Micro-finance and the empowerment of women

—

A review of the key issues

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INTRODUCTION

Funding for micro-finance programmes is set to increase further in the years to come, also with the intention to promote gender policies. The access to micro-finance services (credit, savings, insurance and pensions) is still highly unequal between men and women. Considerable advances were made in the 1990s in the design of NGO-managed programmes and poverty-targeted banks to increase women's access to small loans and savings facilities. Literature prepared for the Micro-credit Summit Campaign presents an extremely attractive vision of increasing numbers of expanding micro-finance programmes which not only give many women access to micro-finance services, but also initiate a 'virtuous upward spiral' of empowerment[1]. This optimism about the implicit empowerment potential of credit and savings pervades most donor statements on micro-finance. Donors and NGOs tend to expand their micro-finance activities generally rather than support more explicitly empowerment-focussed interventions for women. At the same time, micro-finance is being promoted as a key poverty alleviation strategy to enable poor women and men to cope with the adverse economic and social impacts of structural adjustment policies and globalization (Mayoux 2001 forthcoming).

Some researchers have questioned how far microfinance benefits women (Goetz and Sen Gupta, 1996). Some argue that micro-finance programmes divert the attention of women from other more effective strategies for empowerment (Ebdon, 1995), and the attention and the resources of donors from alternative, and possibly more effective means of alleviating poverty (Rogaly, 1996).
As much as donors like to see an immediate impact on empowerment and poverty, they are at the same time concerned about the financial self-sufficiency of the intermediary. Funding for micro-finance is increasingly dependent on progress towards financial self-sustainability within a given time-frame. The cost-cutting measures in micro-finance programmes may have potentially negative implications for poverty-reach and contribution to women's empowerment (Mayoux 1998, 2000; Rahman 1999). Even those donor agencies are becoming aware that this may limit the potential of micro-finance for empowerment or poverty alleviation (Buckley 1996, DFID 1998, Rosenberg 1998). This awareness has not however so far led to significant change in practice.

There are four basic views on the link between micro-finance and women's empowerment:

- there are those who stress the positive evidence and are essentially optimistic about the possibility of sustainable micro-finance programmes world-wide empowering women;

- another school of thought recognizes the limitations to empowerment, but explains those with poor programme design;

- others recognize the limitations of micro-finance for promoting empowerment, but see it as a key ingredient as important in themselves within a strategy to alleviate poverty; empowerment in this view needs to be addressed by other means;
- then there are those who see micro-finance programmes as a waste of resources.

[1] For example in the Declaration at the Micro-credit summit in a section entitled 'Micro-credit: Empowering Poor People to End their Own Poverty' one finds the following: 'empirical evidence has shown that women, as a group, are consistently better in promptness and reliability of repayment. Targeting women as clients of micro-credit programs has also been a very effective method of ensuring that the benefits of increased income accrue to the general welfare of the family, and particularly the children. At the same time, women themselves benefit from the higher status they achieve when they are able to provide new income.'(RESULTS, 1997 p8)

This paper aims to clarify these issues within the context of the debate about gender mainstreaming[2]. The paper is based on research by the author and secondary source material. 15 case studies form the main basis of the arguments; they are presented in Appendix 1[3].

The paper concludes that women's empowerment needs to be an integral part of policies. Empowerment cannot be assumed to be an automatic outcome of micro-finance programmes, whether designed for financial sustainability or poverty targeting. More research and innovation on conditions of micro-finance delivery is needed. The paper finds that cost-effective ways of integrating micro-finance with other empowerment interventions, including group development and complementary services are still lacking. Unless empowerment is an integral part of the planning process, the rapid expansion of micro-finance is unlikely to make more than a limited contribution to empowerment.

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[2] It draws particularly on work by the author on micro-finance programmes in Asia and Africa. Firstly a series of regional workshops in India, Ethiopia, Ghana and Zimbabwe funded by DFID-UK and Hivos and sponsored by a steering committee of UK-based NGOs managed by Action Aid. Secondly it discusses research on donor policy under a research fellowship at the Open University, Milton Keynes. The paper also draws on a series of independent consultancies in Bangladesh and Cameroon. The evidence and issues are discussed in greater detail by the author elsewhere (Mayoux 1998a,b, 1999a,b, 2000 forthcoming).

[3] Detailed discussion some of these programmes and their contribution to empowerment can be found in the accompanying ILO Programme Case Studies in Mayoux 2000a (SHDF, Zambuko Trust, SEF, CGT and SCF-UK Vietnam Programme). Other programmes (Port Sudan, CODEC, Mbonweh, BEWDA and SEWA) are discussed in detail in Programme Case Studies included in Mayoux 2000b forthcoming available on the UNIFEM Internet web-site.

1. Women's empowerment and micro-finance: contrasting paradigms

From the early 1970s, women's movements in a number of countries identified credit as a major constraint on women's ability to earn an income and became increasingly interested in the degree to which poverty-focussed credit programmes and credit cooperatives were actually being used by women. SEWA in India, for example, set up credit programmes as part of a multi-pronged strategy for an organization of informal sector women workers. Since the 1970s, many women's organizations world-wide have included credit and savings, both as a way of increasing women's incomes and to bring women together to address wider gender issues. The 1980s saw the emergence of poverty-targeted micro-finance institutions like Grameen Bank and ACCION and others. Many of these programmes see themselves as empowerment-oriented. In the 1990s, a combination of evidence of high female repayment rates and the rising influence of gender lobbies within donor agencies and NGOs led to increasing emphasis on targeting women in micro-finance programmes.

Underlying the current debate are three 'paradigms' on micro-finance and gender (see Box 1):

- ***Financial self-sustainability paradigm:*** currently dominant within most donor agencies and in the models of micro-finance promoted in publications by USAID, World Bank, UNDP, CGAP and the Micro-credit Summit Campaign. Here the main consideration in programme design is provision of financially self-sustainable micro-finance services to large numbers of poor people, particularly micro- and small entrepreneurs. The focus is on setting of interest rate "right" to cover costs, to separate micro-finance from other interventions to enable separate accounting, to expand programmes so as to capture economies of scale, to use groups to decrease costs of delivery. Gender lobbies have been able to argue for targeting women on the grounds of high female repayment rates and contribution of women's economic activity to economic growth. In this paradigm, it is assumed that increasing women's access to micro-finance services will in itself lead to individual economic empowerment, well-being and social and political empowerment.

- ***Poverty alleviation paradigm:*** underlies poverty-targeted programmes. Here the main considerations are poverty reduction among the poorest, increased well-being and community development. The focus is on small savings and loan provision for consumption and production, group formation, etc. This paradigm justifies some level of subsidy for programmes working with particular client groups or in particular contexts. Some programmes have developed effective methodologies for poverty targeting and/or operating in remote areas. Gender lobbies in this context have argued for targeting women, because of higher levels of female poverty and because of women's responsibility for household well-being. Poverty alleviation and women's empowerment are seen as two sides of the same coin. The assumption is that increasing women's access to micro-finance (together with other interventions to improve household well-being) will in itself increase

<u>BOX 1: GENDER AND MICRO-FINANCE: CONTRASTING PARADIGMS</u>

FINANCIAL SELF-SUSTAINABILITY PARADIGM

Underlying development paradigm: neo-liberal market growth
Strategy: setting up financially self-sustainable micro-finance programmes which increase access to micro-finance services for large numbers of poor people, including women
Instruments: setting of interest rate to cover costs, separation of micro-finance from other interventions to enable separate accounting, programme expansion to increase outreach and economies of scale, ways of using groups to decrease costs of delivery
Reason for targeting women: efficiency considerations because of high female repayment rates and contribution of women's economic activity to economic growth
Definition of empowerment: economic empowerment, expansion of individual choice and capacities for self-reliance
Main focus of gender policy: providing the framework for equal access for women
Definition of sustainability: programme financial self-sufficiency.
Definition of participation: participation as a means to increased efficiency through consultation for 'market relevance', group formation for self-help to decrease costs of service delivery and some participation in decision-making to increase commitment and innovation.
Underlying assumption: increasing women's access to micro-finance will automatically lead to economic empowerment without other complementary interventions or change in the macro-economic growth agenda.

POVERTY ALLEVIATION PARADIGM

Underlying development paradigm: interventionist poverty alleviation and community development
Strategy: micro-finance as part of an integrated programme for alleviation of poverty and vulnerability and increasing wellbeing for the poorest households
Instruments: the importance of small savings and loan provision, group formation for community development, methodologies for poverty targetting and/or operating in remote areas.
Reason for targetting women: because of higher levels of female poverty and women's responsibility for household well-being
Definition of empowerment: increased wellbeing, community development and self-sufficiency
Main focus of gender policy: increasing women's participation in self-help groups
Definition of sustainability: establishment of local level participatory institutions for long-term community self-reliance and self-determination for the poor
Definition of participation: participation as an end in itself, increasing skills through consultation in decision-making, group formation for community development and development of self-owned and self-managed peoples' organisations.
Underlying assumption: women's empowerment, household level poverty alleviation and community development are inherently synergistic; increased well-being and group formation will automatically enable women to empower themselves.

FEMINIST EMPOWERMENT PARADIGM

Underlying development paradigm: structuralist and socialist feminist critique of capitalism
Strategy: micro-finance as an entry point for women's economic, social and political empowerment
Instruments: gender awareness and feminist organization
Reason for targeting women: gender equality and human rights
Definition of empowerment: transformation of power relations throughout society
Main focus of gender policy: gender awareness and feminist organization
Definition of sustainability: development of self-sustaining participatory women's organizations linked to a wider women's movement for transformation of gender relations
Definition of participation: participation as an end in itself to enable women to articulate their collective interests and organise for change in gender relations.
Underlying assumption: women's empowerment requires fundamental change in the macro-level development agenda as well as explicit support for women to challenge gender subordination at the micro-level.

- Household income which will then translate into improved well-being for women and enable women to bring about wider changes in gender inequality.

- ***feminist empowerment paradigm:*** underlies the gender policies of many NGOs and the perspectives of some of the consultants and researchers looking at gender impact of micro-finance programmes (eg Johnson, 1997). This paradigm did not originate as a Northern imposition. It is rooted in the development of some of the earliest micro-finance programmes in the South, particularly SEWA and WWF in India. Here the underlying concerns are gender equality[4] and women's human rights. Micro-finance is promoted as an entry point in the context of a wider strategy for women's economic and socio-political empowerment. The focus here is on gender awareness and feminist organization. Some programmes have developed very effective means for integrating gender awareness into programmes and for organizing women and men to challenge and change gender discrimination. Some also have legal rights support for women and engage in gender advocacy.

Naturally, most micro-finance programmes cannot be neatly grouped under any one of these three paradigms. Programmes following the same model of micro-finance provision may have very different gender policies and/or emphases and strategies for poverty alleviation. Even within many donor agencies, there is considerable disagreement. Staff involved in micro-finance, often followers of financial self-sustainability, those concerned with human development have generally more sympathy for the poverty alleviation paradigm, emphasizing participation and integrated development and gender lobbies who favour at least some elements of the feminist empowerment paradigm.

[4] The term equality is used here, not in the sense of sameness but of equality of choice and opportunity. It is used in preference to the term 'equity' which became hijacked by the conservative right to justify existing gender differences and divisions.

2. Access = empowerment? Evidence of gender impact

Existing evidence of the impact of micro-finance programmes on gender relations is limited. Research on gender impact is confined to a few programmes in Bangladesh and India. Conclusions differ even for the same programmes[5]. Most other documented studies are short gender-impact assessments commissioned by NGOs and donors[6]. The CGAP-sponsored AIMS studies are only in their first round. Although they use a gender-sensitive framework and have included participatory techniques, they do not currently contain detailed information on women's empowerment[7]. The focus of most studies has been almost exclusively on credit with some discussion on savings. Few studies investigate in any detail the relative impact of different types of micro-finance strategy, programme models, different types of gender policy or linkages with other interventions[8]. Few studies have included follow-up of drop-outs and the reasons for leaving programmes.

What precisely is empowerment itself[9].

- ***economic empowerment:*** women's access to savings and credit gives them a greater economic role in decision-making through their decision about savings and credit (see Figure 1). When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. The investment in women's economic activities will improve employment opportunities for women and thus have a 'trickle down and out' effect. The financial sustainability and feminist empowerment paradigms emphasize women's own income-generating activities. In the poverty alleviation paradigm, the emphasis is more on increasing incomes at the household level and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment.

- ***increased well-being:*** access to savings and credit facilities and women's decision about what is being done with savings and credit strengthens women's say in economic decisions of the household (Figure 1). This enables women to increase expenditure on the well-being of themselves and their children. This is the main concern in the poverty alleviation paradigm. Women's control over decision-making is also seen as benefitting men through preventing leakage of household income to unproductive and harmful. Other welfare interventions are advocated in addition to micro-finance, typically nutrition, health and literacy campaigns to further decrease vulnerability and improve women's skills. In the financial self-sustainability and feminist empowerment paradigms, improved well-being is an assumed outcome from increasing women's economic activities and incomes.

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[5] For a critical overview of the Bangladesh literature see Kabeer 1998.

[6] For an overview of the AIMS studies see Appendix in Sebstad 1998.

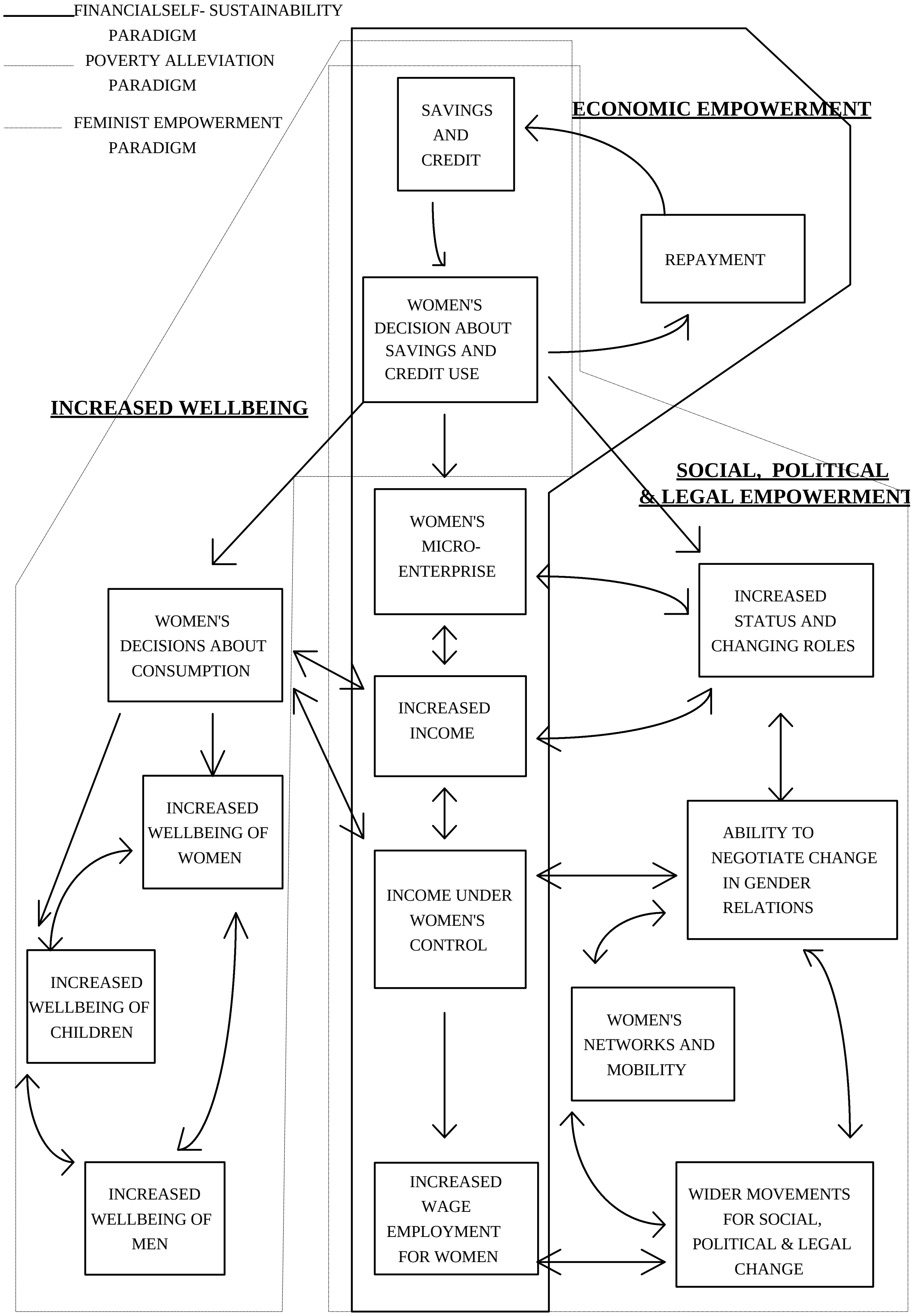
[7] For detailed Bibliography see Mayoux 2000 forthcoming.

[8] Detailed references to particular studies and particular programmes are given in Mayoux 1998a. It is likely that more evidence will become available over the next year or so through doctoral theses and further CGAP-sponsored studies.

[9] For discussion of the conceptual background to the concept of empowerment see Rowlands 1997; Kabeer and 1999 and summary in Mayoux 2000. For discussion of the implications for impact assessment of micro-finance programmes see Mayoux 1998b, 2000, Kabeer 1998).

- ***social and political empowerment***: a combination of women's increased economic activity and control over income resulting from access to micro-finance with improved women's skills, mobility, access to knowledge and support networks (Figure 1). Status within the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change. The financial self-sustainability paradigm and the poverty alleviation paradigm assume that social and political empowerment will occur without specific interventions to change gender relations at the household, community or macro-levels. By contrast, the feminist empowerment paradigm advocates explicit strategies for supporting women's ability to protect their individual and collective gender interests at the household, community and macro-levels.

Fig. 1 VIRTUOUS SPIRALS:PARADIGMS COMPARED



The available evidence does point to a considerable potential of micro-finance for empowerment, one way or another: women's demand for credit and savings facilities is high; savings propensity as well as the loan repayment rates equal or exceed those of men; many women, particularly in programmes targeting women entrepreneurs, decide on the loan use and invest in income-earning activities; some are able over a cycle of several loans to increase incomes which they themselves control. Overwhelming evidence indicates that women spend much of their income on household well-being, including daughter's education and their own health. Even where women do not directly control incomes, perceptions of their contribution to the household have changed. Increased confidence through interaction with program staff and groups have improved their role in decision-making within the household. Some programmes with an explicit feminist empowerment focus on gender awareness and organization have also effectively supported women's micro-finance groups to challenge unequal property rights, domestic violence, alcoholism and dowry demands. Local authorities have been brought to provide essential services for women. Some mixed-sex programmes like CODEC in Bangladesh and CGT/CIPCRE in Cameroon built federations of women's and men's groups and were particularly successful in promoting gender-awareness for men and women and helped put an end to extreme forms of gender violence. Programmes like SEWA and Working Women's Forum in India have also been effective in linking members to macro-level gender advocacy. This made informal sector women workers more visible in national and international policy debates.

Still, one needs to question the assumed interlinkages between access to savings and credit *per se* and empowerment (Figure 2), since in some cases micro-finance programmes may have disempowered women, particularly the disadvantaged, even within 'best case' studies[10]. It especially seems to have occurred in programmes which have not explicitly considered gender issues, or in programmes that rapidly expand their micro-finance portfolios in response to increased funding.

For once, it cannot be assumed that women have control, or even an effective say, over loan use, whether they are targeted or not. Women may simply be used as low-cost and reliable intermediaries between programme staff and male family members. The former find it more convenient to deal with women because they are at home during working hours; the latter have neither the time nor the inclination to attend group meetings[11]. In some reported cases, women do not even know that men have taken a loan in their names[12].

Even where women control decisions over loan use, this may not result in significantly increased incomes. In South Asia particularly, a combination of male pressure and lack of income-earning opportunities frequently leads women to make an 'economically rational' decision to invest credit

[10] Of the Programme Case Studies in the Appendix these are seen to be particularly SEWA, CODEC, Zambuko Trust, SEF, Mbonweh, CGT/CIPCRE, and the ACORD-sponsored programmes.

[11] This has been a critique of BRAC (Goetz 1996) and was also expressed as a concern in other programmes in Asia at the South asia workshop faclitated by the author. The predominance of women in group rather than individual programmes is frequently a result not only of programme policy, but also the reluctance of men to spend time in group meetings.

[12] In Harper's study of AKRSP out of 31 micro-enterprise loan- takers interviewed only 7 loans were controlled by women and 16 were used by men and women had not been involved in the loan-taking process. In a further 8 cases women did not even know the loan had been taken. (Harper 1995,6).

or savings in men's activities[13]. Even where, as is predominantly the case in Africa, women use the loan for their own business, they continue to be overwhelmingly involved in a narrow range of traditionally female activities, i.e. low investment and low return. Micro-finance programmes may accelerate market saturation by increasing the numbers of women competing in the same activities. Very poor women working within the same range of activities may be further disadvantaged, because they do not have the resources or contacts to get access to credit.

Even where there is an increase in income from women's or household economic activities, there may be no effective control by women over income going into the household and no material benefits for women. Men may control the income even from women's economic activities and/or may expect women to use all their income for pre-determined household expenditure. This allows men to use their own previous contributions to the household for their own personal expenditure and, in some cases, for setting up new households. Men may be very supportive of women's micro-finance and other income generation activities for this very reason![14]

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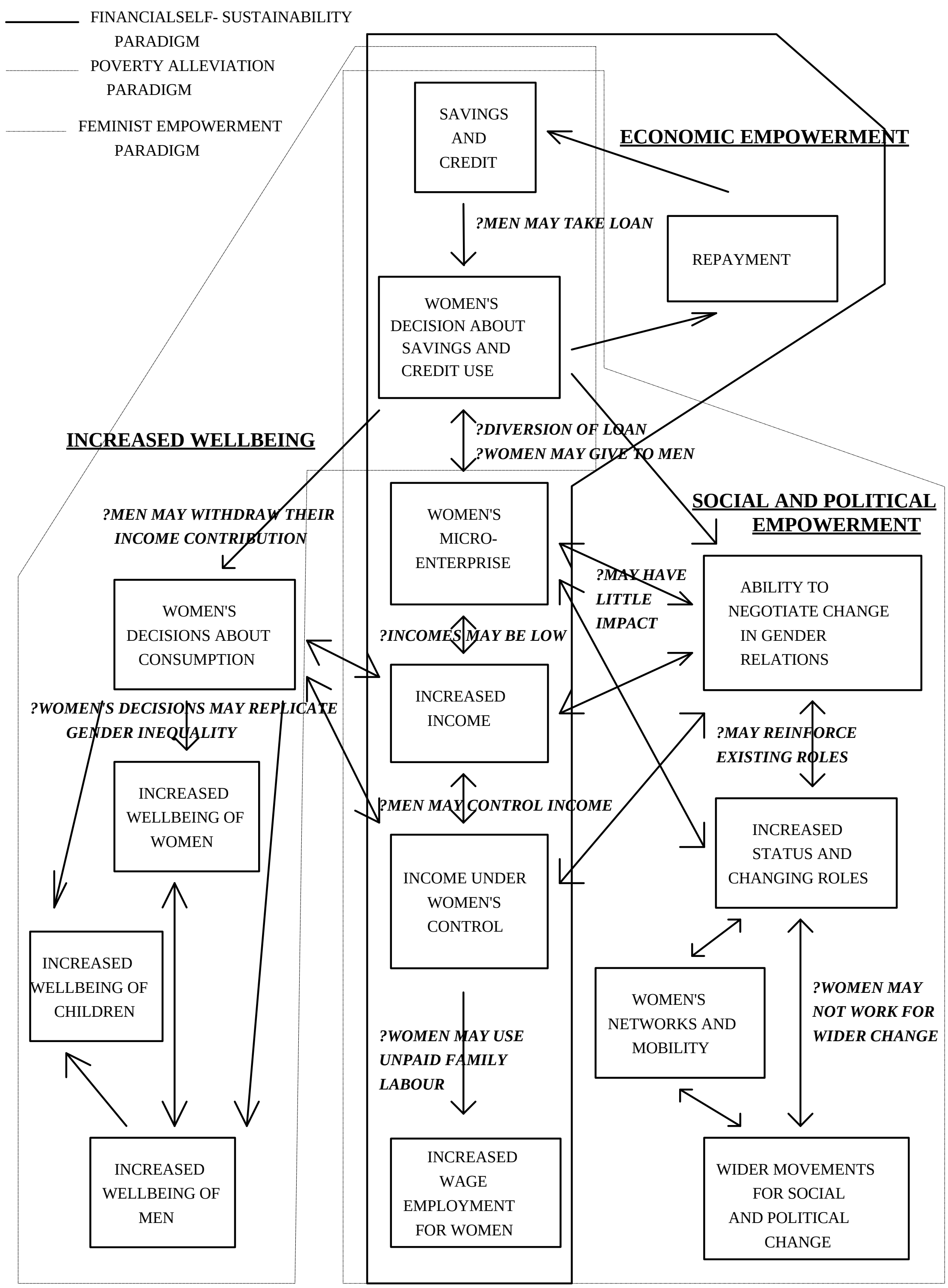
[13] This is particularly the case in Bangladesh. In Goetz and Sengupta's study of 275 loans in large-scale credit programmes in Bangladesh (106 BRAC; Grameen Bank 53; TMSS 39 and RD-12 (55) they found that women had full control of loans in only 17.8% of cases and in as many as 21.7% they had no control. A survey of 26 women in the SCF Bangladesh programmes found that 68% of loans had been used by the husbands or the sons and all except one first time loan. (Basnet 1995)

[14] This is a serious problem in many of the African cases like Mbonweh, CGT and also other programmes visited by the author in Southern Africa. The survival of many of the enterprises is dependent on continuing injections of funds from the micro-finance programme because all of women's incomes were spent on the household. Men were very supportive of the programme because women now no longer 'nagged' them for their contribution to the household. There were also reports from both Eirtrea and West Africa that men had then used the income freed to marry other wives.

Fig. 2 VIRTUOUS SPIRALS:QUESTIONING ASSUMPTIONS



Women may be forced to cut their own — already — inadequate expenditure on food and health for savings or to repay loans. Women's expenditure decisions can also be constrained by gender norms of rights within the household. Women may replicate gender inequalities, spending little on themselves and discriminating against girls. Changes in expectations of women's economic contribution to the household may seriously overburden women with adverse implications for their health and their children[15]. The combination of low incomes, lack of control, greater burden of work and repayment pressure may do little to increase women's bargaining power within the household. On the contrary, micro-finance programmes may increase tensions within the household as men withdraw their own incomes and/or women struggle to retain control of their own earnings. In some reported cases, this leads to divorce, abandonment, and domestic violence (see eg Rahman 1999, Mayoux 1999b).

Finally, micro-finance programmes may contribute little to social and political empowerment, for example if group meetings fail to address gender issues or if group repayment pressures increase tensions between women and/or exclude more disadvantaged women from important networks[16]. Time spent in savings and credit meetings automatically decrease women's time for other social and political activities. Programmes may also increase conflicts between men and women within communities and may not have adequate mechanisms to support women.

On the basis of current evidence, it is impossible to say how many women are benefitting and how many are being further disadvantaged. Women in dynamic market contexts may increase their incomes without even needing substantial support services. Women in supportive family situations and communities may also be successful both economically and in bringing about change in gender relations. Where active women's movements have been promoting gender equity, women may use micro-finance to further their own interests in their families and communities. Under the same circumstances, micro-finance has often helped women improve the welfare of their families.

However, there are significant differences in the access to resources and networks to overcome difficulties and constraints. Evidence indicates that those who benefit least from micro-finance, and may be even further disempowered, are those who are already the poorest and/or most disadvantaged by ethnic group and/or who are abused within the household. In some micro-finance programmes, such women become progressively excluded, as programme staff anxious for rapid expansion prefer clients who are easily accessible and able to repay. Women's groups are also unwilling or unable to bear the extra work involved in contacting the most disadvantaged.[17] One anthropological study of Grameen Bank indicates that the inclusion of drop-outs and villages away from the 'key success areas' would substantially increase estimates of negative impact and reveal more cases of serious disempowerment (Khondkar 1998).

Whatever the degree of social exclusion, gender inequalities at the household and community levels reflect, and are reinforced by, macro economic policies, by legislation and social programmes (Johnson and Kidder 1999; Mayoux 2000a). These inequalities seriously constrain women's access

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[15] This was a serious concern of many of the programmes attending the workshops facilitated by the author in Africa.

[16] Many studies of self-selecting groups point to the problem of exclusion of poor and disadvantaged women. This is discussed in detail for SEF and CGT in Mayoux 2000.

[17] There has been no systematic research on whether the poorest and most disadvantaged are in fact more of a risk. Anecdotal evidence suggests that on the contrary the poorest strive against all odds to repay and in some groups it is the better off and more powerful who default.

to markets and their ability to negotiate change. Inequalities also underlie entrenched and all-pervasive institutional gender discrimination. These constraints in turn considerably limit the degree to which women can use access to savings and credit to increase incomes and well-being. Serious limitations also reduce group formation to organise for change. These all-pervasive and mutually reinforcing inequalities considerably limit many women's own perceptions of 'the possible' and hence condition their strategies for change, particularly in the short term.

3. Gender mainstreaming for empowerment: essential elements

Member agencies of CGAP as well as many NGOs have committed themselves to gender mainstreaming, empowerment and poverty alleviation. However, CGAP 'Best Practice' guidelines focus solely on financial sustainability. Gender receives no mention, beyond collecting statistics on numbers of women accessing loans and depositing savings[18]. Gender guidelines and manuals produced by donor agencies, generally relegated to separate publications, have focused on increasing women's access to programmes designed for financial sustainability. Distinctions between poverty alleviation and women's empowerment become blurred. Such gender guidelines focus mainly on:

- changes in collateral requirements to include female forms of property;
- reduction in loan sizes and more flexibility in savings requirements (timing and location of service delivery);
- group formation to decrease administrative costs and increase women's 'social capital'.

Micro-finance networking and advocacy fail to directly address empowerment issues. Even where women are participants, participation may mean little more than mobilizing their skills and resources to decrease programme costs. Where women are involved in advocacy networks, they do not necessarily feel able to raise gender issues. This is part of a wider marginalization of women's empowerment as a 'gender mainstreaming' process in many organizations. Despite the comprehensive guidelines produced by gender staff, gender mainstreaming in practice is often reduced to minor changes in language, collecting statistics on women's access to programmes and increasing employment of women staff. These have been seen as a way of placating gender lobbies without entailing additional costs for women's programmes and without disturbing vested interests.

Some women are able to turn opportunities offered by micro-finance to their advantage and bring about change. Women are not just the inevitable victims. In order to transform micro-finance into a genuine gender strategy, women's empowerment needs to be understood as more than a marginal increase in access to income and/or consultation in limited areas of household decision-making and/or occasional meetings with a small group of other women. While such advances may be useful first steps in a process, change at both the micro- and macro-levels is required. In order to justify their role as a key element of a poverty alleviation agenda, micro-finance interventions also need to be massified and make a quantum leap beyond the limited outreach of those few women who already enjoy more privileged access to resources and skills.

Such a 'gender policy for empowerment' would make micro-finance ***more empowering*** for ***more women***. Empowerment is conceived as a multidimensional process. It operates at different and interlinked levels and is based on an analysis of power relations (see Box 2)[19]. This multidimensional process implies trade-offs for individual women between different dimensions and levels. The inherently complex and potentially conflict-ridden nature of empowerment itself means that any one intervention, whether micro-finance or other, will inevitably make only a limited contribution in isolation.

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[18] CGAP 1998.

[19] The process of 'empowerment' is seen as inherently linked with equality in the sense discussed in Note 5. However for the author the term 'empowerment' connotes a much greater emphasis on women's own agency in bringing about and defining the parameters of equality.

Some empowerment **strategies** produce ‘win-win’ situations benefitting all concerned. Still there are often conflicts of interests between women, as well as between women and men. If empowerment strategies are to really address entrenched inequalities in power and resources, they will inevitably be contested by different interest groups and entail the ‘disempowerment’ of current vested interests.

A genuine empowerment strategy must be defined by women themselves, and not imposed by external agencies (See Note 21). Empowerment is a long-term process, not a ‘one-off end-product’ decided at one focus group meeting or assessed in a one-off impact assessment.

BOX 2: FRAMEWORK FOR EMPOWERMENT

What is empowerment? a multidimensional and interlinked process of change in power relations.

- ***power within:*** enabling women to articulate their own aspirations and strategies for change;
- ***power to:*** enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations;
- ***power with:*** enabling women to examine and articulate their collective interests, to organise to achieve them and to link with other women’s and men’s organisations for change;
- ***power over:*** changing the underlying inequalities in power and resources which constrain women’s aspirations and their ability to achieve them.

These power relations operate in different spheres of life (eg economic, social, political) and at different levels (eg individual, household, community, market, institutional).

Whose empowerment? a predominant concern with equity and empowerment of those currently most disadvantaged in the different spheres and at different levels.

Who should decide? empowerment is of necessity a process of negotiation where the subjects of the empowerment process (ie here women members of micro-finance programmes) define the main priorities and strategies. This process of negotiation however requires an appropriate forum and information to enable women to fully consider the possible options and potential consequences of choices. It is also likely to require explicit promotion of women’s interests at the macro-level to widen the scope of choice.

To maximise the contribution of micro-finance to women’s empowerment requires equality in access to all micro-finance services but also an adequate and non-discriminatory regulatory framework. A regulatory framework must be an integral part of fulfilling as spelled out by the Micro-Credit Summit Campaign. Gender policy goes much further and integrates productive and reproductive work, welfare concerns and measures to address power inequalities in strategies for both women and men. This approach implies a strategic thinking through ways of mainstreaming empowerment questions. It also involves linking with other organisations challenging gender inequality at different levels and a rethinking of current ‘best practice’.

BOX 3: UNDERLYING VISION AND ESSENTIAL ELEMENTS OF A GENDER POLICY FOR EMPOWERMENT

UNDERLYING VISION TO FOCUS ON EMPOWERMENT

- ***women's equal access to micro-finance and employment to be seen as a human rights issue*** and an integral part of any mainstream regulatory and policy framework
- ***gender policy to focus explicitly on women's empowerment*** throughout programme design: conditions of micro-finance delivery, complementary services, group structures, staff recruitment and incentives etc
- ***separation of gender from poverty concerns;*** explicit strategies for addressing gendered resource and power inequalities within households and communities; explicit strategies for the most disadvantaged women
- ***from compartmentalized interventions to integrated and interlinked strategies*** including attention to reproductive work, social welfare and empowerment as integral parts of any 'economic' intervention

ORGANIZATIONAL GENDER ACCOUNTABILITY

- ***equal opportunities policies for staff*** as a human rights issue, to set an appropriate example to programme participants and to increase programme effectivess in reaching and empowering women
- ***gender and empowerment awareness for men and women*** to give an empowerment perspective throughout the programme interactions; programme participants should be considered vis-à-vis all conditions of micro-finance delivery, all routine training and advice for both women and men, complementary services and group activities
- ***concrete incentives for women's empowerment in programme implementation*** including incentives for women themselves, for male participants and male and female staff
- ***empowerment indicators*** as integral part of all monitoring and evaluation

PARTICIPATORY MANAGEMENT

- ***group formation*** to provide forum for articulation of women's needs and interests (power within), for participatory learning (power to), mutual support and collective action to challenge inequality (power with, power over)
- ***participatory consultation*** with women's groups about programme design
- ***ongoing effective structures for women client/member representation*** in decision making
- ***participatory empowerment impact monitoring and evaluation*** including dissemination of findings to programme participants
- ***structures for the representation of very poor women*****,** women in difficult relationships, younger women in decision-making and ensuring that they are not disempowered
- ***structures for mediating conflicts of interest between women and men*** including organizing men's groups for change

INTER-ORGANISATIONAL LINKAGES

- ***networking with other organizations*** challenging gender inequality, including men's and women's own grassroots organizations
- ***linking with other service providers*** eg women's legal aid, literacy, health, training,gender research
- ***advocacy for gender mainstreaming*** in other linked organisations and macro-level policy

Gender mainstreaming involves equality of women's access to services and mechanisms to ensure translation of this access into empowerment. Evidence indicates a clear linkage between contribution to women's empowerment, and even women's access to micro-finance, and levels of female staff. Some micro-finance programmes are women-only and the majority of staff are women. Others have equal opportunities policies and set quotas for employment of female staff.

Again, although equal employment rights are an essential element of women's human rights and non-discriminatory development, they do not in themselves necessarily lead to women's empowerment. The experience of many programmes with equal opportunities policies indicates that recruiting women, particularly to senior positions, is often difficult. This is due to the gender constraints under which female staff as well as clients are operating. Fundamental changes in recruitment procedures may be necessary as well as organisational culture, recruitment criteria and conditions of work.[20] In addition to equal employment staff frequently lack expertise in gender analysis and may not have sufficient knowledge or experience of the situation of very poor women; they may need training. There is also a need for clear guidelines and concrete incentives for implementation of empowerment policies. Women and men staff are to feel confident about spending scarce time and resources on these issues. Crucially, male staff need to have clear incentives for promoting women's empowerment in their interactions with both male and female programme participants. Creating these incentives in turn requires integration of empowerment indicators into programme monitoring and impact evaluation.

There are a range of micro-finance models in which elements of this gender policy could be implemented to increase contribution to empowerment, from mainstream banks and financial service providers through large poverty-targeted banks to smaller micro-finance programmes providing savings and credit to members of women's movements and labour organisations.

Finally, the degree to which any one programme can achieve significant change is likely to be severely limited in view of the many mutually reinforcing constraints. The implications of an integrated approach are not that any one organisation should provide an infinite range of services and overstretch its capacity. It is rather to think through the range of support needed by women for empowerment, identify the potential contribution of their particular expertise and organisational context and link strategically with other forces for change. Women's own networks, women's movements, advocacy organisations and gender lobbies within donor agencies should be considered as potential allies for change.

[20]For a discussion of some of the issues see Goetz, 1992; Macdonald et al, 1997.

4. Empowerment versus sustainability? Rethinking 'Best Practice'

On the whole financially sustainable micro-finance models are being promoted by donors to combat poverty and to enhance empowerment. In this context targeting women is justified on efficiency grounds[21]. Many policies currently advocated for financial sustainability have potentially adverse implications for empowerment (see box 4). In their attempt to comply with donor funding guidelines, many programmes are rapidly expanding their range of micro-finance services and decreasing other services and empowerment strategies. Some micro-finance programmes able to offer larger amounts of credit, because of their leverage with donors, push aside smaller, integrated empowerment programmes by taking over groups already formed. (Ebdon 1995).

Poverty targeting does not necessarily contribute to empowerment as poverty targeting may leave out many disadvantaged women who do not belong to very poor households. It may also bypass women who have skills and experience to contribute as role models for other women. The emphasis on small savings and small consumption loans fails to enable women to graduate to higher income activities. It also risks making women responsible for savings mobilization and loan repayment, leaving men's responsibilities unchanged. The emphasis on 'self-help' often fails to recognize the costs to women of participation in terms of time and resources. It does not necessarily provide the opportunity for them to articulate and develop strategies for empowerment. The mix-up of gender and poverty concerns confines women to group based programmes with marginal contribution to incomes growth.

[21]It has been admitted to the author by a key actor in CGAP that it is probably unlikely that gender would receive the emphasis it does if repayment and hence efficiency arguments could not be used. Supporting this conclusion is the fact that gender does not feature so prominently in other poverty-targeted or micro-enterprise interventions.

<u>BOX 4: FINANCIAL SUSTAINABILITY AND EMPOWERMENT: POTENTIALLY POSITIVE INTERLINKAGES</u>

POTENTIALLY NEGATIVE IMPACT OF FS-FAVOURED STRATEGIES ON EMPOWERMENT

reducing programme costs

- rapid programme growth to yield economies of scale
- reducing staff and staff costs through narrow focus on micro-finance
- reducing services
- use of ‘voluntary’ contributions of clients and groups

increasing repayment levels

- ‘the stick’coercion: programme penalties for non-repayment, group peer pressure

increasing programme income

- increasing interest rates and service charges

POTENTIALLY NEGATIVE IMPACT OF PA-FAVOURED STRATEGIES ON EMPOWERMENT

poverty targetting

- definitions based on household income leave out disadvantaged women and/or potential empowerment role models if they do not come from poor households

emphasis on savings and small consumption loans

- fails to enable women to graduate to higher income activities
- risks making women responsible for savings and leaves men’s responsibilities unchanged

participation

- emphasis on self-help often fails to recognise costs to participants
- does not necessarily provide forum for development of empowerment strategies

Moreover, the neglect of empowerment concerns is seriously misplaced, since women’s empowerment contributes to financial sustainability and poverty alleviation. Women in some programmes have expressed a clear preference for compulsory savings and directed loans to enable them to protect their incomes from men through reference to programme regulations. Some programmes have some special targeted and closely monitored loans for women’s enterprise development. Others, including Grameen Bank, insist on registration of assets purchased with loans in women’s names. It would also be possible to ensure that special categories of ‘social loans’ are equally available to both men and women for education, marriage expenses and health. This would encourage men to fulfil their household responsibilities.

BOX 5: CONDITIONS OF MICRO-FINANCE DELIVERY: SOME ACCESS, POVERTY ALLEVIATION AND EMPOWERMENT QUESTIONS

COLLATERAL REQUIREMENTS:
- *access question:* do collateral requirements accept female-owned assets eg jewelry, utensils?
- *poverty alleviation question:* do collateral requirements enable women labourers to access credit?
- *empowerment question:* do collateral requirements treat women as autonomous agents rather than dependents? do they encourage registration of assets (eg house sites, land) in women's names?

APPLICATION PROCEDURES::
- *access question:* do application forms, location and advertising of services appropriate to women's levels of literacy and normal spheres of activity, eg credit disbursement by women in women centres?
- *poverty alleviation question:* are application procedures accessible to poor women? do they encourage women and men micro-entrepreneurs to consider the interests of labourers?
- *empowerment question:* do application procedures encourage women to improve literacy and extend normal spheres of activity, eg negotiating with male officials in male public spaces?

VOLUNTARY VERSUS COMPULSORY SAVINGS:
- *access question:* are savings facilities flexible to women's patterns of access to income?
- *poverty alleviation question:* are savings facilities flexible to poor women's patterns of access to income, likely to be small irregular or seasonal amounts? likely to favour voluntary savings
- *empowerment question:* do savings facilities give women reasons and authority to increase control over own income and\or access male income? likely to favour compulsory savings?

LARGE VERSUS SMALL LOANS:
- *access question:* are loan amounts small enough to give women the confidence to apply?
- *poverty alleviation question:* are loan amounts large enough to enable women to significantly increase incomes?are loan amounts sufficient to cover reasonable payment of wages?
- *empowerment question:* are loan amounts large enough to enable women to significantly increase incomes and control over assets?

DIRECTED VERSUS NON-DIRECTED LOANS:
- *access question:* are loans available for the types of activities in which women are involved eg small loans for working capital for trading and non-directed loans for consumption? likely to favour non-directed credit or directed credit for 'female' activities?
- *poverty alleviation question:* do they enable women labourers to apply? likely to favour non-directed consumption loans?
- *empowerment question:* do loan packages encourage women to enter non-traditional and more lucrative activities? do they increase women's ownership of assets? do they encourage higher expenditure on women's well-being? likely to favour directed credit including packages for women in non-traditional activities and directed consumption loans for eg housing registered in women's names, girl's education, women's health

PENSIONS AND INSURANCE PROVISION
- *access question:* what levels of contribution are possible for women for different types of cover?
- *poverty alleviation question:* what sorts of cover are likely to decrease household vulnerability?
- *empowerment question:* what sorts of cover are likely to increase women' s security and bargaining power in the household?

Complementary services in some programmes are limited to essential training for access to credit and group formation. In others, they include a range of different types of training including business training and literacy, different types of business development services, such as legal advice and registration. Many donors and programmes also engage in micro-finance advocacy and networking. In most cases however, women's issues and programmes are confined to a very narrow range of services. Gender and empowerment questions are not raised in services involving either women or men or in advocacy or networking. An empowerment approach requires integration of gender and empowerment concerns into all areas of service provision, both to provide adequate support to women and to engage men in questioning and changing gender inequality. Gender awareness needs to be an integral part of all training for women and men, rather than be relegated to separate training. Training on eg women's legal rights and other issues will continue to be needed.

Group-based delivery of savings and credit is advocated to reduce the costs of service delivery[22] and to provide the basis for women's participation in self-help community development. The precise structure and function of groups varies considerably. For example, the Grameen Bank methodology, credit co-operatives and some programmes have women-only groups while others have mixed-sex groups. An empowerment approach requires working with these groups to develop collective strategies to overcome gender inequality and to have gender equality as a constitutional element of decision-making in programmes.

This empowerment approach can increase financial sustainability and poverty alleviation. For example, a successful loan graduation programme would over time increase women's ability to take and repay larger loans which are cheaper to administer. Insisting on registration of key assets purchased with loans in women's names would decrease the risk of loan default in cases of divorce or domestic tension. Increasing market relevance of services through participatory assessment (a recommendation even within mainstream micro-finance guidelines) would both more fully address women's needs and increase repayment. Further research is needed to consider ways of reaching the most disadvantaged women in a whole range of different programme models.

Although in the past some support services in some programmes, including gender awareness, have been expensive and with minimal impact, this does not mean they are not needed or would not make a substantial contribution if they were better designed. There are ways in which costs could be reduced again through mainstreaming gender into all service provision, cross-subsidy and\or through charging for some services. For example, in Port Sudan some women's centres supported by ACORD became able to function virtually independently. They provided a wide range of training courses aimed at individual and group capacity-building, such as credit and business management, leadership, group organisation and vocational skills. They dealt with help issues through fundraising and established links with other relevant institutions. They also provided advocacy, referrals and informal advice. Since the decision to reduce the level of community development activities, direct ACORD support for women's centre activities has been gradually phased out. However, as a result of the indirect support given by ACORD, many of these activities are now being provided by local NGOs in co-operation with local community structures and/or individual women community leaders.

[22] For example, building on earlier work by Stiglitz (1990,1993) Otero and Rhyne write: "Group formation is often employed by micro-enterprise programmes particularly for the poorest clientele. The group plays a role in reducing the cost of gathering information about the borrower, but its more important role is in repayments through shared liability for default. Lenders can shift some of the loan-processing and loan-approval tasks onto the group because the groups have better access to information on the character and creditworthiness of potential borrowers...When very poor clients care more about access to credit than the terms on which it is offered, groups can be used without significantly impairing demand." (Otero and Rhyne 1994p16)

BOX 6: RETHINKING GOOD PRACTICE: SOME INNOVATIVE 'GOOD PRACTICE' STRATEGIES

CONDITIONS OF MICRO-FINANCE DELIVERY which:

- ***maximise women's ability to increase and control incomes and resources*** eg registration of property and assets in women's names, graduated loan sizes, special packages for women in non-traditional and more lucrative activities, some compulsory long-term savings
- ***create incentives for men to contribute to household well-being*** eg loans for girls' education, marriages and health accessible to both men and women
- ***new products*** needed by women (pensions, insurance)

COST-EFFECTIVE COMPLEMENTARY SERVICES

- ***effective participatory methodologies*** for fully integrating gender and empowerment issues into all training, specialist gender training, training in new skills to increase incomes, organizational development
- ***ways of combining credit provision with other services*** eg literacy, health-care, support for reproductive work, new technology development
- ***development of self-sustaining services*** which also contribute to empowerment

GROUP STRUCTURES

- ***initiating and supporting collective mutual learning and other service provision*** by clients/members eg collective production and marketing
- ***networking and federation of women's groups*** to developing strategies for change in gender relations
- ***organizing male support for change*** in gender relations.

ORGANIZATIONAL GENDER ACCOUNTABILITY

- ***gender equitable policies for staff***: recruitment and promotion, changes in 'institutional culture' to create a gender equitable working environment
- ***methodologies for increasing gender skills of staff*** fully integrating gender and empowerment issues into all staff training at all levels, specialist gender training
- ***incentives for implementation of empowerment strategies***
- ***participatory development of empowerment indicators*** as integral part of MIS

INTERORGANIZATIONAL LINKAGES

- ***gender lobbying and advocacy***
- ***inter-organizational networking*** on gender and empowerment issues

Underlying is a change of emphasis from viewing groups simply as a repayment mechanism to looking at ways of 'building on social capital' (Mayoux 1999b). Groups would be used as an entry point for wider empowerment interventions. There is an important role for groups as a forum for information exchange and mutual learning between women. This includes for example successful women entrepreneurs within programmes sharing their experiences with others, skills exchange and discussion of empowerment strategies as in the case of 'how to manage your husband and mother-in-law' from Zambuko. In CGT, for example, interviews with groups found that many women would be prepared to help train other women and groups would be prepared to pay for such training. This would require programmes to play a facilitating role eg collecting information on training needs and training skills as part of programme registration and compiling this into a register in the MIS. Both SEF and CARE-PROSPECT were developing ways of using PLA methods to facilitate this information exchange.

Inter-organizational collaboration is also a way of reducing costs of developing new strategies and services: joint methodologies for gender mainstreaming, training courses, advertising availability of services, information networks about legal rights from local women's movements, client referred systems, etc. This would increase impact of micro-finance at minimum cost and improve the sustainability and outreach of the service providers to poor women.

5. Beyond blueprints: the challenge for donors

There is a need to promote a much more diversified micro-finance sector than that implied by current Best Practice Guidelines (Box 7). Firstly, there is a need to develop services for very disadvantaged groups of women and increase poverty reach. Although micro-finance provision for very disadvantaged groups is inevitably more costly, micro-finance services are all the more so a useful contribution to empowerment of these groups: agricultural labourers may need savings facilities to prevent high seasonal fluctuations in incomes; savings facilities are necessary for women to prevent large harvest-time earnings lost to alcohol consumption, gambling, cosmetics, etc. Women labourers may need loans for purchase of labour-saving technology or improved housing.

Secondly, there is a need to look for alternatives to large-scale poverty-targeted programmes. There is a need for much more attention to gender mainstreaming within financial institutions like banks, pension funds and insurance corporations. Gender mainstreaming must be reflected in regulatory frameworks, conditions for loan guarantee funds and poverty-targeted savings and credit windows.

BOX 7: BEYOND BLUEPRINTS: TOWARDS A DIVERSIFIED MICRO-FINANCE SECTOR

REACHING THE MOST DISADVANTAGED WOMEN

- women labourers: homeworkers, agricultural labourers, low income industrial workers,bonded labour,migrant labour
- women in difficult household circumstances: women at risk of violence, women in unstable relationships
- the disabled and elderly
- women in remote areas

ALTERNATIVE PROGRAMME MODELS

- ***gender mainstreaming in 'mainstream' banks and financial service institutions and regulatory frameworks***
- ***participatory management and organizational learning*** including integrating participatory learning and action, monitoring and evaluation methodologies into policy making
- ***integrated programmes for empowerment*** where micro-finance is one of a number of other interventions including empowerment programmes, labour unions, health programmes, literacy programmes
- ***interorganizational collaboration*** to give clients/members a greater range of micro-finance and complementary services, pool resources to benefit from economies of scale, exchange information and increase the impact of lobbying

There is also a need to develop effective structures for participatory management which combine requirements of efficient service delivery and contribution to empowerment. New participatory management styles have to some extent been introduced in some of the most well-known proponents of the financial sustainability approach like Grameen Bank, Banco Sol, SANASA and PRADAN. Setting up systems for client monitoring together with information exchange could also be a cost-effective long-term strategy combining capacity-building and empowerment with sustainability aims (Mayoux 1998b).

Micro-finance services can be a very useful part of integrated empowerment and poverty alleviation interventions (see eg Chen et al 1996). Contrary to financial self-sustainability orthodoxy, where repayment incentives are built into credit delivery, there is an interesting complementarity of micro-finance and other human development and empowerment interventions.

Finally, the micro-finance programmes targeting women are often promoted as a component of packages to absorb the shock of structural adjustment programmes and globalisation, with macro-economic and social policy prescriptions which seriously disadvantage women, decrease public sector availability of complementary services and remove any existing welfare nets for the very poor. The assumptions of automatic beneficial impacts of micro-finance can thus at worst be used as a pretext for withdrawing support for other empowerment and poverty alleviation measures.

The development of an innovative and diversified micro-finance sector which makes a real contribution to women's empowerment will require much more commitment from donors than has been the case to date. It is crucial that donors make their commitment to women's empowerment explicit through inclusion of questions on gender policy and empowerment as an integral part of Best Practice guidelines and the criteria for funding. A suggested checklist of questions is given in Box 8, drawing on the gender guidelines of donor agencies.

BOX 8: BEYOND BLUEPRINTS: CHECKLIST FOR DONORS

ORGANIZATIONAL VISION

- is there ***a gender policy***? what is its nature and scope?
- in ***other programme documents*** what are the underlying assumptions being made about gender difference and inequality eg in use of language, terms such as ‘farmer’ ‘entrepreneur’?
- are there any ***programme strategies explicitly targetting women***? what are the underlying assumptions being made about gender difference and inequality? are these strategies likely to consign women to a ‘female ghetto’ or are there stretagies for empowerment?
- how far and in what ways are the needs of the ***poorest and most disadvantaged women*** taken into account?
- are there any ***programme strategies explicitly targetting men***? what are the underlying assumptions being made about gender difference and inequality? are these likely to increase or decrease gender inequality? are there any strategies targetting men which explicitly attempt to redress gender imbalance?

ORGANIZATIONAL GENDER ACCOUNTABILITY

- is there an equal opportunities policy for staff? what is its nature and scope?
- what is the nature and scope of gender training?
- are there concrete incentives for empowerment strategies?
- are gender impact and empowerment integrated into monitoring and evaluation?

STRUCTURES FOR PARTICIPATION IN DECISION-MAKING

- how far and in what ways is client participation encouraged?
- is this only in terms of client contribution and access?
- what methods are used for client consultation?
- are there strategies for organization, structures for decision-making and provision for client ownership of assets?
- who is participating?
- what measures ensure that the costs of client participation are matched by benefits?
- what measures are in place for resolving conflicts of interest?

INTER-ORGANIZATIONAL COLLABORATION

- how far has the programme considered the limitations of micro-finance provision?
- what limitations have been identified?
- how far can these be addressed by inter-organizational collaboration?
- what measures has the programme taken to collaborate with these organizations?

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