

Report
on
Training on Gender and Rural Finance Workshop

[Theme: Reaching and Empowering Women]

Lusaka, Zambia
21st August 2010

1. Project Data:

1. Country(ies) / Region:

African countries, including: Nigeria, Ghana, Zambia, Zimbabwe, Tanzania, Uganda, Kenya, Ethiopia, Lesotho

2. Activity name:

Training on 'Gender and Rural Microfinance'

3. Objective:

The objective of the training is, among others, to: Give a clear understanding of gender issues in Rural micro-finance and possible ways forward; Provide a forum for exchange of experience and ideas within IFAD, FAO and other stakeholders on effective strategies and innovation; Introduce additional resources and information available; Develop a network of stakeholders.

4. Activity dates:

11 working days (including a one day workshop facilitation, on Sep 21) to be worked out over the period starting from 17 September 2010 and ending on 27 September 2010.

5. Number of participants: (Women/Men)

Total number of participants = 43 (of which 38 women)

6. Implementing partners:

Main implementers are: IFAD + FAO

7. Estimated actual expenditure (\$):

US\$ 8053 (for trainer consultant)

2. Description of the activity:

2.1 Activity: *describe the activity*

The main part of the activity is ‘Workshop facilitation in Lusaka on Tuesday the 21st of September on ‘Gender and Rural-finance’. In preparation to this, various consultations and discussions with resource persons had to be carried out. These include: Preparatory meeting of Mr Gobezie (the Facilitator) with Linda Mayoux on 17th and 18th of September; Individual further preparation by the facilitator. Preparation of final report is also part of the planned activity.

2.2 Participants: *specify their function/position, who they represent and the criteria used to select them. Please note any IFAD or FAO gender focal points who participated, for Grant follow up.*

Participants are composed of managers, directors, coordinators, gender specialists, officers, drawn from Government ministries, MFIs/banks, community based organizations, NGOs, colleges, donors, etc, Miriam Cherogony (from IFAD) and Ilaria Sisto (from FAO) were also participants. Full list of participants is given on Annex 5.1

2.3 Partners: *describe the main implementing and participating partners.*

Main implementing partners are: IFAD, FAO, as well as SCC-VI, ICA and Zambian Government. Details of participating partners are listed on Annex 5.1.

2.4 Budget: *provide a narrative summary of how the funds were spent, and explain any changes to the original plan and budget.*

Total budget allocated for the Training facilitator (consultant) is USD 8053; of which USD 4400 is a daily honorarium for 11 days; and a lumpsum amount of USD 3653 (to cover all travel expenses plus a 5 days DSA (USD 250)). This amount has been used as planned.

3. Learning and Outcomes:

3.1 Outcomes: *To what extent were the expected outcomes achieved?*

The capacity building has been organized in such a way that it can stimulate ‘participatory’ ways of learning.

*The very first exercise was participants’ **pictorial drawing** (and sharing with a colleague) of an ‘empowered women through ruralfinance’, which was very enjoyable while facilitating introduction of participants among each other.*

*Building on this, the **PPT slide** was presented which was based on the IFAD Ruralfinance Reader, the FAO SEAGA Guide and other resources. This has given the basics on issues on Gender and Ruralfinance, Gender mainstreaming, and Women Empowerment. Participants also shared a lot of innovative experiences and challenges from practice.*

*Such interactive way of learning lead finally to further discussion at the ‘**World Cafe**’ where groups further interact as to what action can be taken at their respective organization to realize the objective of Gender mainstreaming and Women Empowerment.*

This approach was instrumental in realizing the expected outcome of clarifying gender and rural-finance issues, provide a forum of mutual learning and exchange of experience, outline possible way forward, build networks, etc.

3.2 Learning about gender mainstreaming: *What was learned/shared about how to mainstream gender / empower women through projects and programmes which may be useful to others working in rural development? These might include strategies, tools or experiences.*

Awareness creation at every level (Macro, Meso and Micro) has been identified as very critical. Concepts and approaches that need clarity at participants’ respective institutions include:

**Gender mainstreaming and women empowerment is critical for growth, poverty reduction*

**The issue of gender mainstreaming and women empowerment is not a recent phenomenon, as it has its roots in the 70s’ and before; neither is it a ‘western’ imposition*

**Gender mainstreaming aims at ‘gender equality’ and does not mean putting either sex over the other (‘power over’).*

**Gender equality does not suppose a zero-sum-game, where empowering the weakest imply dis-empowering the other. It is a win-win strategy*

**Implementation of gender mainstreaming and women empowerment cannot be successful by working only with women. Men need to be brought, as allies, into the picture from the very start. We need to act to change the existing ‘system’ on gender in every society.*

The management ‘buy-in’ need to be given the highest priority. If decision makers are not convinced, implementing such programmes would face serious challenges.

Some innovative tools that are being used in ruralfinance programmes have been shared. This include the GALS (Gender Action Learning System) which is being used in Africa, Latine America and Asia ruralfinance programmes. This tool enable very poor, illiterate clients to use ‘pictorial drawings’ to put their visions on papers, as well as actions that they can take to achieve such a vision, as well as the support they may need from external

sources. Other participatory tools, that are being used in such countries as India, Bangladesh, Tanzania, Sudan, etc, were also shared.

Given that many organizations have a serious capacity problems, it was emphasized that such tools need to be very simple both for the organizations as well as clients they serve. Continuous capacity building to organizations was also raised as critical.

Programmes on women empowerment are not necessarily a threat to sustainability. Many rural finance programmes can manage to mainstream gender and empower women without requiring subsidies from external sources. The case of Bukonzo Joint saving and credit cooperative (Uganda) has been presented as an evidence to this.

3.3 Institutional linkages: *Describe any collaboration between FAO and IFAD, and any learning about how this can be made stronger and/ or more effective in the future.*

The training programme has been a collaborative process. The material on the PPT has been prepared based on the IFAD Reader as well as FAO SAEGA, and the training was financed by FAO. The input that has been gathered from training participants would help to consolidate the material for future training. It is expected that a joint training material would be prepared.

Moreover, the joint websites can be an important facility to store important resource materials and innovative experiences, as well as to launch on-line discussions and blogs for a wider audience. These include:

<http://ifadfaogendergrant.ning.com/>

<http://genderlearning.wikispaces.com/>

<http://www.ruralfinance.org>

3.4 Policy implications: *What learning, outcomes or recommendations, if any, may have implications for policy?*

The fact that it has been organized jointly (particularly by IFAD and FAO) helped to avoid duplication of efforts, as well as to build a stronger training resource based on common understanding on issues in the area. The training has highlighted a number of issues for consideration by donors or funders, including, the Need to: Facilitate and support experience sharing and collaboration among the various types of rural finance providers; Promote and support monitoring and research on gender equality and empowerment; Promote learning and capacity-building networks; Gender mainstreaming in consumer protection; Promote inter-sectoral linkages among the financial and other agencies working for gender equity.

4 Conclusions and Recommendations:

4.1 Evaluation results: *Provide a summary of the results of the participants' evaluation.*

Based on the 'Evaluation and follow-up' form from IFAD, the following key points are summarised:

List the 3-5 most important learning you will take from the workshop:

- *Concepts on gender mainstreaming and women empowerment, and how it can be made 'participatory'*
- *Strategic approach to gender equality (gender policy) in microfinance programmes;*
- *Gender is not about women alone, but involvement of men is also a must*
- *The need to integrate other 'non-financial' services for gender equality and women empowerment; Collaborate with other organizations*

List 3-5 action points for follow-up in your organization:

- *Commitment on gender equality; clarity on vision, mission, objectives and activities of the organization*
- *Sensitization on gender equality among staff; formalize gender training*
- *Draw up action plan on gender mainstreaming and women empowerment; and ensure implementation*
- *Strengthen gender desk; train women for senior position*
- *Product development that are gender sensitive*
- *Seek partners to work with*

What were 3-5 things you liked most about the workshop:

- *Participation nature of the workshop; it was very interactive [This has come almost from every participant in the training]*
- *'Group-discussion' brought up divergent ideas;*
- *Relevant and practical experiences shared*
- *Got divergent views on gender issues from different contexts*
- *Good presentation of materials, as well as facilitation skill*

What were 3-5 things you liked list:

- *The time set for the group work was short*
- *The worksheet [for the World Cafe] was quite loaded with many questions. Some questions for discussion not very clear; no inputs from participants to develop this*
- *Too-much emphasis on 'women' only (as against men)*
- *No materials in advance*
- *No Energizer*
- *Logistics: No pick-up from air-port, No bags*

List 3-5 suggestions on how you think the capacity-building could be improved:

- *Innovations and cases may need to be expanded; more research on country experiences*
- *Given that the topic and its contents are so wide to be managed with-in a day, it was proposed to plan for more (at least 2) days.*
- *Topics for discussion could be 'gender dis-aggregated', e.g have topics for men, and women separately, and discuss in plenary;*
- *Material/issues could be contributed by participants before plenary*
- *Diversification of trainers (e.g two trainers) so that participants can benefit from different experiences*
- *The training need to be regular; continuous*

Are there any priority topics you think need to be covered in more in-depth follow-on capacity-building:

- *topics to bring men on board*
- *Gender issues could be broadened beyond 'financial issues' to accommodate other gender related issues*
- *Need for follow-up of participants action after the training, and further consolidation of learning, challenges, etc*
- *Similar kind of capacity building programmes are proposed for actors in ruralfinance as well as other development organisations (e.g for AFRACA member MFIs).*

4.2 Ideas for future work and follow-up activities: *Include action plans and ideas for follow up, as well expected outcomes such as growing networks or dissemination activities.*

- *Develop a consolidated training material that can be used by partners*
- *Expand the training opportunity on other workshops, possibly through joint funding with other like-minded organizations*
- *Joint web-site, and knowledge management, for IFAD and FAO where innovative experiences, new resources, workshop results, etc can be posted*
- *On-line discussion on gender mainstream among regional and global actors on ruralfinance and related sectors. This can also build on experiences so far gained from the www.genfinance.info and www.wemanglobal.org which are supported by Oxfam-Novib.*
- *Maintain active contact with all participants and follow-up on their gender-mainstreaming activities.*

4.3 Capacity building: *State any further capacity or training needs identified in the course of the activity, analysis and discussions.*

The approach and methodology adopted by the training has been highly appreciated by participants. Similar kind of capacity building programmes are proposed for actors in ruralfinance as well as other development organisations. However, given that the topic and its contents are so wide to be managed with-in a day, it would be appropriate to plan for more days. ... It would also be important to establish linkages with other training

institutions and research or knowledge management organizations on rural finance, gender and development.

4.4 Methodology: *What lessons were learned from the way in which the process was organised?*

Based on the experience during the facilitation, as well as feedbacks from participants afterwards (including some e-mails), some of the lessons that can be drawn include the followings:

**Participation was very good. Normally the facilitator stop for questions following after presenting some PPT slides, but often questions and remarks also come in between. Since many have been involved on similar issues, practical observations has been presented by many.*

**The pictorial slides, in particular, have been very illustrative, they present a lot of issues in one slide. More of these would be very important.....*

**Innovations and cases may need to be very well researched and included in the presentation. The 'participatory' empowerment tools (that of Helzi Neponen in India, GALS, etc) are really what many wanted to hear more about. From the questions that have been posed at the training, many really want to know more about the tools on the 'HOW' to mainstream Gender in their respective programmes. Participants have been presenting some..... But we certainly need more than presented on some of the slides. This should constitute an important part of the knowledge management work.*

**The 'Group Activity' has been very engaging. The participation in group discussion was very active. Particularly the very first introductory 'Pictorial' exercise was enjoyable for almost everybody..... The exercise after lunch (the World Cafe) has a list of very 'demanding' questions which participants discussed with great interest. It has taken them to the night, and yet they continued the discussion with great interest..... But for this kind of training to be finished by the time given to it, may be we need to consolidate some of the questions – without compromising on the content and quality.... Alternatively, it would be advisable to design more time (more days) for such trainings, as suggested by many in the 'Evaluation form'.*

**Video-films on innovative experiences on gender mainstreaming (previous facilitations, trainings, participatory market researches, etc) can be an important part of the training. That was one of the feed backs from participants during the facilitation, based on a very brief presentation of a video film that was based on the GALS participatory tool on gender mainstreaming in Bukonzo-Joint rural-finance cooperative in Uganda.*

**Resource materials for participants need to be distributed ahead of time, so that they can review them and get better prepared before they arrive at the discussion room. This would greatly facilitate the training forum, and make the discussion and interaction much more effective and fruitful.*

**The facilitation need two (2) facilitators (one lead facilitator, and the other assistant). While the lead facilitator focuses on the main agenda, the assistant facilitator provide additional information and/or offer other assistances (these can include: taking notes on flip-charts, managing group discussions, etc)*

But generally my observation is that this was a very attractive, and engaging training and group work. Some are asking to organize similar training in their area.

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5. Attachments

5.1 Participants list

No	Name	Function	Country	Organization	Contacts
1.	Muhammed Abba Pariya	Gender Officer	Nigeria	IFAD-CBARDP	muhammedabababappagaji@yahoo.com 07036589655
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5.2 Links to online material: *such as videos and blogs.*

<http://ifadfaogendergrant.ning.com/>

<http://genderlearning.wikispaces.com/>

<http://www.genfinance.info>

<http://www.wemanglobal.org>

<http://www.ruralfinance.org>

<http://www.microfinancegateway.org>

5.3 Any other relevant material: *Material used in, or generated through, the activity such as case studies, presentations, tools etc.*

In separate attachment, please find”

- 1. The PPT used for the training*
- 2. The ‘Workshop guide’ for participants*

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