



Aga Khan  
Foundation  
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Canadian  
International  
Development  
Agency

Training designed  
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**WOMEN'S EMPOWERMENT**  
**through**  
**SUSTAINABLE MICRO-FINANCE**



**GENDER TRAINING**  
**FOR MICRO-FINANCE PRACTITIONERS**

**TRAINING  
OVERVIEW**

## WHY GENDER TRAINING?

- **Women's empowerment is a key element in poverty reduction and financial sustainability.**
- **Microfinance programmes have significant potential for contributing to women's economic, social and political empowerment.**
- **Targeting women in micro-finance has become a major focus of gender policy in many donor agencies and micro-finance programmes.**
- **BUT**
- **There is continuing gender discrimination in access to many micro-finance services**
- **Even in financially successful microfinance programmes, actual contribution to women's empowerment is generally limited.**
- **This is not just a question of lack of impact, but may also be a process of disempowerment.**
- **SO**
- **Women's empowerment cannot be assumed but must be strategically planned.**

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## WHY GENDER TRAINING?

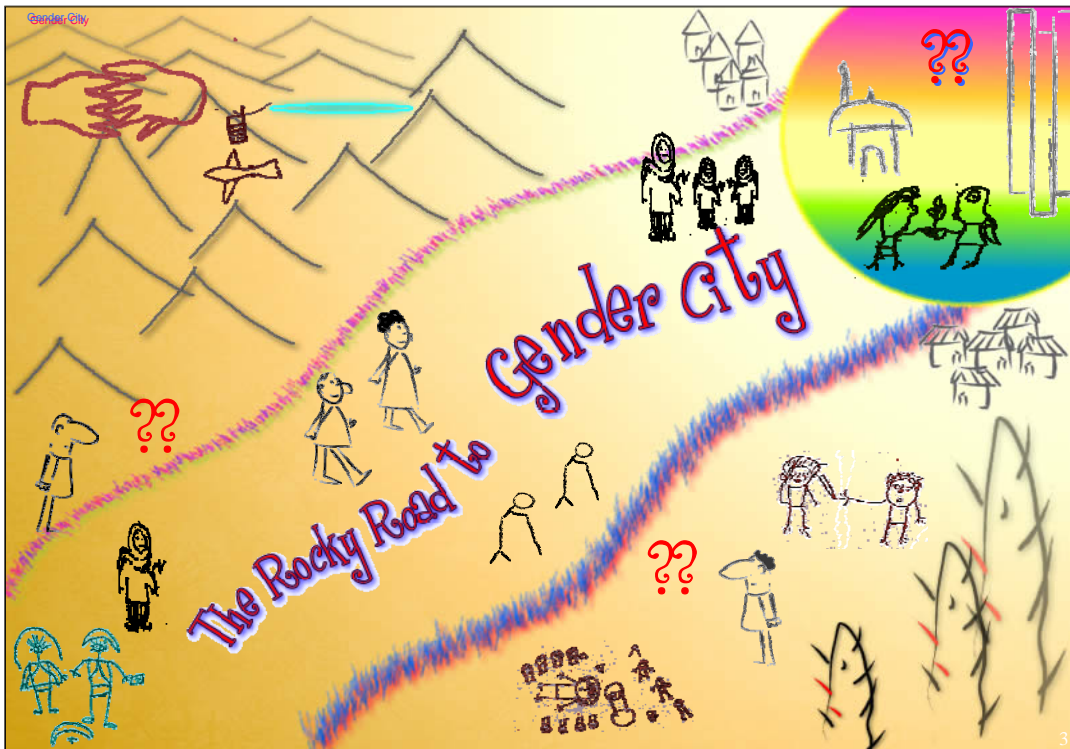
Microfinance programmes reach millions of people worldwide. Although no 'magic bullet', they are potentially a very significant contribution to gender equality and women's empowerment, as well as pro-poor development and civil society strengthening. Through giving women access to savings, credit and other financial services they have potential to initiate a series of 'virtuous spirals' of economic empowerment and increased well-being for women and their families. Many micro-finance programmes also give non-financial services and also bring women and men together regularly in organised groups. These have potential to contribute not only to economic empowerment, but also wider social and political empowerment. Micro finance services and groups involving men also have potential to question and significantly change men's attitudes and behaviours as an essential component of achieving gender equality.

Internationally targeting women in micro-finance has become a major focus of gender policy in many donor agencies. Not only 'reaching' but also 'empowering' women is the second official goal of the Microcredit Summit Campaign.

However gender discrimination in access to many micro-finance services continues. In some countries, for example Pakistan, however, women's access to micro-finance continues to lag behind that of men with women forming only 34% savers and 40% borrowers. Moreover evidence suggests that actual contribution to women's empowerment is often limited. This is the case even in financially successful microfinance programmes. This is not just a question of lack of impact, but may also be a process of disempowerment.

It has become increasingly clear that women's empowerment cannot be an assumed outcome from financially sustainable micro-finance. It must be strategically planned as an integral part of programme design.

Moreover, despite their potential, evidence suggests that, even in financially successful microfinance programmes, actual contribution to women's empowerment is often limited. This is not just a question of lack of impact, but may also be a process of disempowerment.



ROCKY ROAD TO  
GENDER CITY

(Girls are WeirD Font)

Underlying this whole course is the idea of an organisational 'Road Journey' to clarify the organizational vision in relation to gender and empowerment, plot the steps and ways forward and clearly identify the opportunities/strengths and the risks/weaknesses which need to be borne in mind. This is based on visioning exercises used in community level action research on gender and other issues and the tool will also be used for clients in the field.

This Road Journey is called 'the rocky road to Gender City' based on a saying we have that 'ALL ROADS LEAD TO ROME'. The idea is that 'gender' is like a city (e.g. Rome but could equally be Karachi or Lahore). Rome (ie the goal of 'gender') is a complex and constantly changing place with different interconnected sections, some of which are more central than others. Most people have some idea of what it might be like and roughly where it might be - but there are many stereotypes. Some people see it as a modern place with lots of speed and energy. Others a more spiritual centre where human values, including those of caring and parenthood are paramount. Others try to reconcile the two.

There are also many people from different backgrounds going along the road. Different people want to get to different bits first, have different priorities. Some are quite happy in the suburbs, some want to get the whole thing. How you perceive it and what bit you want to get to depends on where you are now. There are differences between women, between men, between rich and poor and different ethnic groups and ages.

But: you don't need to know Rome in intimate detail before deciding you want to get there or knowing the rough direction. There are many possible roads. Each of which has its own opportunities – watering places, possibilities for convincing doubters and opportunities for cooperation. The best opportunities may involve climbing high mountains. There are also risks – thorny cactus in the desert. Possibilities of violence and even death (the drawings are from female clients in Kashf who identified extreme violence and suicide as characteristics of an empowered women affecting a considerable percentage of women in their community). Many women may also doubt the need for the road. But once on the way you also meet many other travellers and between you you can decide on exactly which bit who will explore and how you will exchange information.

The symbolism can go on and on: will it be a blue Road opposed to red symbolising conflict? Or a nice peaceful pink and green Road? Should the blue male water be at the bottom and the nice pink sunset at the top? Or should it be a blue sky at the top and a pink bed of flowers at the bottom (or even a red raging furnace)? And what about the happy couple (again from the Kashf diamonds symbolising empowerment as harmony and love between husband and wife)? Even the Font on the Road is gendered – called 'Girls are Wierd' ie crazy/strange/unpredictable.

Graphic symbolism often helps to cut through the confusions, implicit understandings and misunderstandings and clarify complex arguments and debates. The first exercise after the Presentation will be to begin to draw the organizational vision of empowerment and look at the different ways in which people envisage it.



# OVERVIEW SESSIONS 1-6

The 6 day training focuses on cumulative development of this strategic planning tool: the Road Journey. It is based around six modules as outlined in the PowerPoint slide. For details see training programme.

By the end of the training the organization will have a concrete outline plan for designing an effective and sustainable gender policy adapted the needs and structure of their organization. In addition to gender, the participatory tools and methods learned can be applied to other programme issues and needs following the training.

The organization will also become part of an international network exchanging ideas about strategies for women's empowerment through sustainable micro-finance.



## BRINGING IT TOGETHER: OUTPUTS and CHALLENGES

It is not possible, even in a 6 day training to cover all the complexities of gender debates as well as fulfill the main goal of the course: to enable organisations to identify practical ways forward which they can implement. Gender is an area where 'the more you learn, the more you realise you do not know – and nor does anyone else':

Different people use different definitions. New frameworks are continually being produced. This is inevitably so because, although there are some basic questions on principles, the ways in which gender discrimination and inequality affect women and men varies between people and context.

-Gender debates draw and evolve in relation to other debates in development, and changing development priorities.

-Gender more than most development issues is embedded in psychological and symbolic meaning. Even the font and colours used on the slide have gendered meanings. Gender touches on very sensitive personal issues at the heart of individual identity. People (including the trainer) have gut reactions and prejudices based on personal experience, many of which they will not openly express, as much as rational reactions to reason development argument.

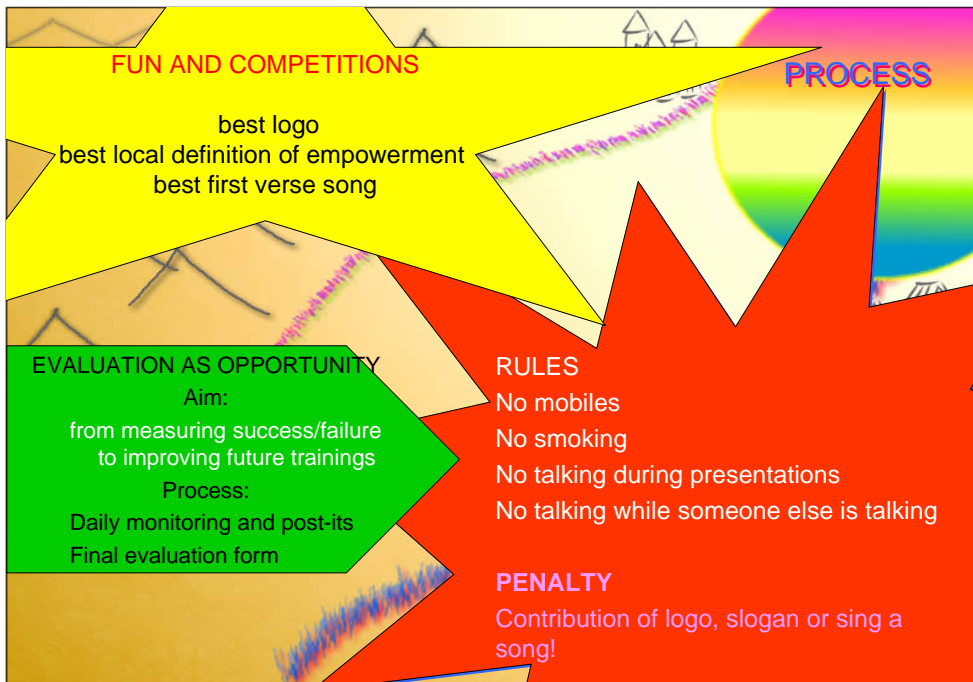
-As with any other area of expertise, including micro-finance itself, to really understand these issues requires years of study and experience and continual questioning and revision of ones assumptions and convictions in the light of changing contexts.

So challenge is how to give sufficient favour of complexity and tricky issues without confusing too much, or giving a sense that gender is too difficult to bother with or raising too many personal prickles. There is a distinction:

-*Gender awareness*: commitment to gender mainstreaming and basic principles and questions

-*Gender expertise*: in-depth familiarity with the ins and outs of debates, range of field experience and methodological skills etc

The focus in this course is on the former: i.e. gender awareness coupled with identification of practical ways forward for the program in the light of both the priorities of clients and inevitable organizational and contextual constraints. It is not a substitute for calling in gender expertise when needed, but will enable the program to identify when this is needed.



# PROCESS: EVALUATION, FUN and RULES



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# YOUR QUESTIONS



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