

UN Women

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**Expert Group Meeting**

**Enabling rural women's economic empowerment: institutions, opportunities and participation**

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Accra, Ghana

20-23 September 2011

## **Empowerment of Women and Gender Mainstreaming in Rural Microfinance<sup>1</sup>**

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### **Introduction**

The disadvantaged position of women due to higher poverty incidence and unequal power relationships with men and the wider community has been a source of debate over the past several decades. In many parts of the world (for example, Sub-Saharan Africa and South Asia) women are the main farmers or producers. In Uganda (broadly illustrative of sub-Saharan Africa) 75 percent of agricultural producers are women (World Bank et. al, 2009). Yet, their roles are largely unrecognized, and women's access to and control over resources is limited. Thus, while accounting for at least 50% of the population, women possess only 1% of world resources (ACCION, 2009).

Gender asymmetries in access to and control over **assets** (social, physical, financial, natural and human), access to **markets**, access to **information and organization** dictate

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<sup>1</sup> This paper is based on the background material for the 'LEARNING ROUTE – GENDER AND RURAL MICROFINANCE – NEW APPROACHES, SERVICES AND PRODUCTS IN AFRICA' (Uganda, 12-20 March 2011), sponsored by IFAD, FAO, and PROCASUR ([www.procasur.org](http://www.procasur.org)).

\* The views expressed in this paper are those of the author and do not necessarily represent those of the United Nations.

power asymmetries and negotiating power between men and women (Aslop and Heinsohn, 2005). According to the **bargaining model** (which recognizes the possibility of both cooperation and conflict of relationships), this lack of resources would mean that within the household, women often have a lower '**fall-back position**' (or lower 'welfare' in the event of a breakdown of marriage) and therefore they would be obliged to be subservient to and accommodate the interest of men in order to save the marriage from breaking down (Osmani, 1998). This vulnerable position of women in the bargaining process results in men gaining an upper hand at women's expense.

Indeed, without leverage or legal protections, disempowered women are thus very vulnerable to abuse and exploitation. According to the United Nations Population Fund, around the world, as many as one in every three women has been beaten, coerced into sex or abused in some other way – most often by someone she knows, including by her husband or another male family member (ACCION, 2009). In India, a "bride burning" is committed once every two hours – an illegal but nonetheless widespread act of murdering a wife in a staged kitchen fire in order to marry another woman for a better dowry. Many feminists recognize that poor men are almost as powerless as poor women in access to material resources in the public domain, but remain privileged within the patriarchal structure of the family. In some societies, being seen by neighbours as in control of his family and wife is a key element of a man's social prestige --particularly in impoverished communities where men may be able to boast of few other status symbols (Cheston, et. al 2002).

The existing unjust structure also determines the future of the would-be women (i.e the girl child) who are often viewed as having little prospect of leading a successful life and supporting parents in future. As a result, it is argued that parents, particularly poor parents with very few livelihoods resources and struggling for basic survival, are forced to allocate more of their scarce household resources to children with a better earning potential (i.e. the male child) including allocation of food, paying for health, and education. (Armendariz and Morduch 2005). Thus, young girls are discriminated against, since they are not viewed as an important source of income and, in some instances, are seen as a burden because parents have to pay (the dowry) to get their daughters married.

The cumulative effect of these inequalities is a skewed population sex ratio at the global level. The existing evidence indicates that while in developed countries there are approximately 105 females for every 100 males, the ratios are lower particularly in South Asia, the Middle East, and North Africa, due to exceedingly high female mortality rates. The very large female-to-male death ratio in these regions is attributed to parents' neglect of their female infants and, in some cases, to selective abortion of female fetuses. Sen estimated that the number of '**missing women**' (those who died prematurely or who were selectively aborted) in the early 1990s was over 100 million (Armendariz and Morduch, 2005). In an interview with the YES magazine (2005), Yunus reflected on the case of Bangladesh that 'the moment she is born, the family looks upon the daughter as a kind of punishment. Thus, throughout her life the daughter lives in a very apologetic way:- "*Sorry I was born to be a daughter. I wish I was not born.*"

But microfinance advocates -- and indeed those working on development interventions in general -- repudiate the helplessness that is implied. First, by creating opportunities to such segments of society to raise their incomes, the advocates argue that microfinance can lift the constraints that force households to make such life-and-death choices. Moreover, by improving economic opportunities for women, one can change the economic value of females within the home. In particular, by improving the bargaining power of women, such interventions can improve the negotiating power of the weakest party and bring about **gender equality**.

### **Current Practice in Rural Microfinance**

Microfinance opportunities are therefore expanding in poor countries, targeting particularly women. In addition to women's empowerment, the rationale for this focus also includes that: gender inequalities in developing societies inhibit economic growth and development; women spend more of their income on their families; women are disproportionately represented among the world's poorest people; and women's relatively good repayment records and cooperativeness lead to service efficiency and sustainability (Cheston, et al, 2002). The MIX market reported that women on average constitute over 80% of global microfinance outreach, and about 95% in the case of microfinance institutions like Grameen Bank. Tested in Bangladesh some decades ago, the Grameen type Joint Liability Group (JLG) modality has been adopted widely.

Studies, however, show very contrasted results (Armendariz and Morduch 2005). Some studies, report positive findings, measured through various indicators such as access to consumption, health care and contraception, improved decision-making power and better spatial mobility, access to property, and a decrease in domestic violence. In contrast, other studies have pointed out a number of negative consequences, both within households and on a wider scale, (Guérin, I, Santosh Kumar and I. Agier, 2010). Indeed, there is increasing evidence that, at the minimum, such services helped women fulfill their immediate and pressing **practical needs** of ensuring food security for themselves and family members, for example. But the impact of these services on women's long-term **strategic needs** – gender equality -- remain uncertain (Mayoux and Hartl, 2009, Kabeer, 1999).

This is because, among other things, financial products, more often than not, are poorly designed, top-down, in a 'one-size-fits-all' modality and rarely integrated with other essential microenterprise services. For example, while successful early starter microfinance institutions of the group-lending modality like BRI and Grameen Bank are implemented in countries like Bangladesh and Indonesia where the population density is between 700-900 people per square kilometer, more or less the same modality is applied in Sub-Saharan Africa and Latin American where it is fewer than 10 people, and endowed with different socio-economic realities (CGAP, 2004). Indeed, one of the great virtues of microfinance is bringing the service nearer to where the clients, particularly poor clients, reside, as **distance** is one of the most important determinants of transaction costs. Women are expected to benefit much from this shift of approach in the banking

service. However, distance is not just physical space between service provider and potential clients. Geography, psychology, religion, language, sex, ethnicity, culture, or social class also create distance between borrowers and lenders (Gonzalez-Vega, 2003). And neither women nor men are **a homogenous group**. Women, for example can be widowed, single, newly married, pregnant, young girls, unemployed, employed, rural, urban, and so on. (FAO, 2002).

On the other hand, while financial services needed by the poor can be of various types, in many cases 'micro-credit' has taken the dominant role, perhaps because many assume that this is the 'quickest fix' to solve the deep poverty in rural areas. As such, it appears that the demand for such opportunities is widespread. Indeed, as employment and traditional livelihood strategies for men disappear, poor women in increasing numbers have had to make their ways to take every opportunity in the informal sector, primarily in low paying and often menial work -- piece work, vending, petty trading, agricultural labour, collecting garbage, cleaning toilets, and factory employment. And this sometimes includes prostitution. In almost every country in the World Bank Group study (2001), both men and women reported women's greater ability to accommodate, '**bury their pride**' and do whatever job was available to earn the money to feed the family, and pay whatever debt the family might have entered into. Yet, the market value of women's work may not be particularly important to women themselves compared with other aspects of their employment which, in a given social and cultural context, may be strongly **valued at a personal level**, such as modesty, respect, acceptability to husbands and kin, job fulfillment and/or the ability to reconcile paid work with childcare (Chant, 2003). Moreover, if income is increased at all, it may come at the cost of depletion of other valued resources such as time, health and general well-being.

But, not every one would be successful at increasing income. In many instances, given the objective realities of poor communities, where women are almost fully engaged in household chores and have little or no extra time or skill in business, micro-credit may not even be a priority. In particular where such micro-credit services are not accompanied by other essential services in business, skill development, labour-saving technologies, etc, cases have been observed where women have been increasingly indebted. Studies indicated that in some instances, inability to make on-time repayment and increased debt have been the greatest 'source of stress for poor women, and there are many real **cases of suicide** committed by poor women in India and elsewhere'. This has been highly pronounced in 2010, especially after the Initial Public Offering (IPO) of SKS microfinance in Andrapradesh (CGAP, 2010). Many participants in a group-lending models have distracted (not improved) their traditional mutual networks because of failure to meet repayment requirements (Marr, 2002).

Yet, many microfinance service providers actually face a **pressure to expand outreach** from many sides (Churchill and Frankiewicz, 2006). Given the level, and urgency, of poverty in many local circumstances, donors, governments, NGOs, philanthropy organizations, etc actually demand that the sector expands quickly so that many poor people can take advantage of the new banking opportunity, and progress towards achieving the **MDGs**. In many rural circumstances where demand is only marginally

satisfied, and there is little competition among suppliers, microfinance also attracts profit-oriented investors looking for the lucrative market opening at the **bottom of the pyramid**. With their simplified approaches, often a direct copy or replication of the Grameen group lending modality, many institutions have already managed to rapidly expand outreach (especially of microcredit) and most would have the interest and motive to just go ahead with this established or ‘standard’ system.

As of now, during the weekly or monthly group and center meetings, poor clients discuss among themselves on the performance of individual projects, and the credit officer keep reminding clients on the micro-finance institutions’ credit policies, terms and conditions, member responsibilities and so on, primarily to make sure that the group will have no problem on repayment. However, there is little or no well organized training or facilitation to help clients especially poor female clients plan effective utilization of the credit on more profitable enterprises, as well as on the management of income from it and how they can benefit from the **social capital** within their group as well as wider social networks. As a result, the microfinance service and the group approach often utilized end up without influencing the traditional gender relations. Indeed, in cases where men continue to take the upper hand in utilizing the new microfinance opportunities and the generated incomes – which appear to be true in many cases -- microfinance opportunities to poor households may even end up **re-enforcing the patriarchal system** where women are (further) subjugated.

On the other hand, tensions in gender relationship within the household may increase as economically empowered women find it difficult to co-exist with a man with traditional attitude and who feels un-easy with and threatened by the increasingly economically independent and more demanding wife and perhaps reduces his contribution to household expenditures. Kabeer (2007) reported similar cases from parts of Africa. In West Africa, unable to enforce ‘obedient servility’ through the sanction of withdrawing their contributions to wives who might be earning more than them, men complained about the ‘waywardness’ of women and the ease with which women ‘packed out’ when things got rough. However, given ‘polygamous’ marital practices which allowed men to take another wife at any time, thereby increasing the competition for his limited resources, but given also the costs of going it alone, women were not using their incomes to leave their husbands but to build positions of ‘virtual autonomy’ (also termed ‘*divorce within marriage*’) from them. They built their own houses and invested in their own social networks as a safety net against this eventuality.<sup>2</sup> Thus, **minimalist microfinance**, with little integration with other services which are helpful to promote gender equality continues to have little or no impact towards achieving the desired objective of women’s empowerment.

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<sup>2</sup> Earlier evidence suggest that particularly in developed countries there has been a rise in single motherhood since the 1950s as employment and other wider livelihood opportunities gave women the freedom to leave unhappy marriages (Kabeer, 2001).

## Towards Gender Mainstreaming and Empowerment of Women

Reaching a common understanding of the terms like ‘gender mainstreaming’ and ‘women’s empowerment’ is essential in order to design programmes for achieving these desirable goals as well as for monitoring and evaluating them. The UN defines **gender mainstreaming** as the ‘*process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels*’ (UN, 2002). The ultimate goal is gender equality, in the sense that individual rights, opportunities and responsibilities should not depend on whether a person is born male or female. Thus, gender mainstreaming entails bringing the perceptions, experiences, knowledge, needs and interests of women as well as men to bear on policy-making, planning and decision making.

Yet, the mainstreaming strategy does not mean that targeted activities to support **women’s empowerment** are no longer necessary. Such activities specifically target women’s priorities and needs. Targeted initiatives focusing specifically on women are important for reducing existing disparities, serving as a catalyst for promotion of gender equality. For the purpose of this discussion, the conceptual framework expounded by United Nations is a useful starting point (United Nations 2001). The empowerment of women is defined as ‘*the process by which women take control and ownership of their lives through expansion of their choices*. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied’ (Kabeer, 2004). People who exercise a great deal of choice in their lives may be *very powerful*, but they are not *empowered*, because they were never disempowered in the first place.

As such, empowerment is a process of change that can only be driven by women themselves. On the other hand, although empowerment can not be given to somebody by someone else, the process of empowerment can be facilitated by others through programmes like education, capacity building, political mobilization, changes in systems of property rights and the social and legal institutions that marginalize women. According to Kabeer (2004), changes in the ability to exercise choice can be thought of in terms of changes in three inter-related dimensions which make up choice: **resources** which form the conditions under which choices are made; **agency** which is at the heart of the process by which choices are made; and **achievements**, which are the outcomes of choices.

These dimensions are inter-dependent because changes in each contribute to, and benefit from, changes in others. In order for a woman to be empowered, she needs access to the material, human, and social resources necessary to make strategic choices in her life. Women have been historically disadvantaged in access not only to material resources like credit, property, and money, but they have also been excluded from social resources like education or insider knowledge of some businesses (Cheston and Kuhn, 2002). According to the bargaining model, this lack of resources mean that poor women have few alternatives for earning a livelihoods, and therefore would be highly dependent on their male counterparts (Osmani, 1998).

However, access to resources alone does not automatically translate into empowerment or equality, since women must also have the ability to use the resources to meet their goals. In order for resources to empower women, they must be able to use them for a purpose that they choose. Kabeer (2004) uses the term *agency* to describe the processes of decision-making, negotiation, and manipulation required for women to effectively use resources. In other words, agency is the ability to define one's goals and act upon them, and the sense of agency is the 'internal aspect of feeling capable of acting' upon one's goals, and as such constitutes the potential for action. Women who have been excluded from decision-making for most of their lives often lack this sense of agency that allows them to define goals and act effectively to achieve them.

Resources and agency together constitute what Sen (1987) refers to as **capabilities**, the potential that people have for living the lives they want, of achieving **valued ways of 'being and doing'**. The realized part of all such possible ways of 'being and doing' which are valued by people in a given context (such as being well nourished, having long life expectancies, and being fully integrated and active member of one's community) constitute our third dimension of power. Thus, programmes that aim at empowering women for gender equality should not only avail the resource opportunities (such as credit, savings, etc) on equal terms for both women and men, but also should ensure that women have the agency to use such resources for the purpose they choose, and that they achieve valued way of 'being and doing'. Tools like the Gender Action Learning System (GALS) aim at facilitating towards filling this critical gap.

### **Facilitating and Supporting Gender Mainstreaming and Empowerment of Women**

The empowerment of women concerns women gaining power and control over their own lives. It involves increased access to and control over resources, awareness-raising, building self-confidence, and actions to transform the structures and institutions which re-enforce and perpetuate gender discrimination and inequality. The process of empowerment is as important as the goal. Empowerment comes from within; women empower themselves. Inputs to promote the empowerment of women should **facilitate women's articulation of their needs and priorities**, helping them to play a more active role in promoting these interests and needs. One of such tools, GALS (Gender Action Learning System), sponsored by Oxfam-Novib, draws a lot of inputs from the whole participatory movements (Chambers 1993, 1992) and specifically from the participatory microfinance market research tools.

As such, traditional microfinance market research tools focus on helping financial service providers to learn more from poor clients' needs, develop more appropriate financial products, policies and approaches that meet clients' demands, be more competitive in the financial market, and therefore expand outreach and ensure sustainability. But GALS goes further to develop facilitation tools by which households, and members within the household, can 'envision' their individual (and household) life and livelihood circumstances, and plan how they can change it. In particular, the facilitation supports gender analysis, whereby participants assess issues like '*what, and why, they like/dislike*' being of a particular sex, thus creating a great opportunity for participants to openly

debate differences and similarities on perceptions on gender equality, in terms of individual **rights, responsibilities** and **opportunities**, potentially leading to a consensus or new agreement on many of the issues between the two genders. It enables participants to assess the opportunities and threats to achieve their visions, define goals, and plan for managing it, thus enabling them to be the owners of the process, and also building their confidence. Focusing on the very poor and the illiterate, all the visioning and planning activities are based on drawings of simple diagrams or symbols (instead of a formal writing on paper) (Mayoux, 2010) -- an enjoyable and empowering exercise in itself.

Indeed, gender systems and social roles of women and men are established in different socio-cultural contexts, which determine what is **expected, allowed** and **valued** in a woman/man and girl/boy in these specific contexts (UN 2002). For instance, women can do traditionally male jobs and men can take care of children. Thus, GALS recognizes that depending on the context, economic empowerment of women can be a source of concern to men in respect of them maintaining a position of pre-eminence or final arbiter status within the family power structure. Thus, safeguarding this final arbiter status can lead to both overt and covert means of resistance. Normally, resistance is sustained if the outcome of the project intervention initiates a marked deviation or departure from the equilibrium of family power relations, or the accepted role of women from both the cultural and religious perspectives (Kassey, 2005).

This implies that empowerment of women and gender equality cannot be achieved in a vacuum; men must be brought along in the process of change. In this respect, there is increasing focus in research on gender perspective, based on three approaches: 1) the need to identify men as allies for gender equality, and involve them more actively in this work; 2) the recognition that gender equality is not possible unless **men change their attitude** and behaviour in many areas (e.g. reproductive rights); and 3) gender systems in place in many contexts are negative for men as well as women – creating unrealistic demands on men and requiring men to behave in narrowly defined ways (UN 2002). Indeed, empowerment should not be seen as a **zero-sum game** where gains for women automatically imply losses for men. On the other hand, increasing women's power in empowerment strategies does not refer to newly introducing women's **power over** men, or controlling forms of power, but rather to alternative forms of power: power to, power with and power from within which focus on utilizing individual and collective strengths to work towards common goals without coercion or domination.

The existing **microfinance groups** provide a great opportunity to serve as a platform for promoting gender equality (UNFPA, 2006; Duneford, 2001) using tools like GALS. Given that many microfinance institutions normally require clients to present a simplified 'business plan' (normally to see if the clients have a real business) this 'business plan' can be expanded to include a more elaborate analysis of the business (including who does what) as well as the 'utilization' of newly generated income, and also the role it can play in influencing the gender relations. Such an elaborated plan can be made a requirement for accessing the loan. Moreover, the regular group and center meetings can be used to follow up and support poor clients on progress of their specific projects, with ultimate effects of poverty alleviation and gender equality.

Yet, the goals that are set in such ‘action plans’ can also be heavily influenced by the values of the society in which poor clients live, and so may sometimes **replicate rather than challenge** the structures of injustice. For example, women’s expenditure patterns may replicate rather than counter existing gender inequalities, and continue to disadvantage girls. The influence of society and culture over the range and exercise of choice means that if we seek to promote empowerment, we must also consider factors affecting **women’s status and rights as a group** (Kabeer, 2004). To the extent that group lending in microfinance entails peer monitoring by other borrowers in the same group, microfinance is likely to provide protection to women within their households, and violent acts and abuse by men against women can now be subject to third party scrutiny. This, in turn, should act as a deterrent against domestic violence, and more generally, as an instrument for women to promote their group rights and improve their bargaining power vis-à-vis their husbands or other male family members. With some support and group facilitation, groups of economically empowered women can also take steps to address the cultural and legal barriers that limit their social and political empowerment.

Well organized and implemented, such tools can greatly influence actions at **micro, meso** and **macro** level for women’s empowerment and gender equality. On-going capacity building programmes by IFAD, FAO, Oxfam-Novib and others need further consolidating and scaling-up (see <http://ifadfaogendergrant.ning.com/>, <http://genderlearning.wikispaces.com/>, <http://www.genfinance.info>, <http://www.wemanglobal.org>, <http://www.ruralfinance.org>).

## ANNEX 1

### Glossary

**Agency** is the ability to define one's goals and act upon them, and the sense of agency is the 'internal aspect of feeling capable of acting' upon one's goals, and as such constitutes the potential for action. It is the processes of decision-making, negotiation, and manipulation required for women to effectively use resources.

**Co-operative conflict** model:

*perceived contribution*: the degree to which actual contribution is valued

*perceived interest*: the degree to which these take account of a person's own well-being

*breakdown position*: how well each person can do without any co-operation.

**Gender** refers to the social differences between men and women. Gender identifies the socially, culturally, politically and economically determined relations between women and men. Gender relations vary from place to place and over time; they change in response to altering circumstances. **Sex**, by contrast, identifies the biological difference between women and men, which remains a constant.

**Gender analysis**: the systematic assessment of policy and practice on women and men respectively and on the social and economic relationships between the two. The application of a gender perspective to the development issue which is being addressed requires: an analysis of the gender division of labour, the identification of the needs and priorities of women and men, the identification of existing opportunities and constraints to the achievement of development objectives, and the choice of an intervention strategy to address these. [AfDB]

**Gender equality**: a situation in which women and men enjoy equal rights and opportunities, in a way that the behaviour, aspirations, wishes and needs of women and men are equally valued and favoured.

**Gender equity** is about outcomes. It means that the exercise of these rights and entitlements leads to outcomes that are **fair and just**. The term gender equity denotes the equivalence of outcomes in the lives of men and women, recognising their different needs and interests and consequently requiring a redistribution of power and resources. In that sense gender equity moves beyond equality of opportunity, because it requires transformative change. That is why gender equity goals are often seen as being more political than gender equality goals [Novib].

**Gender Mainstreaming**: the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. Gender mainstreaming is a strategy for making the concerns and experiences of women, as well as those of men, an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and

societal spheres, so that women and men can benefit equally, and inequality is not perpetuated. It is not an end in itself. The ultimate goal of mainstreaming is to achieve gender equality (definition of the United Nations Economic and Social Council – ECOSOC , July 1997).

**Gender needs:** these needs arise out of the relative positioning of women (and men) in relation to the gender division of labour. They are usually different for men and women. For example there are two types of gender needs for women:

**Practical needs:** are the needs of women arising from the traditional gender division of labour which are unique to particular groups of women. Practical gender needs refer to immediate perceived necessity such as (food, shelter, income) and are context specific. Project addressing these needs include credit schemes, small income generating schemes, grain mills, health services, water and sanitation. They involve women as beneficiaries/participants and affect the condition of women.

**Strategic needs:** these are long term and challenge the gender division of labour and the lack of gender equality. Projects that address these needs include legal rights, skills and leadership training. They involve women as active agents and have impact on the position of women relative to men. [AfDB]

#### **Power Dimensions**

***power from within:*** individual changes in confidence and consciousness;

***power to:*** increase in skills, abilities including earning an income, access to markets and networks;

***power over:*** changes in power relations within households, communities and at macro-level;

***power with:*** organization of the powerless to enhance individual abilities and/or ability to challenge and change power relations.

**Women's Empowerment:** the process by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied.

## ANNEX 2

Major difficulties in evaluating empowerment:

Empowerment involves qualitative changes. Precise numerical measurements of the kind that are used to capture changes in production, consumption and income, cannot be applied to the changes that take place as a result of empowerment. Empowerment involves *a process* that is undertaken by an individual or a group, leading to a change in the *degree of control* they have over certain assets, plus a change in the *relationship* they have with other people. We can certainly describe these things in ways that allow us to make comparisons over time and between different places. But the more we try to simplify and aggregate our observations, the less useful those observations are likely to be.

Empowerment involves a process. Some transformations can take place within the space of a few hours, but other may take years. Although we can easily identify empowerment taking place in the case of the women who demand and receive a Vulnerable Group Development card after learning about their entitlements, it is far less easy in the case of women who are gradually gaining respect from their fathers and husbands because of the knowledge they have acquired in an Farmer Field School (FFS). Although this second group of women is steadily making a greater contribution to household decision making, it could be a long time before the respect *given* by men translates into action *taken* by women.

Empowerment is situation specific. What might be considered evidence of agency or increased control of assets in one situation, can be ‘business as usual’ in another place, or with a different social group, or at a different period of time. For example: it may be empowering for a land-owners wife to be able to visit the local market with cash in her hand, but for her neighbour who is a landless labourer this kind of mobility is quite normal. Similarly, the change that takes place when a group of poor farmers in a remote area gain access to livestock vaccinations for the first time is very different from what happens when a livestock officer visits his regular clients close to town. Consequently, the simple fact that a person goes to market, or that a group has access to a service, is not an indicator of empowerment. A detailed examination of the context is needed before a conclusion can be reached.

Empowerment is often subjective. Although it is possible to observe the process of empowerment as it takes place, it is more likely that we will find ourselves assessing changes that have already occurred. Consequently we will often depend on the memory of people who were involved in – and possibly changed by – that process. For example: a Field Trainer organizes an FFS while members of the group participate in different ways, and other members of the community observe what happens from a number of social viewpoints. Not surprisingly, there may be more than one version of events. In particular, it may not always be clear who the *agents* were when key decisions took place.

Empowerment often takes place behind closed doors. It is particularly difficult to observe changes in household decision-making that might indicate empowerment of women vis-à-vis their husbands. If we reflect on our own households, and those of our colleagues and friends, we will appreciate that information about issues such as financial decision-making, child-rearing and domestic violence is usually a closely guarded secret. It seems unreasonable, therefore, to expect other women and men, those who are the object of our studies, to provide accurate answers to strangers bearing questionnaires, notebooks and cameras (CARE, 2004).

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