

# Reaching and Empowering Women: Gender Issues in Rural Finance

Capacity building workshop  
in Lusaka, Zambia

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Workshop Guide for  
participants

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Enabling poor rural people  
to overcome poverty

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## Introduction: workshop rationale and aims

### Rationale

IFAD's overarching goal is that **“Poor rural women and men are empowered to achieve higher incomes and improved food security”**. Innovations in financial services, particularly in microfinance, have enabled millions of women and men in rural areas – formerly excluded from the financial sector – to gain access to these services on an ongoing basis. There are currently different organizational models, ranging from community-based, self-managed savings and credit, through non-governmental organizations (NGOs) and specialist microfinance institutions (MFIs), to agricultural and commercial banks that are increasingly reaching out to rural areas. Financial services include not only credit, but savings, leasing, insurance and remittance transfers. Recently, rapid technological development has offered new opportunities for expansion and product development through mobile banking and more sophisticated information systems.

Access to financial services has significant potential for contributing to women's economic, social and political empowerment and a wide process of change in gender relations benefiting not only women, but also children and men. This is potentially a significant contribution not only to promotion of human rights and poverty reduction, but also economic growth.

However gender discrimination in access to many rural financial services continues. Moreover, despite their potential, evidence suggests that, even in financially successful rural finance programmes, actual contribution to women's empowerment is often limited. This is not just a question of lack of impact, but may also be a process of disempowerment.

It is clear therefore that women's empowerment cannot be an assumed outcome from financially sustainable rural finance. It must be strategically planned as an integral part of programme design. There is an urgent need for innovation in products, structures and services to ensure that sustainable rural finance services will fulfil their potentially very significant contribution to women's empowerment and the wider development process.

### Aims of the capacity-building workshop

This capacity-building workshop is designed for practitioners from 20-30 project participants in East and Southern Africa. The workshop aims to:

- give participants in IFAD's Rural Finance programmes a clear understanding of gender issues in Rural Finance and possible ways forward, based on the IFAD Reader
- provide a forum for exchange of experience and ideas within IFAD on effective strategies and innovation
- introduce participants to the existence and types of additional resources and information available
- start to develop a network of IFAD stakeholders as the basis for further capacity building and work on these issues from 2011.

## Workshop Programme

Time	Activity	Presenter
9.00 - 9.15	Welcome from IFAD	Miriam Cherogony
9.15 - 10.30	Activity 1: What is women's empowerment? Visioning exercise and participatory introductions	GALS visioning exercise facilitated by Getaneh
10.30 - 11.00	Health Break	
11.00 - 1.00	PPT overview with plenary discussion based on the Reader	PPT prepared by Linda and presented by Getaneh
1.00 - 2.00	Lunch	
2.00 - 4.00	World Cafe/Open Space on 4 themes: institutional mainstreaming, products, non-financial services, groups and collective action	Facilitated by Getaneh, with 4 moderators/rapporteurs one per group from among the participants. 30 minutes per topic. Participants make their own notes in the workbook.
4.00 - 4.30	Health Break	
4.30 - 5.10	Plenary feedback from World cafe	
5.10 - 5.20	Evaluation forms with individual summary of learning, follow up action points and suggestions for improvement and further capacity-building	Evaluated
5.20 - 5.30	Final words and close	

## Workshop Resources

- IFAD Reader: 'Gender and rural finance: Reaching and empowering women'
- PPT overview notes
- Participant Guide with details of participatory workshop activities and action worksheet for mainstreaming questions and issues in rural finance training and follow up in their organisations
- CD and webpage of workshop materials outputs and additional resources to be available by end December 2010.



# Activity 1: What is women's empowerment? Visioning and participatory introductions

## Aims of the activity

- To help everyone introduce themselves to everyone else in a meaningful way people will remember
- To clarify peoples' implicit visions of women's empowerment and the role of rural finance
- To identify the differences between different visions
- To bring the differences into some sort of consensus, or agreement to respect differences.

## Introducing the activity

Many workshops start with people introducing themselves around a table. But this takes quite some time and people rarely remember peoples' names and the information is very superficial. This exercise aims to help participants get to know each other better and more quickly, and promote active participation from the start. As well as dealing immediately with the potentially difficult conceptual issues in a direct and intuitive way, to clarify peoples' internalised concept of empowerment free from lengthy theoretical definitions. Drawing should be symbolic, not artistic, playing with colours and ideas and having fun.

## Activity steps

### Step 1. Drawing women's empowerment (15 minutes)

Participants are each given a card and some coloured pens and draw their vision of what they think a woman empowered by rural finance might look like or be doing.

### Step 2. Participatory introductions and sharing drawing (15-20 minutes)

Participants then mingle with each other, introducing themselves saying name and organisation and sharing their drawings. They then decide which participants they think have drawings most similar to their own and form a group with them. Normally this produces 3-5 groups of different views, with any lone outsiders then forming one group together.

### Step 3. Collective drawing (4-5 groups 15 minutes)

Each group does a collective drawing on a large Flipchart bringing together all the different elements and lists the elements they have chosen to draw. This collective drawing should be a participatory process, with everyone having held the pen and done some drawing. Not a task given to the most 'artistic' participant. The aim is the process, not just the final drawing.

### Step 4. Plenary sharing (10 minutes, 2 minutes per group)

Each group appoints two presenters. One shares their collective drawing and the other lists the elements of empowerment on a flipchart (1 column for each group).

### Step 5. Towards consensus

The main facilitator looks at the outcomes over the break and summarises the common elements from the flipchart – how much consensus is there? Which are the main differences? This as the introduction to the following Powerpoint.

## Activity 2: The World Café or Open Space

The idea of the World Café (which some people may know as 'Open Space') is to enable participants to contribute their thoughts to a number of related themes within a short period.

This World café covers 4 dimensions of a strategy for gender mainstreaming and empowerment in rural microfinance:

- institutional mainstreaming
- product design: credit and savings
- non-financial services
- groups and collective action

A summary worksheet and some preliminary questions for each dimension are given below. Participants should record notes of their own learning on these worksheets.

### Aims

- to clarify and reinforce the relevant gender and empowerment questions for each strategy dimension
- to share participant knowledge and suggestions of innovation and expand the knowledge base of strategies and innovation within IFAD

### Activity Steps

#### Step 1. Appointment of moderators

Most participants will circulate around the different topics. One volunteer moderator should be agreed for each of the following five topics:

- Organisational Mainstreaming
- Product design: Loans and Savings
- Increasing empowerment: non-financial services
- Increasing empowerment: groups and collective action

#### Step 2. First round (30 minutes)

Participants should choose first the group/s with the topics about which they know most about, not those which just interest them.

Each group should have no more than 8 people so that discussion can be open and free.

People first spend 5-10 minutes to familiarise themselves with the relevant worksheet for each topic, and note down:

- The main questions they feel are important in designing and assessing rural finance strategies from a gender and empowerment perspective
- Any innovations and/or additions which they know of
- What they think any challenges might be which need to be borne in mind

Then each person has 2 minutes to summarise their notes and these are recorded on a Flipchart for the topic by the moderator (15 minutes).

This leaves 5-10 minutes for further discussion and wrap up by the moderator.

**Step 3. Second and subsequent rounds (30 minutes each)**

Participants then go to the next topic about which they know most, and this is conducted in a similar manner, except that the moderator gives a summary of the issues and previous discussion after participants have familiarised themselves with the content of the worksheet.

Participants can also decide to stay with the same topic if they wish.

**Step 4. Plenary feedback (40 minutes)**

Each moderator then synthesises the output from each dimension during the break and has 10 minutes to present.





## WORKSHEET 1: Organizational gender policy decision checklist

Much can be achieved in relation to both gender equality of opportunity and women's empowerment, even in profitable microfinance institutions, through gender mainstreaming at the organizational level. Organizational mainstreaming needs to be an integral part of institutional strengthening and capacity-building in all microfinance institutions.

Practice	Questions on the existing situation in your organisation (Mark Yes/No)	Key innovations from your organisation which you would like to share	Priority action points to take back to your organisation
<b>Vision/policy</b>	<p>Does your organization's <b>vision</b> state a clear commitment to gender equality and women's empowerment? Is this commitment reflected in the <b>mission, objectives and activities</b>? Is it reflected in <b>advertising and promotion</b> in order to attract women clients and change attitudes towards women's economic activities in the wider society?</p> <p>Is there a <b>gender policy</b>? What is its nature and scope?</p>		
<b>Structure and staffing</b>	<p>Does your organization have internal <b>gender expertise</b>?</p> <p>Is there an adequately resourced <b>gender focal point</b>?</p> <p>Does your organisation call on <b>external gender specialists</b> when needed?</p>		

<p><b>Recruitment and promotion</b></p>	<p>Is gender awareness included in job descriptions and as a key criterion for recruitment and promotion?</p> <p>Are employment opportunities advertised through channels likely to reach more women?</p> <p>Is there an equal opportunities policy in relation to recruitment and promotion?</p> <p>Are there proactive hiring and promotion strategies to recruit women into senior management positions until gender balance is reached?</p>		
<p><b>Rights at work</b></p>	<p>Are all norms and job descriptions reviewed from a gender perspective?</p> <p>Is there equal pay for equal work? Are the criteria for equal work gender-equitable, to give true value to the work most women do?</p> <p>Is freedom from sexual harassment guaranteed (for women and men)?</p> <p>Are there structures enabling all staff (women and men from different levels) to participate in decision-making?</p>		

<p><b>Family-friendly work practices</b></p>	<p>Are there flexible working arrangements such as flexi-time, flexi-place, part-time work and job-sharing encouraged at all levels, including senior managers, and for men as well as women?</p> <p>Are there maternity and paternity leave policies?</p> <p>Are there child-care provision and dependent-care leave and support?</p>		
<p><b>Training</b></p>	<p>Is gender training part of the core training for both men and women?</p> <p>Is there ongoing training for all men and women staff members in participatory gender awareness, sensitization, planning and analysis?</p> <p>Is there follow-up gender training with specific tools and methodologies?</p> <p>Is there training for women to move from mid-level to senior positions?</p>		
<p><b>Monitoring and incentives</b></p>	<p>Does the organization have gender and empowerment indicators as part of its management information system or social performance assessment?</p> <p>Does the organization conduct gender impact assessments? Does it have structures to act on the findings?</p>		

## WORKSHEET 2: Product design

Gender equality of access to *all* rural finance products and the removal of existing forms of gender discrimination are essential to enabling women to achieve gender equality in power and resources. The design of products that women and men access inevitably has an impact, positive or negative, on power relations in the household. Product design through participatory market research is thus a key element in gender mainstreaming.

There is not time in this workshop to go through the details of product design. Product design needs to be done through a proper process of participatory market research with clients. A checklist of some of the more in-depth questions to be asked is given in the Reader.

The task of this group is to focus on more general questions, and capture useful innovations to share.

Practice	Questions on the existing situation in your organisation (Mark Yes/No)	Key innovations from your organisation which you would like to share	Priority action points to take back to your organisation
<b>Market Research</b>	Does your organization conduct market research?  Is this participatory? Which tools are used?  Does this market research include a concern with gender equality and empowerment?		
<b>Application</b>	Do you think a gender equality and empowerment vision and commitment reflected in the types of questions		

<b>process</b>	asked during application processes for both women and men?		
<b>Financial products for women</b>	Are any financial products directed explicitly at women? Are products developed to support diversification of women's economic activities		
<b>Financial products for men</b>	Are any products explicitly directed at men?  Do products encourage male responsibility for the household and enable women's savings to be used for enterprise investment		
<b>Access to 'gender-neutral' products</b>	Do you think any of the 'gender-neutral' products have conditions of access that discriminate against women?  Has your organisation made any changes to products to increase women's access?		
<b>Information System</b>	Are statistics on the use of different products disaggregated by gender?  Do you know whether there are differences in use of different products between women and men?		

<b>Inclusion of the poorest and most disadvantaged</b>	How far and in what ways are the needs of the poorest and most disadvantaged women taken into account?		
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## WORKSHEET 3: Integrating non-financial services

For some women, well-designed financial products delivered by a gender-aware organization may be sufficient to significantly improve their livelihoods and help them change the gender inequalities that constrain achievement of their aspirations – for themselves and their families. Evidence suggests that this is particularly the case for 'better-off' poor women and those in reasonably dynamic market contexts, where access to capital or safe savings facilities is the main constraint on economic activity, and where the political context is supportive of gender equality.

For many others, particularly poorer women, and even for women exporters and large-scale entrepreneurs, this is not the case. Even if rural finance increases women's access to financial services on a large scale, markets may become distorted or saturated with a narrow range of economic activities, and indebtedness may be high. Unless women's incomes increase, they are unlikely to find sufficient money for savings, insurance or other financial services. Unless there are investment opportunities in the local economy, women will probably not use remittance transfers to invest in local economic activities.

This means that rural microfinance services need to look beyond product design to find ways of increasing women's livelihood skills and empowerment. This does not necessarily mean adding on 'empowerment components' such as non-financial services and organizational development, although these also have their place. Even in minimalist organizations, there are ways of mainstreaming a gender equality and empowerment vision into existing core activities and/or funding through a range of mechanisms.

<b>Practice</b>	<b>Questions on the existing situation in your organisation (Mark Yes/No and put details in the next column)</b>	<b>Key innovations from your organisation which you would like to share</b>	<b>Priority action points to take back to your organisation</b>
Demand/need for non-financial services?	Do you think women need non-financial services to enable them to use financial products effectively and with maximum benefit?		



	(Put details of which services in following column)		
Types of non-financial services	<p>Does you organisation deliver non-financial services?</p> <p>(Put details of any innovative services in following column)</p> <p>Has the organization conducted gender and women's human rights training for women and men?</p>		
Gender and empowerment mainstreaming	<p>Do women have equality of access to all these services?</p> <p>Is gender mainstreamed in non-financial services for both women and men?</p> <p>Do these services have empowerment as an aim?</p>		

<p>Gender-specific services for women</p>	<p>What gender-specific services might women need?</p> <p>Can these be mainstreamed or must they be separate interventions?</p>		
<p>Gender specific services for men</p>	<p>What gender-specific services might men need?</p> <p>Can these be mainstreamed or must they be separate interventions?</p>		
<p>How can non-financial services be provided most cost-effectively?</p>	<p>Through mutual learning and exchange</p> <p>Cross-subsidy</p> <p>Integration with the delivery of financial services?</p> <p>Inter-organizational collaboration?</p> <p>Other?</p>		

## WORKSHEET 4: Groups, participation and empowerment

Although MFIs clearly benefit from providing savings-and-credit services to women's groups, the benefits for women are not so obvious. Groups can be a powerful force for change at the local level and for lobbying and advocacy at the national level, yet participation does not necessarily guarantee empowerment. Much more careful consideration should be given to the levels and types of decisions for which women's participation is needed in order to further empowerment, who should participate, and the types of participation that can be most. It is important to be clear about the potential costs and benefits for women and to have a participatory process for identifying the actual costs and benefits and the best ways forward.

Practice	Questions on the existing situation in your organisation (Mark Yes/No and put details in the next column)	Key innovations from your organisation which you would like to share	Priority action points to take back to your organisation
<b>Equality of access to groups</b>	<p>Are women equally represented in group structures at all levels of the programme, particularly beyond primary groups?</p> <p>Do groups discriminate against particularly disadvantaged women (very poor women, younger women, women from particular ethnic groups)?</p>		

<p><b>Group function</b></p>	<p>Does the organization build the capacities of women in groups for mutual learning, training and collective action on gender issues? Or are groups mainly a mechanism for reducing the costs and risks of financial service delivery for the institution?</p>		
<p><b>Group structure</b></p>	<p>Does group composition extend or merely replicate women's existing networks?</p> <p>Does group size increase women's collective strength?</p> <p>Are groups too large? Too small?</p>		
<p><b>Questions for men:</b></p>	<p>Are there ways that men can be involved to build support for women's initiatives, but not dominate the proceedings?</p> <p>Does the organization encourage men within groups to challenge and change gender inequality in their households and communities?</p>		

<p><b>Empowerment and collective action</b></p>	<p>Does the group structure and function increase women's decision-making and negotiating skills?</p> <p>Does group capacity-building develop women's leadership skills?</p> <p>Do savings-and-credit groups link with other services for women and with movements challenging gender subordination?</p> <p>Do groups undertake collective action for change? Examples might include collective action in relation to sexual violence or women's political representation.</p> <p>Is collective action supported or promoted by your organisation?</p>		
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## Evaluation and follow-up form

	Answer
List the 3-5 most important learnings you will take from this workshop	1 2 3 4 5
List 3-5 action points for follow-up in your organisation	1 2 3 4 5

What were 3-5 things you liked most about the workshop?	1 2 3 4 5
What were 3-5 things you liked least?	1 2 3 4 5

<p>List 3-5 suggestions on how you think the capacity-building could be improved</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>
<p>Are there any priority topics you think need to be covered in more in-depth follow-on capacity-building?</p>	