You are a young couple. You have no children. You live in the city. The wife is an accountant in a local business company with a salary of BGN 1,700, the husband works at a gas station and receives BGN 1,000. You pay BGN 400 in rent.

Case 6: You are a family of 5. You have 3 children and live in the city, paying BGN 300 rent. The mother works part-time for BGN 500/month and takes care of the children. The father works in a bank branch and has a salary of BGN 1,300. Your oldest child's prom is coming up.