Women's Empowerment and Microfinance:

A 'Think Piece' for the microfinance field

INTRODUCTION

'*Micro credit is about much more than access to money. It is about women gaining control over the means to make a living. It is about women lifting themselves out of poverty and vulnerability. It is about women achieving economic and political empowerment within their homes, their villages, their countries*.' [1]

As Noeleen Heyzer of UNIFEM reveals in the above statement, there is clearly an important role for microfinance to play in the 'empowerment' of women. However, there remains much debate over exactly what this role should look like, as well as over exactly what is meant by the concept of 'women's empowerment.'

Much of the debate centers on the perceived tradeoffs between women's empowerment efforts and organizational financial sustainability. Many microfinance institutions (MFIs) struggle with if and how they should incorporate empowerment strategies in their organizations in light of these perceived tradeoffs. Recent trends in donor funding away from organizations that place primary emphasis on women's empowerment and toward organizations focused on achieving financial sustainability have created added skepticism around the value of adopting empowerment approaches in microfinance institutions.

This paper challenges leaders in the microfinance field to look beyond these debates and trends and consider adopting new 'participatory approaches' to empowerment that will allow MFIs to create fundamental changes in gender relations while minimizing conflict with financial sustainability aims. It also encourages MFIs to 'rethink' many of the current program services in order to make them more empowering to women.

Moreover, the paper presents a compelling case for why *strategically planning* for empowerment approaches is so crucial in the context of a microfinance sector where more and more practitioners are becoming complacent toward empowerment under the assumption that microfinance practices automatically produce significant empowerment benefits for women.

By challenging this assumption and highlighting the other benefits of empowerment approaches, this paper hopes to move both practitioners and donors to take action toward adopting and encouraging new empowerment approaches in microfinance institutions.

[1] Part of the paper 'Empowering Women with Micro credit ' presented by the Micro credit Summit Campaign to the Beijing +5 Conference in New York June 2000

The paper is divided into four sections:

- **Section I** provides readers with an overview of three contrasting approaches, or 'paradigms,' related to empowerment in microfinance, as the tensions between these approaches raise crucial questions regarding the adoption of empowerment approaches in microfinance institutions.

- **Section II** addresses key reasons why leaders in the microfinance field should consider strategically planning for and adopting these empowerment approaches in microfinance institutions.

- **Section III** summarizes different types of empowerment strategies microfinance institutions should consider adopting, including 'participatory approaches' as well as program-related empowerment strategies that force MFIs to 'rethink' many of their current practices and policies.

- **Section IV** outlines some specific 'proposals for action' for both microfinance practitioners and donors in light of the growing neglect of empowerment strategies in microfinance.

I. WOMEN'S EMPOWERMENT AND MICROFINANCE: CONTRASTING PARADIGMS

There are a range of contrasting views on the relationship between microfinance and empowerment. These views are captured in three key 'paradigms:'

- Feminist empowerment paradigm
- Financial self-sustainability paradigm
- Poverty alleviation paradigm

Each paradigm has its own interpretation of concepts like 'sustainability' and 'participation' as well as it own priorities in microfinance delivery, complementary services and organizational structure. These different interpretations and priorities create underlying tension between supporters of the different paradigms, leading to obvious implications for the acceptance and adoption of empowerment approaches in MFIs.

The ***feminist empowerment paradigm*** is firmly rooted in the development of some of the earliest microfinance programs in the South, including the Self-Employed Women's Association (SEWA) in India. Its underlying concerns are gender equality[2] and women's human rights. Microfinance is promoted as an entry point in the context of a wider strategy for women's economic and socio-political empowerment that focuses on gender awareness and feminist organization. Under this paradigm, microfinance must be[3]:

- Part of a sectoral strategy for change that identifies opportunities, constraints and bottlenecks within industries which, if addressed, can raise returns and prospects for large numbers of women. Possible strategies include linking women to existing services and infrastructure, developing new technology such as labor-saving food processing, building information networks, shifting to new markets, and policy level changes to overcome legislative barriers and unionization.

- Based on participatory principles to build up incremental knowledge of industries and enable women to develop their strategies for change.

Many organizations go further than interventions at the industry level to include gender-specific strategies for social and political empowerment. Some programs have developed very effective means for integrating gender awareness into programs and for organizing women and men to challenge and change gender discrimination. Some also

[2] 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. See discussion of these terms in Mayoux 2000a.
[3] As developed by Marty Chen in her proposals for a subsector approach to micro credit, based partly on SEWA's strategy and promoted by UNIFEM.

have legal rights support for women and engage in gender advocacy. These interventions to increase social and political empowerment are seen as essential prerequisites for economic empowerment. Economic empowerment itself is defined in more than individualist terms to include issues such as property rights, changes intra-household relations and transformation of the macro-economic context.

The ***financial self-sustainability paradigm*** (often referred to as the financial systems approach or sustainability approach) has very different views on many of these issues. Its definitions of empowerment are in essentially individualist terms with the ultimate aim being the expansion of individual choice or capacity for self-reliance. The paradigm assumes that increasing women's access to microfinance services will in itself lead to individual economic empowerment through enabling women's decisions about savings and credit use, enabling women to set up micro-enterprises, and increasing incomes under their control. It is then assumed that this increased economic empowerment will lead to increased well-being of women and also to social and political empowerment.

The ultimate aim of this paradigm is large programs that are profitable and fully self-supporting in competition with other private sector banking institutions and able to raise funds from international financial markets rather than relying on funds from development agencies[4]. The main target group, despite claims to reach the poorest[5], is the 'bankable poor': small entrepreneurs and farmers.

Policy discussions have focused particularly on setting of interest rates to cover costs, separation of microfinance from other interventions to enable separate accounting and program expansion to increase outreach and economies of scale, reduction of transaction costs and ways of using groups to decrease costs of delivery. Recent guidelines for CGAP funding and best practice, focus on production of a 'financial sustainability index' that charts progress of programs in covering costs from incomes. This emphasis on financial sustainability is seen as necessary to create institutions that reach significant numbers of poor people in the context of declining aid budgets and opposition to welfare and redistribution in macro-economic policy.

Within this paradigm, gender lobbies have been able to argue for targeting women on the grounds of high female repayment rates and the need to stimulate women's economic activity as a hitherto underutilized resource for economic growth. They have had some success in ensuring that considerations of female targeting are integrated into

[4]In Rhyne and Otero's formulation achieving self-sufficiency it is seen in terms of four stages or levels. The first level is where grants for soft loans cover operating expenses and establish a revolving loan fund. At the second level programs raise funds by borrowing on terms near, but still below, market rates. Interest income covers the cost of funds and a portion of operating expenses, but grants are still required to finance some aspects of operations. At the third level most subsidy is eliminated. At the fourth level programs are fully financed from the savings of their clients and funds are raised at commercial rates from formal financial institutions. Fees and interest income cover the real cost of funds, loan loss reserves, operations and inflation and profits.

[5] E.g. in Micro Credit Summit documents and the title of CGAP itself: Consultative Group for the ***Poorest***.

conditions of microfinance delivery and program evaluation. Alongside this focus on women, the term 'empowerment' is frequently used in promotional literature[6].

The ***poverty alleviation paradigm*** also differs in many of its interpretations and understandings of empowerment in microfinance. Poverty alleviation under this paradigm is defined in broader terms than market incomes to encompass increasing capacities and choices and decreasing the vulnerability of poor people. The main focus of programs as a whole is on developing sustainable livelihoods, community development and social service provisions like literacy, healthcare and infrastructure development. There is not only a concern with reaching the poor, but also the poorest. Policy debates have focused particularly on the importance of small savings and loan provisions for consumption as well as production, group formation and the possible justification for some level of subsidy for programs working with particular client groups or in particular contexts[7]. Some programs have developed effective methodologies for poverty targeting and/or operating in remote areas.

Here gender lobbies have argued for targeting women because of higher levels of female poverty and women's responsibility for household well-being. However although gender inequality is recognized as an issue, the focus is on assistance to households and there is a tendency to see gender issues as cultural and hence not subject to outside intervention. Although the term 'empowerment ' is frequently used in general terms, often synonymous with a multi-dimensional definition of poverty alleviation, the term 'women's empowerment ' is often considered best avoided as being too controversial and political[8]. Poverty alleviation and women's empowerment are seen as inherently synergistic. The assumption is that increasing women's access to microfinance will enable women to make a greater contribution to household income and thus, together with other interventions to increase household well-being, will translate into improved well-being for women and enable women to bring about wider changes in gender inequality.

One of the reasons why gender issues, particularly women's empowerment, frequently

[6] For example in the Micro-credit Summit Declaration and Plan of Action 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 microcredit 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)

[7] See for example Johnson and Rogaly 1996, although they would also agree with elements of the feminist empowerment paradigm proposed here.

[8] For example in a much-quoted guide to participatory development for NGOs Burkey writes: 'Is it the role of international development agencies to fight for women's liberation in the Third World? Wouldn't that be cultural imperialism at its worst? It isn't necessary to campaign for women's liberation; it is necessary that agencies make sure that their programs and projects do not make the situation of women worse... The second crucial step is to ensure that women genuinely do have at least, equal opportunity to participate in development projects with men. If rural women have genuine opportunities for participating in their own development, then they will take care of the when and how of women's liberation' (1993, p 67). Similar views were expressed by a number of participants attending the workshops facilitated by the author.

become marginalized in microfinance institutions is because of perceived conflicts between women’s empowerment and the development aims of the financial self-sustainability and household level poverty alleviation paradigms. In the financial self-sustainability paradigm, women's empowerment strategies are seen as entailing unacceptable costs as the paradigm’s explicit aim is to develop fully financially self-sufficient MFIs. In the poverty alleviation paradigm, women's empowerment is seen as an external imposition by Western-influenced middle-class feminist elite with little relevance to the needs of poor women. It is also seen as politically sensitive and involving conflicts within households and communities that may undermine organizational sustainability.

II. WHY MFIs SHOULD ADOPT EMPOWERMENT APPROACHES

Given the tension and perceived tradeoffs between different approaches to empowerment in microfinance mentioned above, many leaders in the microfinance field become complacent about adopting empowerment strategies in their organizations. Moreover, many assume that providing access to microfinance services will lead to sufficient empowerment impact and that actively adopting specific empowerment strategies is therefore unnecessary.

However, there are some clear cases for why leaders in microfinance institutions should consider adopting empowerment approaches in their organizations:

- **CASE 1:** Microfinance practices do not always produce automatic empowerment benefits for women; therefore, empowerment must be *strategically planned for* in MFIs

- **CASE 2:** Empowerment approaches allow microfinance institutions to realize their full potential in contributing to a number of critical dimensions of women's empowerment

- **CASE 3:** Empowerment approaches are often compatible with other approaches to microfinance (e.g. financial sustainability), and can actually enhance the aims of these other approaches in many cases

CASE 1: Current Practices Not Always Empowering

A key reason leaders of MFIs should consider adopting specific empowerment strategies is because they cannot assume that their organizations' microfinance practices alone will always produce automatic benefits for women. As indicated by the evidence below, all assumed linkages between access to microfinance services and empowerment need to be questioned given existing evidence related to gender impact. Instead of assuming that empowerment is an assumed benefit of microfinance, MFIs need to *strategically plan* for women's empowerment by actively pursuing empowerment approaches (see Section III for overview of potential approaches).

There has been no systematic cross-cultural or inter-organizational comparison of relative gender impacts of different models or strategies of microfinance to date. The most detailed studies have been done in Bangladesh and these are currently contested on conceptual, methodological and analytical grounds[9]. The CGAP-sponsored AIMS studies do not currently contain detailed information on women's empowerment, and most other documented studies are short gender-impact assessments commissioned by NGOs and donors that use a diversity of indicators. Most contain limited information on empowerment beyond questions about increased confidence, control over loans, loan use and more rarely control over income in the household. Nevertheless, despite its shortcomings, there is evidence to indicate that the assumption that access to microfinance is empowering is not always true and that in fact in many cases benefits may be marginal and women may even be disempowered. A summary of this evidence is outlined below.

Continuing discrimination and barriers to women's access to microfinance

While it is clear that women's access to microfinance services has significantly increased over the past two decades, in many regions, access is still unequal in many programs, credit unions and village banks. In addition, loan amounts received by women are generally lower than those received by men and this cannot be completely accounted for by demand factors.

Moreover, financial indicators of access such as women's program membership, numbers and size of loans and repayment data cannot be used as indicators of actual access or proxy indicators of empowerment. Registration of loans in women's names does not necessarily mean even participation in decisions about loan application as men may simply negotiate loans with male program staff as an easier way of getting access to credit. High repayment levels by women do not of themselves indicate that women have used the loans themselves. Men may take the loans from women or women may

[9] See Kabeer 1998, 1999 and Mayoux 1998c, 2000e for overviews of some of these debates.

choose to invest the loans in men's activities. Loans may be repaid from male earnings, through women forgoing own consumption, or from income or borrowing from other sources[10]. High demand for loans by women may be more a sign of social pressure to access outside resources for in-laws or husbands than empowerment (See Case 1 in Box 1).

Variable impact on incomes

In some cases, increases in incomes have been significant and there are numerous case studies of successful women entrepreneurs. Most programs include at least one or two cases in their promotional literature. Some of these women were poor, or even very poor, before receiving a series of loans[11]. However all studies find that for the majority of borrowers income increases are small, and in some cases negative[12]. All the evidence suggests that most women invest in existing activities which are low profit and insecure and/or in their husband's activities. In many programs and contexts it is only in a minority of cases that women can develop lucrative activities of their own through credit and savings alone. Although for many very poor women, decreases in household vulnerability may not have been captured in the studies and may be as important as actual increases in income, many women interviewed by the author were aiming for significant increases in their own income.

It is clear that women's choices about activity and their ability to increase incomes are seriously constrained by gender inequalities in access to other resources for investment, responsibility for household subsistence expenditure, lack of time because of unpaid domestic work and low levels of mobility, and/or constraints on sexuality and sexual violence which limit access to markets in many cultures. These gender constraints are in addition to market constraints on expansion of the informal sector and resource and skill constraints on the ability of poor men as well as women to move up from survival activities to expanding businesses. There are signs, particularly in some urban markets like Harare and Lusaka that the rapid expansion of microfinance programs may be contributing to market saturation in 'female' activities and hence declining profits.

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[10] In Bangladesh one study approximately 50% of loans taken by women were used for men's productive activities, while another significant proportion were used for activities where control was ambiguous such as consumption or stocking and resale of goods or on-loaning for interest (White, 1995). In Goetz and Sengupta's study of 275 women 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 SCF Bangladesh found that 68% of loans had been used by the husbands or the sons and all except 1 first time loan (Basnet, 1995). 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). In BRAC 10% female respondents reported no personal income and the women relied on family and friends for weekly cash repayments.(Montgomery et al 1996) Male appropriation of loans was also noted for Port Sudan (Amin, 1993) and three ACORD-Uganda programs (ACORD, 1996). Similar problems were reported by the number of programs attending the Central America workshop.

[11] Noponen 1990, Hadjipateras 1996, Marx et al 1997

[12] See also Everett and Savara 1991; Hulme and Montgomery, 1994; Montgomery et al, 1996

Continued gender inequality within households

Women's contribution to increased income going into households does not ensure that women necessarily benefit or that there is any challenge to gender inequalities within the household. Savings do provide women with a means of building up an asset base and women themselves also often value the opportunity to be seen to be making a greater contribution to household well-being giving them greater confidence and sense of self-worth. However, microfinance programs are often only one of a number of savings facilities that women use. Moreover, as discussed in detail in the feminist literature, women's perceptions of value and self-worth are not necessarily translated into actual well-being benefits or change in gender relations in the household[13]. Although in some contexts women may be seeking to increase their influence within joint decision-making processes rather than independent control over income,[14] neither of these outcomes can be assumed.

Worryingly, in response to women's increased (but still low) incomes, evidence indicates that men may be withdrawing more of their own contribution for their own luxury expenditure. Men are often very enthusiastic about women's credit programs, and other income generation programs, for this reason because their wives no longer 'nag' them for money[15]. Small increases in access to income may be at the cost of heavier workloads, increased stress and their health. Women's expenditure patterns may replicate rather than counter gender inequalities and continue to disadvantage girls. Without substitute care for small children, the elderly and disabled, and provision of services to reduce domestic work, many programs reported adverse effects of women's outside work on children and the elderly. Daughters in particular may be withdrawn from school to assist their mothers[16]. Although in many cases, women's increased contribution to household well-being has considerably improved domestic relations, in other cases it intensifies tensions.

Questionable social and political empowerment impacts

Finally, there is no necessary link between women's individual economic empowerment and/or participation in microfinance groups and social and political empowerment. There have been positive changes in household and community perceptions of women's productive role, as well as changes at the individual level. In societies like Sudan and Bangladesh where women's roles have been very circumscribed and women previously had little opportunity to meet women outside their immediate family, there have sometimes been significant changes. It is likely that changes at the individual, household and community levels are interlinked and that individual women who gain respect in their households then act as role models for others leading to a wider process

[13] Sen 1990, Kandiyoti 1999
[14] Kabeer 1998
[15] Mayoux 1999a
[16] Mayoux 1999a,b; Mayoux and Johnson, 1997; USAID 1999

of change in community perceptions and male willingness to accept change[17]. Microfinance has also been strategically used by some NGOs as an entry point for wider social and political mobilization of women around gender issues. For example the Self-Employed Women's Association (SEWA) in India, the Community Development Centre (CODEC) in Bangladesh and CIPCRE in Cameroon, indicate the potential of microfinance to form a basis for organization against other issues like domestic violence, male alcohol abuse and dowry.

However these changes are not an automatic consequence of microfinance *per se* and as noted above, women's increased productive role has also often had it costs[18]. In most programs there is little attempt to link microfinance with wider social and political activity and in the absence of specific measures to encourage this there is little evidence of any significant contribution of microfinance. There is evidence to the contrary that microfinance and income-earning may take women away from other social and political activities and that microfinance groups may put severe strains on women's existing networks if repayment becomes a problem[19] .

The evidence therefore indicates that contributions of microfinance *per se* to women's empowerment cannot be assumed and current complacency in this regard is misplaced. In many cases contextual constraints at all levels have prevented women from accessing programs, increasing or controlling incomes or challenging subordination. Where women are not able to significantly increase incomes under their control or negotiate changes in intra-household and community gender inequalities, women may become dependent on loans to continue in very low-paid occupations with heavier workloads and enjoying little benefit. For some women, microfinance has been positively disempowering, as indicated by the cases in Box 1 hat are far from isolated examples. Credit (i.e. debt) may lead to severe impoverishment, abandonment and put serious strains on networks with other women. Pressure to save may mean women forgoing their own necessary consumption. The contribution of microfinance alone appears to be most limited for the poorest and most disadvantaged women. All the evidence suggests these women are the most likely to be explicitly excluded by programs and peer groups where repayment is the prime consideration and/or where the main emphasis of programs is on existing micro-entrepreneurs. It also suggests that they may be particularly vulnerable to falling further into debt.

[17] Lakshman, 1996

[18] For example in Zimbabwe and Zambia women interviewed by the author said that nowadays if women did not earn sufficient income their husbands would divorce them. Although women valued their limited financial independence men expected women to provide for the household and men continued to play little role in domestic work. A report on ZAMBUKO in Zimbabwe found that women had to hide money from their husbands who would otherwise use it to pay bride-price to acquire more wives or to drink (World Bank, 1997).

[19] Noponen 1990; Rahman 1999.

BOX 1: PROBLMEMATIC CASES

GRAMEEN BANK, Bangladesh: Bahar *Bahar was brought up in a Conservative family and always observed purdah. The household owned more than two acres of arable land and Bahar does not qualify for Grameen loans. But, within three to four years of the Bank's operation of the village, a couple of women from neighbouring households owning arable land, who also officially did not qualify, joined the bank and received loans. After that Bahar's husband insisted that she join the Bank and get money for him. Bahar refused. Finally, when insults and other pressure had failed, her husband warned her that if she did not join the Grameen group he would send her back to her natal home and he would remarry. In 1989, Bahar joined the group and received her first loan. Until 1993, when her husband migrated to Libya as a manual labourer, the husband used her loans. Now Bahar gives her loans to her brother in a distant village who invests the money in his business and gives a share of the profit to Bahar at the end of each year. Bahar pays the regular weekly instalments from her husband's remittance. ' (Rahman 1999)*

BRAC, Bangladesh: Shiuli *is 22 years old but looks much older. She is married and had children at an early age. At first she had a good relationship with her husband who was a rickshaw mechanic. In 1993 she took a loan from BRAC and gave the money to her husband to improve his business. However her husband lost much of the money to gambling. She became worried about the loan repayment and in 1995 was only able to repay the loan by selling the tin roof of her house. Then her husband left the village and went to Dhaka where he married another woman.(Khondkar 1998)*

WORLD VISION-BOTSWANA: Violet Makgosa *runs a poultry business. She built a poultry house in her yard, as many of her colleagues have done, and began to travel around the villages to sell her chickens. She deposited all the money she made from her sales, except for her salary. Although her husband tolerated the first few market and bank trips, he was not happy about her going around nor depositing the money in the bank: he wanted her to stay at home, and to use at least part of the business savings. One day Violet went to a road camp in a nearby village to sell chickens. She did not finish selling them, and in order to save transport money she decided to spend a night there and sell the rest the following day. When her husband came home and did not find Violet he was furiously angry. The next day, having sold all her chickens Violet returned home happy and encouraged. As soon as he saw Violet, her husband told her she had to choose between him and her chickens. She chose the latter and went to her parents. However, she later reported the matter to her World Vision Centre members who negotiated with her husband on her behalf and reconciled them. Now the husband has accepted Violet's market and bank trips and the fact that she deposits her business revenue for future expansion.(Getu 1996)*

Uganda Women's Finance and Credit Trust: Edith Kagino *married, with seven children. Before marriage, she developed an interest in dairy helping her mother. After marriage she worked in her husband's workshop. From 1991 she was a regular saver with UWFCT and acquired a loan in 1992, for two in-calf heifers and for the construction of a small cow shed.*

She planted napier grass to feed the cows. Edith started off very well, with the first cow calving normally. Problems started when her husband instructed her to go back to his workshop. She could no longer take care of the cows, and eventually she lost one of them. Despite her protestations, her husband insisted that she remain in the workshop. Eventually her husband chased her away from her home and she had to find shelter for herself and the children. The husband claimed the cows as his so she was not allowed to take them. After some months, with the help of in-laws, the husband called her back. But he had already sold the roofing sheets and construction materials of the cowshed and all the grass was gone. She got pregnant again, then her husband decided to live with another wife. Edith is recovering from the shock, trying to start again. Her project is marked as a doubtful debt.(Ngajja et al 1993)

CASE 2: Potential Contribution to Women's Empowerment

A second case reason why leaders in microfinance should consider adopting empowerment approaches is because these approaches will allow MFIs to maximize their potential contribution to empowerment along multiple dimensions. The changes that have occurred in the lives of participants in some programs that have adopted empowerment approaches have been significant. Some women, including some very poor women, have benefited from even minimalist microfinance delivered by some programs, such as the Mbonweh Women's Development Association, where empowerment is integrated throughout the program. Other women have been able to use participation in microfinance programs, both microfinance itself and group activities, to negotiate important changes in their position in the household. Some programs like the Self-Employed Women's Association (SEWA) and the Community Development Centre (CODEC) have also provided a very effective entry point for organizing women at the local level linking them with movements for wider social and political change.

Other impacts on empowerment that microfinance organizations can have include:

- Significantly increasing incomes from women's activities and increasing choice of these activities

- Enabling women to control (have a choice over use of) income from loans and activities generated by loans

- Enabling women to negotiate improvements in their well-being within the household

- Giving women access to support networks and an 'acceptable forum' which enables them to organize to protect their individual and collective interests at the local level

- Providing an organizational basis for program lobbying and advocacy to promote gender equality at the macro level

Again, however, in order to achieve these impacts on empowerment, MFIs cannot assume them to be an automatic consequence of access to microfinance services *per se*. Instead, they need to strategically plan for them as an integral part of program design by actively adopting empowerment approaches like those outlined in Section III.

CASE 3: Compatibility with other Approaches

A final reason why MFIs should consider adopting empowerment approaches is because they are often in fact compatible with other approaches, or paradigms, related to empowerment in microfinance, such as financial sustainability. In fact, empowerment approaches can actually address some of the tensions between the different paradigms by reinforcing and enhancing their aims.

For example, empowerment itself has a number of important potential contributions to financial and organizational sustainability, including:

- Economic empowerment (increased income, control over income and access to resources) decreases default as women are more able to repay.

- Increased well-being means women have more skills (e.g. literacy), time (less time lost through ill- health of themselves and children, ability to afford labor-saving devices) and resources to contribute to the program and to groups.

- Social and political empowerment enhances economic empowerment and well-being and enables women to be more active in their program involvement (because of decreased restrictions on their movements and contacts with men, greater organizational skill and network contacts).

Moreover, there are a number of ways in which costs of introducing empowerment strategies can be reduced or minimized, thus allowing minimum conflict with financial sustainability aims. First, by mainstreaming empowerment strategies into existing policies, MFIs incur initial start-up costs but then should not entail substantial additional costs in the longer term. Examples include requiring gender awareness as condition of staff recruitment, including empowerment impact as part of staff incentives, reviewing norms and regulations from a gender perspective, and including empowerment indicators as an integral part of MIS.

Secondly, different packages of microfinance services can be developed which combine more expensive services like small loans to increase initial access and poverty reach with larger loans. Within many programs different interest rates are frequently set for different types of savings or loan provision. These however are often set by programs rather than based on participatory consultation with clients, and clients frequently have problems with repayment because of inappropriate loan conditions. Within the financial self-sustainability paradigm, there is an emphasis on ‘market relevance’ and some programs have done surveys of client needs to produce a range of possible loan options. Participatory consultation, an empowerment approach, could therefore increase both financial sustainability and empowerment. Registration of loan assets for both male and female loans in either joint names or women’s names would both reduce loan default and increase women’s control over resources.

Thirdly, although in the past some support services in some programs, including gender awareness, have been both expensive and had 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 charging for some services. For example, in the ACORD Port Sudan Small Scale Enterprise Program, some women's centers became able to function virtually independently providing a wide range of training courses aimed at individual and group capacity-building, such as credit and business management, leadership, group organization and vocational skills and including help with fundraising, establishing links with other relevant institutions, advocacy, referrals and informal advice. Since the program decision to reduce the level of community development activities, direct ACORD support for women's centers activities has been gradually phased out. However, as a result of the indirect support provided by ACORD, many of these activities are now being provided by local NGOs in cooperation with local community structures and/or individual women community leaders. Cross-subsidy from charging better-off clients for some services is also possible, particularly for business services.

Finally, collaborating or linking between MFIs is also a way of reducing costs of developing new strategies and services. For example, development of methodologies for gender mainstreaming in training courses could be done by several programs. Programs could also link with other specialist providers of other types of service. This could take the form of advertising availability of other services (e.g. advice and information about legal rights from local women’s movements, referring clients or program/group/ individual payment for particular services). It could at a minimum entail drawing up a list of such organizations and agreeing to keep their publicity material at loan disbursal points, or making a list of possible speakers available to groups. This would both increase impact of microfinance at minimum cost and increase the sustainability and outreach of the service providers to poor women.

Thus, there are a range of ways in which empowerment can be more fully integrated even into programs whose main concern is financial self-sustainability. This will however require political will for change and donor support. In order to maximize contribution to empowerment it will also require a greater openness to member participation and a willingness to prioritize longer-term organizational sustainability over short-term financial expediency in investment, effective strategies and timescale for achieving full operational sustainability. Alternatively, it will require an acceptance that certain empowerment strategies and services will need to be treated as acceptable costs which are not included in the financial sustainability equation.

III. OVERVIEW: EMPOWERMENT APPROACHES IN MICROFINANCE

Despite the many reasons for adopting empowerment strategies in microfinance institutions outlined in Section II, many leaders of MFIs struggle with how exactly they should begin incorporating specific strategies in their organizations. Below are some specific examples of empowerment approaches and strategies for leaders in microfinance to consider operationalizing in their microfinance institutions.

Participatory Approach to Empowerment

One of the key empowerment approaches MFIs should consider adopting involves participation from program participants, staff, and donors at many levels of an organization. This new ‘participatory approach’ advocates that strategies for women’s empowerment be mainstreamed into the policies and procedures of an organization as a way to create fundamental change in gender relations and increased empowerment for women.

The idea of participation, which is advocated in all three paradigms outlined in Section I, stems from the idea that flexibility to women’s needs and deciding the best ways of combining empowerment and sustainability objectives can only be done on the basis of extensive consultation with women, research on women’s needs, and a process of negotiation between women and development agencies.

As outlined in Box 2, there are three main elements of this participatory approach—participatory learning, participatory management, and participatory action—that are founded on a number of underlying principles related to participation and women’s empowerment.

BOX 2: FRAMEWORK FOR A NEW PARTICIPATORY APPROACH

Underlying Principles

- Focus on women's aspirations and strategies for change and prioritization of their interests
- Recognition of centrality of power inequalities in constraining these aspirations and strategies and commitment to challenging these power inequalities in all program activities
- Recognition of potential costs of participation as well as benefits for women
- Explicit strategies to ensure that women are able to participate, are equipped with the skills and resources to do so and have the space and information to form their own views
- Explicit attempts to include the poorest women, or justification for their exclusion

Key Elements

PARTICIPATORY LEARNING: an ongoing system of participatory consultation involving different stakeholders. This 'learning loop' would include:

- Support for information exchange between women themselves through existing and new networks.
- Participatory identification of priority program aims and empowerment criteria integration of empowerment indicators into existing program management information systems
- Participatory analysis of information and policy implications

PARTICIPATORY MANAGEMENT: decision-making processes to maximize contribution to empowerment without undermining longer-term organizational sustainability:

- Participatory process to establish and agree on the range of decisions over which the respective parties should have influence or control and how the costs and benefits of different types and levels of participation are to be balanced
- Structures for representation particularly of grassroots groups and junior staff
- Mechanisms for clarifying conflicts of interest between different stakeholders and negotiating between these

PARTICIPATORY ACTION: networking and linking between women's groups and a range of organizations to maximize contribution to empowerment of individual interventions

- For local-level lobbying and advocacy
- For mutual learning and gender mainstreaming in all concerned development institutions
- For macro-level change in economic and social policy

Program-related Empowerment Strategies

In addition to considering adopting participatory approaches, leaders of microfinance institutions should consider adopting new program-related empowerment strategies that allow many elements of their current programs to achieve greater empowerment impact.

In undertaking these strategies, leaders of MFIs need to 'rethink' many of their current program-related 'best practices' in light of how they can better address gender and empowerment issues. For example, they may need to refocus their organization's underlying vision on empowerment, make conditions of their microfinance more flexible to women's aspirations, create ways for non-financial support and services (complementary services) to pay explicit attention to gender, and/or utilize additional group functions and structures to maximize contribution to empowerment. Additional details on potential program-related empowerment strategies are outlined in Box 3 below.

BOX 3: PROGRAM-RELATED EMPOWERMENT STRATEGIES

UNDERLYING PROGRAM VISION to focus on empowerment

- ***women's equal access to microfinance and employment to be seen as a human rights issue*** and an integral part of any mainstream regulatory and policy framework
- ***separation of gender from poverty concerns*** with explicit strategies for addressing gendered resource and power inequalities within households and communities and explicit strategies for the most disadvantaged women
- ***from 'women' to' gender':*** women's empowerment requires not only strategies targeting women but also strategies targeting men
- ***gender policy to focus explicitly on women's empowerment*** throughout program design
- ***from compartmentalized interventions to integrated and interlinked strategies*** including attention to reproductive work, social welfare and empowerment as integral parts of any 'economic' intervention

CONDITIONS OF MICROFINANCE DELIVERY to be flexible to women's aspirations and strategies and promote empowerment

- repayment schedules and interest rates to maximize impact on incomes
- registration of assets used as collateral or purchased with loans in women's names or in joint names and applicable in both loans for women and men
- incorporating clear strategies for women's graduation to larger loans
- 'multiple choice' options based on participatory consultation including loans for new activities, health, education, housing etc
- range of savings facilities which include higher interest deposits with more restricted access
- loans to reinforce and strengthen male responsibilities for household well-being, including that of their wives and daughters e.g. loans for daughter's education

COMPLEMENTARY SERVICES to include explicit attention to gender

- integration of gender awareness into all training programs and design of all complementary services for women and men
- gender specific services for women (e.g. training/mutual learning for women) to increase organizational as well as business skills, legal aid support
- services for both women and men: services to reduce burden of unpaid domestic work, including childcare

GROUP FUNCTIONS AND STRUCTURES

- as a structure for mutual learning and information exchange
- as a basis for collective action by women
- organizing male support for change in gender relations

ORGANIZATIONAL GENDER MAINSTREAMING to provide the organizational context for a focus on empowerment

- ***equal opportunities policies for staff*** as a human rights issue, to set an appropriate example to program participants and to increase program effectiveness in reaching and empowering women
- ***gender and empowerment awareness for men and women*** to include an empowerment perspective throughout the program interactions with program participants including all conditions of microfinance delivery, all routine training and advice for both women and men and complementary services and all group activities
- ***concrete incentives for women's empowerment in program implementation*** including incentives for women themselves, for male participants and male and female staff
- ***integration of empowerment indicators*** into existing program MIS

INTER-ORGANIZATIONAL LINKAGES to increase contribution to empowerment and decrease costs of individual empowerment strategies

- ***linking with other service providers*** e.g. women's legal aid, training, gender research
- ***networking with other organizations*** challenging gender inequality, including women's own grassroots organizations and those of men

IV. CHANGING THE AGENDA: SOME PROPOSALS FOR ACTION

Recently, in response to mounting evidence of potentially limited contributions of microfinance to poverty alleviation and empowerment, donors are responding by saying that issues of empowerment and welfare need to be treated separately from microfinance. In response to donor funding guidelines that only include financial sustainability criteria, many programs are being forced to expand their microfinance programs rapidly and decrease other services, exacerbating the potentially negative gender outcomes discussed in Section II. The combination of these trends at both donor and program-level is leading to serious neglect of empowerment programs.

It is clear, therefore, that there is a need for a wider and changed agenda. Both microfinance practitioners and donors need to take action to help reverse the trends and actively support empowerment approaches in microfinance. Practitioners need to be more innovative and reflective about empowerment approaches (rather than simply replicating models designed for financial sustainability) and work together to support these approaches. Donors need to reexamine their priorities, practices, and organizational relationships in order to better balance empowerment and financial sustainability aims. Specific action steps for both groups are summarized below:

Practitioner Action Steps

- ✓ **Incorporate new participatory approaches.** Practitioners should look to mainstream empowerment approaches into microfinance institutions through increased participation from stakeholders. These approaches include:
  - *Participatory learning*
    - Methodologies for participatory learning at grassroots level
    - Ways of integrating empowerment into program-level monitoring and evaluation
  - *Participatory management*
    - Innovative structures for participatory management
    - Most effective methods of gender awareness training for men, women and staff and organization to bring about change
  - *Participatory Action*
    - Most effective methods of gender lobbying, advocacy and inter-organizational networking on gender and empowerment issues

- ✓ **Rethink current program services and microfinance conditions.** Practitioners should look for ways to incorporate empowerment-focused strategies into their current programs such as:
  - Loan packages that enable women to enter more lucrative industries, encourage diversification of activities, and increase women's control over income
  - Innovative and cost-effective participatory training which enables women to enter more lucrative industries and encourage diversification of activities
  - Ways of integrating microfinance with other services (e.g. literacy, health, girls education, infrastructure development and new technology development)

- ✓ **Examine much more carefully what is actually happening within programs**

as financial sustainability criteria are imposed. Practitioners should consider whether there are ways of combining different aims or in what policy areas and contexts there are inevitable trade-offs that require acknowledgement and relaxing criteria or timescale for financial sustainability.

- ✓ **Collaborate with other microfinance programs and organizations**. Practitioners need to link with other programs to give clients/members a greater range of microfinance and complementary services, pool resources to benefit from economies of scale, exchange information and increase the impact of lobbying.

- ✓ **Support changes in macro-level policy**. In the context of structural adjustment policies that seriously disadvantage women, decreased public sector availability of complementary services, and removal of any existing welfare nets for the very poor, there is a strong need for change in macro-level policy. Practitioners need to consider ways of building on their considerable organizational strength and reaching thousands of women and men to challenge gender inequality and economic injustice.

Donor Action Steps

- ✓ **Develop a wider checklist of criteria by which MFIs are judged that gives as much weighting to gender impact as it does to financial sustainability criteria**. Although financial sustainability 'Best Practice' guidelines have certain attractions for donors because they provide quantifiable outputs, there are currently signs of some positive changes in some donor agencies and greater concern with gender impact. Most if not all the donor agencies in CGAP have gender mainstreaming policies which are now beginning to tackle issues in specific policy areas like microfinance, and most donors also have commitments to participation, if not to equity. In conformity with their stated commitment to gender mainstreaming as well as empowerment as a development aim, donors therefore need to develop a wider checklist of criteria by which Best Practice should be judged. Possible elements of such a checklist are given in Box 4[20]. Such a checklist needs to be given equal weight alongside financial sustainability criteria, rather than being just a marginal afterthought.

[20] This develops earlier checklists given in conference papers in 1998 and that developed for ILO in Mayoux 2000f.

BOX 4: GENDER CHECKLIST FOR DONORS

ORGANIZATIONAL VISION

- Is there a gender policy? What is its nature and scope?
- In other program documents what are the underlying assumptions being made about gender difference and inequality (e.g. in use of language, terms such as ‘farmer’ ‘entrepreneur’)?

GENDER ACCOUNTABILITY

- Are there any program strategies explicitly targeting 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 strategies for empowerment?
- How far and in what ways are the needs of the poorest and most disadvantaged women taken into account?
- Are there any program strategies explicitly targeting 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 targeting men which explicitly attempt to redress gender imbalance?
- Are there concrete incentives for empowerment strategies?
- Are gender impact and empowerment integrated into *monitoring and evaluation*?

ORGANIZATIONAL GENDER MAINSTREAMING

- Is there an equal opportunities policy for staff? What is its nature and scope?
- What is the nature and scope of gender training?

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 program considered the limitations of microfinance provision?
- What limitations have been identified?
- How far can these be addressed by inter-organizational collaboration?
- What measures has the program taken to collaborate with these organizations?

- ✓ **Develop networks between staff in donor agencies and programs for exchange of information on empowerment 'Best Practice' and policy tensions.** The Micro-Credit Summit campaign could itself be a very useful forum for these types of exchange, as can the various existing microfinance discussion networks.[21]

Overall, in light of existing evidence on gender impact in microfinance institutions, leaders in the microfinance field can no longer be complacent and assume that current program services are automatically empowering to women. Nor can they avoid empowerment approaches in fear of constant conflict with financial sustainability aims. Instead, they need to actively embrace empowerment approaches in microfinance institutions. By doing this, they will be able to realize their full potential in contributing to the holistic agenda for empowerment and poverty eradication.

[21] For example the devfinance listserve, which has had some interesting discussions on empowerment, would be greatly enriched by more contributions from programs. E-mail address: devfinance@lists.acs.ohio-state.edu. Another website is the recently started CGAP Microfinance Gateway on the Intenet: http://www.microfinancegateway.org

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