



WOMEN, GENDER AND DEVELOPMENT IN THE PACIFIC: KEY ISSUES

Women, Status and Social Change

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ICPD goals and thresholds: How well have the Pacific Island countries performed?

William J House, United Nations Population Fund Country Support Team, Suva

Introduction

The Program of Action (PoA) of the International Conference on Population and Development (ICPD) held in Cairo in 1994 is widely acclaimed as a landmark multi-country agreement, signifying the dawn of a new era in how the world community views the interface between population and development (UN 1994, 1999). The overriding objective of the Cairo PoA is to raise quality of life and individual well-being, and to promote human development by recognising the complexity of interrelationships between population and development policies and programmes. The PoA recognises that the goal of empowering women to give them greater autonomy and to improve their political, social, economic and health status is inherently important and is a prerequisite for national sustainable development. The right to education, especially of females, must be promoted to meet basic human needs. In particular, the PoA calls for the elimination of all practices that discriminate against women, and affirms that advancing gender equality and equity and the empowerment of women and limiting all forms of violence against them are the cornerstones of all population and development related programmes.

The ability of women to control their own fertility is an important and strategic human right and is highlighted throughout the PoA. It affirms that reproductive rights embrace certain human rights which rest on the recognition of the basic right of all couples and individuals to decide freely and responsibly the number, spacing and timing of their children and to have the information and means to do so, as well as a right to the highest standard of sexual and reproductive health.

This paper assesses the progress made by the Pacific Island countries in meeting some of the principal quantitative and qualitative goals of the ICPD PoA, despite the numerous constraints they face. It offers some suggestions as to how progress could be accelerated to overcome the identified constraints on policy and programme implementation addressed to meet the ambitious agenda of the ICPD PoA.

Compared with many other parts of the developing world, some of the Pacific Islands are well developed, generously endowed with resources and enjoy a relatively high standard of living. The countries are generally politically stable and relatively peaceful and have social structures which are still able to cater for the basic needs of their populations. During recent years, improvements in life expectancy, health and education indicate that much progress has been made throughout the region.

Quantitative goals of the ICPD PoA

The ICPD PoA lays out three specific long-term goals, as reflected in seven indicators. Most of the Pacific Island countries have already met the quantitative goals of the PoA on almost all of the above-mentioned dimensions (Table 1).

Table 1 Performance of Pacific Island countries in meeting ICPD goals

	Indicators						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Threshold level by 2005	60	55	60	50	100	65	50
Melanesia							
Fiji	100	*31	100	16	31	90	91
Papua New Guinea	*47	*26	79	*73	*370	*55	*40
Solomon Islands	87	*8	80	38	*550	*36	*20
Vanuatu	79	*15	80	45	68	70	*30
Micronesia							
FSM	82	*25	75	46	*561	83	66
Kiribati	72	*28	100	*67	*225	78	91
Marshall Islands	n.a.	*26	95	*63	0	79	69
Nauru	100	n.a.	100	11	0	95	95
Palau	100	*46	80	20	0	90	88
Polynesia							
Cook Islands	100	*53	100	11	20	100	94
Niue	100	*39	100	18	0	96	97
Samoa	95	*31	100	22	70	94	96
Tokelau	100	n.a.	100	38	*170	98	90
Tonga	94	*32	100	19	*160	91	99
Tuvalu	100	*40	100	*51	0	88	95

Notes

(1) Deliveries attended by trained personnel (%).

(2) Contraceptive prevalence rate (%).

(3) Population with access to basic health services (%).

(4) Infant mortality rate: number of deaths in first year of life per 1,000 live births.

(5) Maternal mortality ratio: number of maternal deaths per 100,000 live births.

(6) Female primary school enrolment, 5–14 years (%).

(7) Adult female literacy rate (%).

* Failure to meet relevant threshold level.

Sources: UNDP 1999b; WHO 1997 and 1998 for columns (1)–(3) and (5); SPC 1998 for column (4); and UNDP 1999a for all data on Papua New Guinea.

Papua New Guinea, by far the largest country in the region with a population in excess of four million, fails to meet all but one of the threshold levels. Solomon Islands fails to meet four of the seven thresholds and Kiribati, three of them. Six countries fail to meet the threshold for the maternal mortality ratio (MMR), the second most underachieved indicator. While the size of the MMR is cause for concern in Papua New Guinea, Solomon Islands, Federated States of Micronesia (FSM) and Kiribati, and probably reflects relatively poor maternal health conditions, it must be stressed that this statistic is particularly unreliable in such small populations.¹ Six or fewer maternal deaths in any year would raise all but three of the 15 countries beyond the threshold.

While only four countries fail to meet the threshold for the infant mortality rate (IMR), significant progress has been made over the years in most countries in reducing this indicator. While life expectancy has improved, it has not increased by as much as might have been expected. Offsetting the fall in the IMR has been an upsurge in the prevalence of some non-communicable lifestyle diseases, such as diabetes, hypertension and accidents, particularly in middle-aged men. Such diseases and accidents are often fuelled by unhealthy

eating (a diet high in fats and sugar), alcohol and drug abuse, sedentary lifestyles and dangerous driving. The situation has also deteriorated in the face of rising populations, stagnating or declining public sector health budgets, and the consequent retardation in the quality of health services.

All 15 countries fail to meet the threshold for the contraceptive prevalence rate (CPR), a result which seems paradoxical. Indeed, fertility is widely recognised to have declined sharply across the region over the past two decades, although, admittedly, the total fertility rate (TFR) remains at 4.5 children or more in eight out of the 15 countries. Yet, the actual CPRs in most countries must surely be higher than the reported rates in order to support the reported TFRs.

Using the estimated linear cross-country regression relationship between the TFR and CPR of Westoff (1990) and Ross and Frankenberg (1993), I found that four countries (Fiji, Palau, Niue and Tuvalu) now surpass the threshold level for the CPR (House 1999b). Furthermore, all of these except Tuvalu climb above all seven thresholds in Table 1.² Another five countries (Kiribati, Nauru, Cook Islands, Tonga and Samoa) now come within a 15 percentage point deficit, equivalent to about one child in the TFR, of the threshold for the CPR.

While the success of the family planning programmes in the region may be slightly better than the reported CPRs would lead us to believe, complacency is certainly not warranted. Fertility remains significant, while contraceptive usage still remains very low, especially in Papua New Guinea, Solomon Islands, Vanuatu, FSM, Marshall Islands and Tokelau. Yet the goal of attaining universal access to quality reproductive health/family planning and sexual health (RH/FP-SH) services in the region still remains unrealised and presents a formidable challenge for the future. While I am in no position to gauge the pace of progress in the most recent years, it could be that the rate has decelerated and tapered off as more conservative and traditional socioeconomic and demographic groups are confronted with the need to change their behaviour.

Indications are that the age-specific fertility rates of adolescents have declined appreciably in the last 20 years, suggesting some success in expanding the reach of the family planning programmes (House and Ibrahim 1999). Again, however, great challenges remain for policy makers and programme managers. Early sexual activity among adolescents is believed to be growing, as reflected in rising rates of sexually transmitted infections and in growing public concern about teenage pregnancy outside of marriage. Yet, in general, adolescents do not visit public health clinics or service providers for family planning counselling and supplies because of the lack of confidentiality and the unfriendly nature of these services. Thus, major efforts are needed to improve RH/FP-SH services for adolescents throughout the Pacific region.

There are few surveys from the island countries which attempt to gauge the size of the unmet need of women for family planning, and then only the unmet need for limiting births. Clearly, this is a major lacuna which governments and donors in the region need to fill. From a 1995 knowledge, attitude and practice (KAP) survey in Vanuatu, House (1999a) estimated that at least 24 per cent of all adult women of childbearing age have an unmet need for contraception for limiting the size of their families. It is revealing to note that, among Vanuatu women 35–49 years, the unmet need is 47 per cent. In Papua New Guinea, 29 per cent of currently married women have an unmet need for limiting additional births (National Statistical Office 1997).

Recently, House and Ibrahim (1999) have demonstrated that the reproductive health, and especially family planning, needs of many older women in the region may have been inadvertently overlooked. The authors demonstrate that fertility for the over-35s in the Pacific Island countries continues to be relatively high, compared with elsewhere in the world. Such high-risk behaviour by older women can be the cause of profound life-endangering reproductive health problems for them and their children. Yet the persistently higher fertility of these older women does not appear to attract anywhere near enough attention from planners, policy makers, donors and the media. If the threshold level of the ICPD PoA for the

CPR of 55 per cent is to be surpassed by all countries in the region in the near future, more attention must be given to the prevailing high levels of fertility of older women in the Pacific Island countries.

Qualitative goals of the ICPD PoA

Reproductive health/family planning–sexual health

In terms of reproductive ill health, many of the Pacific Island countries have recognised the advantages of RH/FP-SH approaches in the context of primary health care, which may have contributed to improvements in various aspects of reproductive health status. Much training of health care providers has taken place and the quality of equipment and supplies has improved. Yet the extent of an integrated approach to RH/FP-SH varies significantly across the countries. Certain problems remain for women who continue to suffer from high morbidity, much of which goes undocumented. Some recently reported data for Fiji are revealing. Cervical and breast cancer account for 56 per cent of all female cancers, perhaps because little routine screening takes place. The incidence for women over 35 is four times that found in Thailand and five times that in the Philippines, demonstrating key unresolved reproductive health problems in the most developed island country (UNDP 1999b). Furthermore, the incidences of reproductive tract infections and sexually transmitted diseases are believed to be on the increase in the region, while unwanted teenage pregnancies, which often end in abortion, are indicative of how far we have to go to attain universal access to reproductive health services.

Gender equality and the advancement of women

The Beijing Platform for Action, the ICPD PoA, as well as the UN General Assembly review of the ICPD+5 process, called upon governments to sign, ratify and implement the Convention on the Elimination of All Forms of Discrimination Against Women and to introduce measures aimed at achieving gender equality and equity in a systematic and comprehensive manner.

A recently conducted review of the implementation of the Beijing Platform for Action (PFA) has concluded that the past decade has seen significant progress in the move to greater gender equity in the Pacific Island countries (YWCA 1999). Greater recognition has emerged of the need for gender equity and greater consistency in the integration of gender issues in key policy and planning documents. The review concluded that many governments seem to have made changes to national legislation or policies in order to improve the status of women and the pace of change has accelerated since 1995. New legislation or national policies have entailed changes in family law and implementation of procedures to punish gender violence, as well as policies to raise girls' and women's access to education and training. Efforts to sensitise decision makers about gender issues and the production of gender-disaggregated data have had some impact in most countries. The review concluded that, while the climate for gender equity has improved, efforts to build greater awareness must be intensified until changes filter through to all social institutions.

In education, gender gaps at primary and secondary school have now been reduced. In some countries, including Tonga and Fiji, the number of girls at school now marginally exceeds that of boys as well as their mean years spent at school. For tertiary or vocational education, however, males still have more opportunities than females. Gender bias in curricula and courses, as well as placement policies, limit the choices and opportunities available to girls and women. Overall, too few resources are given to vocational and non-formal education, despite their obvious relevance for both men and women.

Apart from such commendable progress, much remains to be done. There is a particular need to enhance the economic empowerment of women. Their lower proportion in paid employment is one of several possible indicators of their economic disadvantage. The gender gap is everywhere large in terms of differences in income and in women's access to

productive resources, credit, training and business or livelihood opportunities.³ Given the economic and social trends prevalent in the region, this inequity contributes to the feminisation of poverty and detracts from the advancement of women in other respects.

While hard data are scarce, House (2000) has demonstrated that women made little headway in diversifying into male occupational preserves in Fiji over the 1986–96 decade, despite a significant rise in their rate of labour force participation. The gender concentration of the distribution of occupations remains extreme, impacting significantly on male–female earnings differences. Rather than suggesting that women are receiving lower rewards for performing the same jobs as men, it is much more likely that specific gender-based occupational assignments explain much of the overall pay differential. Indeed, using multivariate regression analysis, only 40 per cent of the overall mean male–female difference in earnings can be attributed to a compositional effect (advantages in education, experience, sector of employment, training and occupation), while a large part of the remainder may be due to various aspects of ‘discrimination’ against women, particularly in the assignment of high status and better paying occupations. More of this kind of analysis of the operations of labour markets in the region is required in order to assess the employment status of women and to identify interventions which can address their disadvantages and the elements of discrimination which they experience.

The comprehensive review of the implementation of the Beijing PFA, while recognising achievements, concluded that many impediments to progress remain, including insufficient political will on the part of governments and insufficient sharing of information within governments. Discussion about the Beijing and Pacific platforms has been limited to women’s ministries/departments and among women’s NGOs.

The very limited availability of gender-sensitive statistics and indicators, which has hampered progress in implementing the PFA, is a major constraint on more gender-sensitive planning, programme implementation and monitoring throughout the region. The scarcity of information, especially in regard to women’s work and economic contributions, is ubiquitous. Urgent measures are needed to redress this situation, including more financial, technical and human resources.

Conclusion

If the prevailing ICPD PoA goal attainments in the Pacific Island countries are to survive in the new millennium, innovative policies are required across a broad spectrum of issues. The newer concepts of reproductive health, adolescent reproductive health and gender equity and equality need to be disseminated across all social groups and influential leaders. New service facilities, staffed with well-trained providers, will need to be constructed and strategically located to meet the needs of a burgeoning number of potential clients. Therein lies the greatest challenge. How can Pacific Island countries improve the quality of standards already achieved and expand the quantity of services to provide for a growing population at a time when their economies are experiencing increasing strains, and public sector budgets and staff are being curtailed as part of adjustment and reform programmes triggered by the Asian economic crisis?

The ICPD+5 assembly called for increased investments designed to improve the quality and availability of sexual and reproductive health services. Unfortunately, translation of the commitment made to achieving the ICPD goals into commensurate levels of donor funding has not been forthcoming at the global level. The UNFPA office based in Fiji serves 14 countries and has felt the pressure on the amount of financial support it is able to offer in the region. The size of its assistance has fallen from US\$14.8 million in the period 1992–97 to US\$7.2 million for 1998–2001. Contributions to the core resources of UNFPA from the government of New Zealand have declined from a peak of US\$821,000 in 1997 to US\$683,000 in 1999. Australia’s contributions rose dramatically from A\$1.7 million (US\$1.3 million) in 1992 to peak at A\$3 million (US\$2.2 million) in 1996, only to decline to A\$2.1 million (US\$1.4 million) in 1999.

There is no assurance of continued growth in national currency contributions of the two major bilateral organisations in the region: AusAID and NZODA. Therefore, efforts to increase contributions to the multilateral population programme, including initiatives in reproductive health, need to be stepped up. This should entail approaches to other non-traditional donors, including private foundations.

Notes

1. Indeed, more generally reflecting the poor state of demographic data in the region, 'few social, health or economic statistics for the region can be used with real confidence. Good information is an indispensable part of good governance' (UNDP 1999b:32).
2. Tuvalu still falls marginally below the threshold for the infant mortality rate.
3. Women's share of places in rural training centres in 1995 amounted to only 700 out of 1,900 in Solomon Islands and 90 out of 300 in Vanuatu (UNDP 1999b).

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fem'TALK: Young women's perspectives from the Fiji Islands

Sharon Bhagwan Rolls, fem'LINKpacific: Media Initiatives for Women

This article features excerpts from *fem'TALK: Not Just Sweet Talk*, a community video initiative produced by fem'LINKpacific: Media Initiatives for Women.

As young women celebrate the legacy of the women's movement, they are also looking for the freedom and the opportunity to be defined by their choices, their actions and their work, as Fiji's next generation. It is becoming clear that their role, within the context of the women's movement in Fiji and the wider sphere of development issues, is beginning to take shape, despite recent hurdles – maybe because hopes and aspirations generate action.

In the lead-up to the 2001 general elections, and as an initiative to document the views of a diverse range of women, fem'LINKpacific spoke to four young women, living in Suva, to share their experiences, their concerns and their vision for Fiji.

Four young women of Fiji

Tabua Salato works for the National Council of Women Fiji (NCW Fiji) as a project assistant. She was involved in the Peace Vigil and Women's Action for Democracy and Peace initiative and recently revived the NCWFiji's Women in Politics project by organising and staging voter education programmes for women's groups across Fiji. These programmes were run in English as well as in Fijian and Hindustani languages. Tabua is also a founding member of fem'LINKpacific.

Tara Chetty is a journalist who works for the *Sun Fiji* newspaper. As a newcomer to the industry, Tara is energised to make her mark in the news media. She has been tagged 'the Hope of the Side' by her writer/journalist mother, Seona Smiles, and this tag probably exemplifies the important roles our daughters play in the future of our country and the women's movement.

Christine Goundar is a former journalist, now working as the communications officer for the Fiji Women's Rights Movement, a position she took up in April 2001. Christine grew up in rural Fiji, hailing from Tavua.

Tarusila Bradburgh is an active member of the Suva Young Women's Christian Association and is on the Fiji YWCA National Board. She is also a wife and a mother.

Their views on the issues

Current social, economic, political and cultural-based developments are critical for Fiji's next generation. Many are facing a life of uncertainty: unemployment and poverty are real-life issues. While they are passionate in their views, they are also struggling with the contradictions of twenty-first century Fiji and all the new contexts of life as Fiji Islanders. They cannot vote until they are 21 and, at a social level, they are also grappling with personal relationship issues, as they try to define themselves in a country which is trying to find a path forward out of the quagmire of social upheavals and political disruption, exacerbated by the May 2000 crisis:

[Tabua] Being a woman and being young, it's not easy having our concerns and issues taken seriously.

[Tara] The pop culture scene is there but it's not [just] what we're about . . . probably older people don't see, they're clouded by their own judgments and they don't see the other things we're concerned about – we're deeply concerned about Fiji. We may not show [it], we get angry, we get upset, we get a bit apathetic sometimes and we don't want to know what's happening. But it's only because we care, so we don't want to see the bad things happening. Pop culture is just a part of our lives, it's not what we're [only] about.

[Christine] How can society say that young people are not concerned about politics or national issues when they don't ask young people? Maybe they should ask . . . and then they'll get the answer.

[Tarusila] The young women are doing their own things – those that are educated, at universities . . . at school and also bearing in mind the number of young women who are out there on the streets now. So young women are not in the bigger picture.

[Tara] We aren't given access to make big decisions – I'm thinking back to work again, because this is really new for me – we aren't given the scope to make decisions and our capacity as decision makers is ignored. I feel we're a whole ignored section of Fiji at the moment.

The political arena always seems alien, so intangible, to the younger generation. Parents and grandparents are the ones who usually actively participate in political discussions, whether through formal dialogue or around the ever-popular 'grog bowl'. These discussions, as well as the associated decision-making processes, also tend to be male dominated. After all, Fiji is a very patriarchal society, so what chance do young women have to articulate their concerns or vision? Coupled with that is the fact that, despite being legally able to drive a car or go to a club or bar when they are 18 years old, young people cannot vote until they turn 21, which seems a little ridiculous and disenchanting. But, as Tabua, Tara and Tarusila indicate, they do have an idea of what their capabilities are:

[Tabua] Young women in Fiji society today should take a more active role in decision making. You know, when it comes to taking up their issues to any level, whether it be at the rural setting, urban setting, national level, young women should know that they have every right to take up their concerns and their issues in whatever form, like . . . through the NGOs or . . . a relevant ministry – governmental arm. They can do that.

[Tara] We are idea generators, we should be coming up with new ideas, new ways forward, encouraging others, and we should be supporting each other.

[Tarusila] Women and young women must be allowed to take part in decisions, even in rural areas, . . . at village level meetings or *tikina* or provincial level meetings and also in the urban areas. [Women] with good academic qualifications are often bypassed. They should be offered to sit in boards and be offered high positions in the government sector.

For the August 2001 elections, the first since the May 2000 crisis, it was estimated that 42,000 persons had turned 21 since the 1999 elections. Post-election analysis will be able to tell us how this 'new generation' of voters exercised their right to vote, but, in the lead-up, our young women were mindful of a few critical issues:

[Christine] Right now I don't have any faith in Fiji's government because an elected government was overthrown. When I read the news or whatever issues are coming out now, I lose faith and even I don't feel like voting because I think, what will happen to my vote. If I vote for a government and it is overthrown, what's the use?

[Tabua] You have to ensure that you make the right decision about the person that you're going to vote for, so that you won't regret later. But first and foremost, just make an informed decision and make sure that when you place that tick or . . . list your preferences you are ensuring that the person who you want to see to represent you will listen to you.

[Tara] I am going to be looking at the political parties a lot more closely than I did before (now that I'm working in the media) and this is the way we can use our vote. Don't just go with who sounds good, who's saying what – have a look at what they're really saying.

[Tarusila] Don't let others to push you to vote for someone you know won't produce the quality of leadership and in that way we women, and young women we're helping ourselves to think for ourselves and choose for ourselves. The most important thing before we go and vote is to evaluate the candidate.

Amid the hope and expectations of rebuilding a new Fiji, one needs to also acknowledge the special needs of the younger population: reproductive health, violence against women, social assistance, family life, education and unemployment, the leadership issue, and their vision for Fiji.

Reproductive health

[Tara] Young women's reproductive health – this is an issue I feel strongly about, since my high school days because with my friends, with people around me, there's nothing you know. Somebody gets pregnant, where do they go? NGOs are really the only people spreading

information. There needs to be, like, major awareness raising. There should be comfortable places where women can go, young women, where there aren't going to be 50-year-old nurses telling you you've been a very naughty girl. There should be contraceptives available for school-age kids, because they are having sex. Then we won't be finding babies in drains.

Violence against women

[Christine] The number of rape and sexual assault cases that are on the rise is really disgusting – probably the next issue of concern for young women. The sentences currently being given to rape convicts, molestation convicts, sexual assault convicts is outrageous. I think it's too little – it's, what, five years for rape?

Social assistance

[Tarusila] I feel there are not enough services that address women's issues – issues of domestic violence, rape, abuse and also in the area of unemployment. There is too much focus on the academic and not enough focus on the skills. There are many young women out there who may not be good academically but have skills that they can use to generate income for themselves, like flower arrangements, fabric art, sewing, cooking . . . They can start their own businesses and they can have income to support themselves and their young families.

Family life

[Christine] Families are important. If young people turn out bad – the family's to blame, the parents – they need to encourage their child to come out in society, to voice their concern, but it's probably this cultural value that is the barrier in the families, between the children and parents. And parents still have this conservative view that, if their children don't do well in school, they're hopeless and they probably tell their children. So a child's self-esteem is important – if they don't have this, they turn to such things as getting involved in crimes, the coup – robbing, looting.

Education and unemployment

[Tabua] There are a large number of us leaving school each year, but how many of us can get employment? I personally know of friends of mine who have graduated from university, college, and they're hanging around looking for work!

[Christine] The perspective they get at the moment is, first of all, there is no government, there's no security and they may not feel safe. That's why there are a lot of dropouts. What guarantee have they got, if they work hard, if they finish school, that they'll get a job? They might say 'why should I finish school when it's no use. I'll waste so much money on studying and at the end of my study I won't have a job?' So I think the government has to guarantee that young people get jobs, created for young people.

[Tara] One of my primary concerns at the moment is work – women in the workplace, young women in the workplace. I feel we are so taken advantage of, in terms of pay, and I mean I would think that it's a young person's thing, but it's also a young woman's thing, because some, not all, young men sometimes get greater opportunities or move up the hierarchy faster or taken more seriously. I think that's a matter of national concern for leaders to address our workplace conditions, how we're treated. I mean I was shocked at things that my grandmother and mother might talk about – the men get away with things or we're not paid as well – these things are still real here in Fiji!

The leadership issue

[Tabua] We'd like to see, when you're in parliament, that you take into consideration whatever you have promised us and you ensure that you have promised us, and that these are incorporated into policies and legislation and all that and that we are not neglected.

[Tara] I'm looking for someone who really cares about Fiji and not by handing out \$5000 donations, but actually by caring about issues – speaking to us and starting to put in place promises. We want them to deal with the land issue, but there are other things also important to us and are being ignored as usual. We want to hear someone talking about these things – women in the workplace, reproductive health, and the environment is something I am concerned with.

[Tarusila] The qualities I look for in a good leader – one who is a role model, that when I look up to him or her I know that he or she is able to lead the country, to bring races together, someone who is a woman or a man of principle – just doesn't talk but does the actions, and is always there ready to serve the people, no matter what race or what religion. Someone who is just there to offer the best [they] can, the best quality service that [they] can provide for Fiji. And bearing in mind that this is a multiracial Fiji, we want a democratic country too – where everyone can voice their opinion and we are able to live happy and free just amongst each other.

[Christine] The leaders need to come together in unity. They need to realise that even if we are of different races, we are here to live together. There's no way that Indians are going to go back to India, Rotumans . . . to Rotuma, Chinese to China. We all need to live together as a multicultural society. Nothing can be done to stop this and I think that's the main thing – unity.

Vision for Fiji

[Tabua] We have to live side by side. Some of us live together, we have to ensure that there is no misunderstanding . . . no resentment. I would love see that we first of all get together and understand each other's cultures and appreciate it – you know, the differences and the similarities – and work together from there, because no nation can work together if there is constant divide. First and foremost have that solid platform, that solid foundation, and I am sure our nation will flourish.

[Christine] Well, I hope that in the next five years we will have a stable government – and a government which will look into young people's issues, a government which will give security to young people, that they will have jobs when they graduate, when they finish off school.

[Tara] And my vision for Fiji is where young women can feel comfortable, where we can feel at home, where we don't have to feel we have to go to Australia or New Zealand, maybe the place we were heading for before the coup.

[Tabua] We are Fiji's tomorrow. We cannot progress anywhere if we don't resolve what's happening at the moment, with there being division and inadequate leadership. We, the young people, are feeling very disillusioned with this country. But, first and foremost in order for this country to progress, we have to come together and realise 'hey, we are the future', we are the people of tomorrow, the Fiji of tomorrow. So we have to come together in terms of peace and multiculturalism.

Despite the current social, political and economic realities of the present time, our four young women are adamant that young women in Fiji today have an opportunity to share their perspective in shaping the future of their country. Unfortunately, not enough of them are talking, and those who are are often not being heard. fem'LINKpacific is hoping to be able to play an effective part in changing that.

fem'LINKpacific

fem'LINKpacific: Media Initiatives for Women, was born out of the May 2000 crisis. We are a multi-ethnic group of people who came together through the Peace Vigil initiative of the National Council of Women Fiji which was staged daily from 21 May to 24 July 2000 at the Holy Trinity Anglican Cathedral in Suva. All the members of the management board are under 40 years of age.

As a tangible and practical response to the lack of women-centred stories in the mainstream media, fem'LINKpacific works as a stand-alone women's non government organisation (NGO) specifically to ensure that women's voices are heard, by trying to balance the scales in pursuit of equality and social justice and by critically looking, through the eyes of women, at the current developments in our country.

Thus, fem'LINKpacific has undertaken to develop and produce community media initiatives, of which the fem'TALK Community Video Series is its first project activity. These community videos are an opportunity not only to document women's stories, but also to share the common values, concerns and visions of women – as mothers, sisters, daughters and wives of Fiji.

Reflections on microfinance and women's empowerment

Juliet Hunt, Independent Consultant

Nalini Kasynathan, Oxfam Community Aid Abroad, South Asia

Introduction

Microfinance programmes for women are increasingly seen by development agencies as an effective poverty alleviation intervention, with a positive impact on economic growth and a number of social development indicators. High repayment rates are interpreted to mean that women are using loans productively and controlling credit. It is widely assumed that there is a clear and direct relationship between access to credit and an increase in the status of women within their households and communities: provision of credit is believed to lead to the empowerment of women.

This article reflects on findings from interviews over three weeks with village women's groups and staff from three NGOs in Bangladesh and one based in Bihar in India.¹ These organisations provide microfinance to women as a primary strategy for addressing poverty and empowerment. This article also draws on the authors' experience with credit programmes supported by NGOs in other parts of South Asia, and on recent literature on microfinance.

We argue that development agencies committed to the empowerment of women need to question the nature of the link between access to credit by targeting women, and the transformation in gender relations needed for empowerment and equality. Significant research and much anecdotal evidence suggest that this link is certainly not automatic (Kabeer 1998; and Mayoux 1998, Rozario this issue).

Access versus control of decision making, loan management and income from credit

- Who controls decision making regarding the use of credit?
- Who manages enterprises supported by credit, and whose paid or unpaid labour is used?
- Who controls the purchasing of inputs for these enterprises and the marketing of products?
- Who keeps, decides on and uses any income generated?

These questions are critical for understanding changes in gender relations and the contribution of microfinance to women's empowerment. Our findings indicate that only a minority of women receiving credit from poverty-oriented microfinance programmes are controlling their loans.² Many women are merely 'postboxes': passing on the full amount of their loans directly to their husbands, sons or sons-in-law, with little or no access to the income generated and receiving back only enough money to make weekly loan repayments. In other cases, loan management and control within the family is more complex, with some women keeping part of their loans for their own enterprises and passing on the remainder to men.

Goetz and Sen Gupta (1996:49, 60) found that, on average, only 37 per cent of loans provided by four different Bangladeshi credit organisations were either fully or significantly controlled by women, where significant control does not include control over marketing, and may thus imply little control over the income generated. Figures for BRAC were even lower, with only 28 per cent of loans controlled by women (*ibid*).

The women's groups we visited gave a varied picture of their control over decision making, loan use, marketing and profit. At one end of the spectrum, one group reported that all 25 members passed on the full amount of their loans directly to their husbands, sons or sons-in-law. Men ran the businesses (using unpaid women's labour for some tasks), and

women had no access to any income generated; they received only the amount of money needed to make weekly loan repayments.

At the other end of the spectrum was a group of female trainee poultry extension workers with a minimum of grade 5 education. This group reflected a far more complex picture of female and joint female–male decision making and control of loans, with 8 of the 13 members reporting that they kept some income from the loan. The remaining women received only loan repayments from their husbands, with no access to any income generated. Some women reported that they had given part of their loans to male family members and had kept the remainder for their own business. One reported that she gave her first two loans to her husband, but she had kept the third loan for her own business because she had not got any benefit from the first two.

The issue of control over loan use and its relationship to empowerment is highly complex, with different researchers giving varying emphasis to the critical questions noted above on decision making, loan management, marketing, and control over income. For example, Goetz and Sen Gupta (1996:48) distinguish between full control over every aspect of the productive process, significant control, partial control, very limited control and no involvement whatsoever. Kabeer (1998:32) distinguishes between women as marginal, joint or primary decision makers, using a matrix which considers women's role in decision making regarding the use of the loan, participation in running the business, and the use of profits.

It is important to acknowledge this complexity in household gender relations, and to reflect on the mix of structural, individual and programme factors which influence the degree of control women are able to take over their loan. We found that few development agencies, including many key NGO staff at field level, are equipped to ask or answer questions related to male, female and joint control of credit. Our findings and other research (Goetz and Sen Gupta 1996, Mayoux 1998) also indicate that many fieldworkers may be over-estimating the extent to which women control their credit. Only one of the organisations we visited could validate their estimates on the extent of female control.

Individual or personal factors which appear to increase the likelihood of a woman controlling her loan and the income generated from it are: absence of a husband (due to death, abandonment or long-term migration); and use of the loan for a 'traditional' female activity, particularly where the woman is able to market her goods from home (such as paddy husking, sewing, selling milk or chicks). One of the key factors which constrains women in Bangladesh and India from taking control of loan use and profit is lack of access to the market for the purchase of inputs and for the sale of goods, particularly for non-traditional income-generating enterprises.

However, some traditional female income-generating activities yield extremely poor returns for labour, particularly where there is no technical assistance provided to help women to increase their productivity. For example, unpublished research undertaken by Oxfam Community Aid Abroad in Sri Lanka shows that, at best, women gain very little for their labour for many traditional income-generation activities, particularly paddy husking. Very few agencies have evaluated their programmes from this critical perspective, despite the fact that some of them target 'traditional' women's activities as a way of encouraging higher levels of female control.

Access and control over assets

A review of the literature raises serious questions about the extent to which women retain control over assets purchased as a result of credit. Kabeer finds that microfinance has been effective in increasing incomes and assets, although certainly not in the poorest households. She found that women tend to spend income, when they do control it, on household consumption and 'security-related assets' such as homestead land, whereas male loanees are more likely to invest in further productive activities (Kabeer 1998:28). More interesting from the point of view of gender transformation is whose name any new assets are registered in, and why. Kabeer found that many women continue to register land and productive assets in their husband's name, because of inheritance laws: assets will be

inherited by sons if registered in the husband's name, and by daughters if registered in the wife's name (Kabeer 1998:48–50). This raises questions about any assumed automatic links between credit and transformation in gender relations but also reflects the extreme dependence of women on husbands and sons for physical security, particularly in old age.

Research undertaken by BRAC showed very mixed results regarding the impact of microfinance on whether women are able to acquire and control assets (BRAC 1998). While one study found that control of assets by women has increased due to their involvement in BRAC groups (Banu et al. 1998), another study (Halder and Husain 1998) found that both the ownership of assets and the calorie consumption of BRAC members are negatively correlated with length of membership in BRAC groups. This implies that the poorest BRAC members needed to sell some assets for debt servicing, and that they are more likely to use their loans for less productive activities and for consumption. Other BRAC research shows that, in most cases, the husband's income and other livelihood activities are essential if members are to meet their weekly instalment payments (Matin and Rab 1997). These findings also raise serious questions about the impact of microfinance on poverty alleviation.

Impact on daughters and sons: Education and workload

While the NGOs visited in our study specifically target girls for their non-formal education programs they did not appear to be collecting information on educational attainment, retention and transition rates from primary to secondary schooling for either the daughters or sons of credit group members. Drop out rates, including why and when girls drop out, are very important indicators of the impact of microcredit. Donors and implementing agencies need to investigate the impact of microfinance on labour demands for both girls and boys, and how this relates to male, female and joint control over loan use and income, and increases in women's workloads.

Impact on marriage practices

Many NGOs in Bangladesh make sweeping claims regarding the impact of microfinance provision on the incidence of early marriage, polygamy, divorce and dowry. Only one of the NGOs we visited, Proshika, collects data regularly to test these assumptions. Their monitoring indicates that divorce and polygamy are both reducing among credit group members.

Very little research has been undertaken on the impact of credit on dowry. However, anecdotal evidence suggests that dowry prices may be rising due to women's increased access to credit, despite the fact that social development training on the detrimental impact of dowry is already being delivered by NGOs. Data collected by the NGO Proshika indicate that the practice of early marriage for girls (before the legal minimum age) may be increasing, and that this may also be related to increasing levels of dowry (see Rozario this issue).

Impact on women's mobility

NGOs claim that women are increasingly 'coming out' as a result of credit programmes. Our discussions with women's groups suggest that contextual factors, such as extreme poverty and landlessness, may be more strongly associated with increased mobility beyond the village than factors to do with credit programmes. Although NGOs appear to have had some success in supporting women to travel to NGO and local government offices, much more could be done to empower and support women to enter the marketplace.

Violence against women

Most NGO staff we met believe that providing credit to women helps to reduce violence. Data collected by Proshika supports this view. All the NGOs visited include some reference to violence and women's rights in their social development programmes, and some support women's groups to take up cases of violence with local authorities. However, existing research on the impact of credit programmes on violence paints an inconsistent picture at best. Of four studies undertaken, two show an increase in violence for women who have access to credit and two suggest that it may be reducing as economic prosperity in the

household improves (Goetz and Sen Gupta 1996, Kabeer 1998, Khan et al. 1998, Husain cited in Khan et al. 1998).

Our discussions with NGO staff reveal insufficient appreciation of the complex relationships between credit and violence. For example, one fieldworker told us about a woman whose husband was beating her and threatening to ask for further dowry payments if she did not bring in more credit. The fieldworker's response was to provide a loan to the woman, so her husband could purchase a rickshaw. One could argue that the credit provider here was an alternative provider of 'dowry'. There were other examples like this, equally disturbing for their lack of insight into the causes of violence. The assumption that credit, by itself, will lead to less violence is questionable and dangerous.

Self-respect and self-worth

During our discussions with women's groups, we tried to explore what women valued most about their membership in credit groups. All but one women's group (by far the poorest that we met) answered that they most valued the confidence, knowledge or training that they received. Many also mentioned the fact that they had access to credit, which enabled them to make a contribution to household finances, but for most groups this answer came second, after they had already talked about increased awareness. Some focused on their knowledge of law and rights, and others on the strength of being in a group and feeling that they could now take action against something that they knew was wrong.

Although our sample is small, the difference between male and female answers to this question was striking. Men were more likely to focus on access to money as the most valuable thing which had come from women's credit groups. NGO staff also thought that men were more interested in material benefits.

The way in which individual women respond to different programme inputs and strategies is highly complex, and depends on individual attributes as well as structural constraints and opportunities in the sociocultural environment. Our observation was that some women need only a small opportunity to build their own pathway to empowerment. With access to credit and just a little knowledge and some group support, they are able to negotiate significant increases in power and decision making within their households. We found that some women do feel that they have more respect, that they are listened to more, or that they have more 'value' because they bring in credit. But for the majority of women, access to credit and minimal social awareness inputs are simply not enough. The question that we were left asking is what more can NGOs do to build on the good work that has already been done, to support women to transform unequal gender relations in their households and communities.

Microfinance: Designed for the poor or poorest?

Our overwhelming finding was that the largest microcredit programmes – the ones that are being replicated internationally in the name of poverty alleviation – do not, and cannot, reach the poorest people. This raises very serious questions about donor rhetoric and appraisal processes. It is very clear that the poorest women either exclude themselves from credit groups, because they know that they will never be able to meet weekly inflexible repayment rates at 10–15 per cent interest, or they are excluded by group members, for the same reason. With 15 per cent of households headed by women in rural Bangladesh, and 25 per cent among the landless (Kamal 1998), it is remarkable that NGOs are not reporting on this aspect of group membership, and few donors are requiring this type of monitoring. Yet women-headed families are most likely to be among the very poorest in the community.

While this exclusion of the poorest is acknowledged in some research (Hulme 2000, Kamal 1998), it is rarely admitted by NGO staff and donors. One notable exception here is Banchte Sheka, an NGO located in Jessore in the north of Bangladesh, which has different loan packages designed to meet the needs of women from different socioeconomic groups, including interest-free loans, group loans, loans at 5 per cent interest rates, and loans with long grace periods before repayments are due, with women graduating to market rates once they have received enough training and gained enough regular income to be able to repay. Donor agencies have a clear obligation to investigate the impact of microfinance on the

poorest families, and implementers need to acknowledge that one microfinance package cannot possibly meet the needs of all rural poor.

Strategies to support women's empowerment and transformation in gender relations

Our observations suggest that the following programme factors will increase the likelihood of a woman controlling her loan and the income generated from it:

- understanding of gender issues and women's rights by the NGO fieldworker, and a commitment to equality for women;
- close monitoring by the NGO of different aspects of control over credit and other aspects of empowerment;
- clear messages from the NGO regarding the importance of women having some control over decision making, loan use and ownership of any income and assets generated. While most NGOs have social development training inputs integrated with their loan packages, what appears to be needed are very strong group and popular education methods which promote women controlling loans and emphasise women's rights within the household and community; and
- technical training inputs which support women to manage and use the loan themselves, and which focus on increasing the productivity of their labour.

Other programme strategies worthy of further investigation include:

- training in marketing, and/or improving access to markets, including investigation of group marketing initiatives by women;
- more investment in activities which help to change men's attitudes to women; and
- using female rather than male fieldworkers. Although some organisations visited have a clear commitment to increasing the numbers of female staff and their seniority, female fieldworkers are still in a minority, and there appears to be little or no debate on how this affects work with women's groups.³

Conclusion

Poor women and men in the developing world need access to microfinance and donors should continue to facilitate this. Research suggests that equity and efficiency arguments for targeting credit to women remain powerful: the whole family is more likely to benefit from credit targeted to women, where they control income, than when it is targeted to men (Kabeer 1998, Khandker 1998, United Nations 1995:118). However, donors and implementing agencies need to significantly improve the design and monitoring of microfinance programmes to ensure that they support the empowerment of women. More reflection and documentation are needed on specific programme strategies which assist women to take greater control of decision making and life choices.

Microfinance must also be re-assessed in the light of evidence that the poorest families and the poorest women are not able to access credit. A range of microfinance packages is required to meet the needs of the poorest, both women and men. Donors need to revisit arguments about the sustainability of microfinance programmes. Financial sustainability must be balanced against the need to ensure that some credit packages are accessible to the poorest.

Notes

1. Organisations visited included: Bangladesh Rural Advancement Committee (BRAC), Proshika and Banchte Sheka in Bangladesh, and Nav Bharat Jagriti Kendra (NBJK) in India. The weaknesses of microfinance programmes identified in this paper do not refer to Banchte Sheka.
2. The term 'poverty-oriented' refers to those programmes which provide small 'collateral-free' loans to women in credit groups (500–5,000 Taka in Bangladesh), rather than programmes that provide larger loans, which may be linked to local banks (5,000–500,000 Taka) and which require either collateral based on property deeds or personal guarantees.

3. This contrasts with a Bangladesh project included on the UN Development Programme's good gender practice website, which reports that recruiting and training women project staff have proved effective, due to strong sex segregation pressures in Bangladeshi society. See case study on 'Bangladesh: Poverty alleviation in Kishoreganj' at <http://www.sdn.undp.org/>

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Microfinance and women's empowerment: Rethinking 'best practice'

Linda Mayoux, Independent Consultant

Introduction

In the 1990s microfinance targeting women became a major focus of gender policy in many donor agencies. Literature prepared for the 1997 Microcredit Summit, donor policy documents and NGO funding proposals all present an extremely attractive vision of increasing numbers of expanding, financially self-sustainable microfinance programmes reaching large numbers of women borrowers. Through their contribution to women's ability to earn an income, these programmes are assumed to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families and wider social and political empowerment. However, more recently, as the findings of research and experience have filtered through, this initial enthusiasm is being replaced by scepticism.

Here it is argued that, although the widespread complacency about the automatic benefits of microfinance for women needs to be questioned, the shortcomings of existing practice should stimulate the search for improvement and innovation, rather than provide the basis for cynical inaction. It is not microfinance *per se* which is the problem, but the ways in which 'best practice' has become dominated by concerns of financial sustainability. Innovations in some programmes point to a range of ways in which microfinance's contribution to empowerment can be increased as part of a broader strategy for gender transformation.

Questioning 'virtuous spirals'

Microfinance programmes have significant *potential* for contributing to women's economic, social and political empowerment. Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment.

Women can use savings and credit for economic activity, thus increasing incomes and assets and control over these incomes and assets.

- This economic contribution may increase their role in economic decision making in the household, leading to greater wellbeing for women and children as well as men.
- Their increased economic role may lead to change in gender roles and increased status within households and communities.

These virtuous spirals are potentially mutually reinforcing in that both improved wellbeing and change in women's position may further increase their ability to increase incomes and so on.

This process of empowerment may be further reinforced by group formation focusing on savings and credit delivery:

- Women can access wider information and support networks for economic activity.
- Groups can support women in disputes within the household and community.
- Groups can link to wider movements for change in women's position.

However, these changes are not an automatic consequence of savings and credit alone or of group formation. Evidence suggests that, even in financially successful microfinance programmes, *actual* contribution to empowerment is often limited:

- Most women remain confined to a narrow range of female low-income activities.
- Many women have limited control over income and/or what little income they earn may substitute for former male household contributions, as men retain more of their earnings for their own use.
- Women often have greater workloads combining both production and reproductive tasks.
- Women's expenditure decisions may continue to prioritise men and male children, while daughters or daughters-in-law bear the brunt of unpaid domestic work.

- Where women actively press for change, this may increase tensions in the household and the incidence of domestic violence.
- Women remain marginalised in local and national level political processes.

This is not just a question of lack of impact, but may also be a process of disempowerment:

- Credit is also debt. Savings and loan interest or insurance payments divert resources which might otherwise go towards necessary consumption or investment.
- Putting the responsibility for savings and credit on women may absolve men of responsibility for the household.
- Where group meetings focus only on savings and credit, this uses up women's precious work and leisure time, cutting programme costs but not necessarily benefiting women.
- Repayment pressures may increase tensions between women and/or lead to the exclusion of the most disadvantaged women who may then be further disadvantaged in markets and communities. Impacts are therefore very complex. Women themselves are not passive victims, but active participants using opportunities as best they can in the context of the many constraints of gender inequality and poverty. There may be trade-offs for individual women because of reinforcing and conflicting opportunities and constraints. At both household and community level different women may be affected in different ways.

Rethinking 'best practice'

There is a need for much greater clarity in the underlying vision of microfinance programmes. This clarity entails a definition of empowerment which goes much further than either women's access to microfinance access or household-level poverty alleviation. Providing an adequate and non-discriminatory regulatory framework for microfinance needs to be seen as a human rights issue, rather than the end aim of gender policy itself. Poverty alleviation as measured by increased income is not sufficient for women's empowerment because intra-household inequalities mean that women do not necessarily benefit from increases in household income, even where they are major contributors. On the other hand, although women's empowerment is an essential component of poverty elimination, 'women' cannot be treated as an undifferentiated category. Specific strategies may be needed for the poorest and most disadvantaged women. Importantly, addressing gender inequalities in power and resources requires a holistic view, integrating productive and reproductive work and addressing practical as well as strategic needs and interests. It also requires consideration of ways in which microfinance provision for men can be a mechanism for challenging gender inequality. Translating this empowerment vision into practical policies requires firstly mainstreaming empowerment concerns throughout all aspects of programme implementation and decision making as well as effective women-targeted initiatives. There was a clear qualitative difference, in the programmes studied by the author, between those where empowerment issues were raised as a routine part of all interactions between staff and clients, and those where staff belittled gender issues and failed to question gender stereotypes or suggest ways in which women could overcome gender-based problems. An integral part of this empowerment vision is women's participation in programme decision making.

Conditions of microfinance delivery

Conditions of microfinance delivery are often seen as a technical banking issue, decided from above by programme staff and/or donor consultants. The main consideration is financial self-sustainability or, more rarely, poverty targeting. Very little deliberate and strategically designed attention has been given to empowerment questions. However, evidence indicates that women's ability to use microfinance to increase incomes and control these incomes is also affected by details of the conditions of microfinance delivery.

Current debates have been preoccupied with setting interest rates high enough to cover the costs of service provision. However, equally as important are repayment schedules and methods of interest calculation. These have a critical impact on women's ability both to

profitably use loans and to control the loans and incomes. The repayment schedules and methods of interest calculation preferred by women vary between context and type of programme and must be based on a process of participatory consultation. For example, in Cameroon's Gatsby Trust, women preferred fixed rates which they could calculate themselves. In the Bangladeshi NGO Community Development Centre (CODEC), by contrast, fishworker women preferred declining balance repayments because these enabled them to immediately pay back any money they earned and prevent this being diverted into other purposes by their husbands. CODEC also fixed individual repayment schedules with borrowers and rewarded or penalised performance in relation to the agreed schedule. This flexibility had a positive impact on both repayment and incomes and also encouraged borrowers to take a more strategic approach towards loan use. One of the central emphases in proposals for best practice has been changes in collateral requirements to include female-owned assets and 'social collateral' in the form of women's group guarantees. However, an empowerment approach needs to go further and require any assets purchased with loans to be registered in women's names, both as insurance against default and as a means of increasing women's control over assets. This is the case in some programmes, including Grameen Bank. There could also be a requirement for men's loans to be registered in joint names. This is particularly the case with larger loans for house purchase, land acquisition or other productive assets such as rickshaws.

Most discussions of loan size have asserted that women need smaller loans. Although this is true for initial access and for very poor women, there is a danger of 'ghetto-ising' women within small loan programmes. There is also evidence of prejudice by male staff against granting larger loans to women. Case studies collected by the author indicate that many women want access to larger loans and are capable of managing them. Such loans could be made conditional on registration of assets in women's or joint names and evidence of women's involvement in the loan activity, including marketing and accounting and production of business plans. These in themselves could give women more confidence and skills in taking a strategic approach to savings and loans rather than simply drifting into debt.

Within the financial self-sustainability paradigm, there is some disagreement about the degree to which loans can or should be directed towards particular purposes. Close monitoring may not be necessary in programmes targeting existing female entrepreneurs and/or where gender norms give women control over much of their own income, as is the case in many African programmes. However, in CODEC in Bangladesh, women were opposed to donor proposals to reduce loan monitoring. They said that, unless loans were explicitly directed by the programme towards their own productive activities, the loans and incomes would be taken by men. Another way round the problem of loan diversion is also to make loans available to both men and women for particular types of consumption, for example daughters' education, school fees in general, health care, and house improvement. This could also serve to reinforce men's responsibility for their households.

For many women, including very poor women, savings facilities are as important as loans in increasing amounts of income and assets under their control. However, women may already have effective ways of saving, including revolving savings and credit associations and 'trouble funds' in Africa which provide a safety net for very poor women. Where the main concern is programme financial sustainability, NGO savings programmes and low-interest and unsuitable saving schemes may divert women's scarce resources from investment and/or consumption, decreasing profits and harming their nutrition and health.

Complementary services

The multidimensional and all-pervasive nature of gender inequality means that there is an infinite array of needed and potentially useful services. However, financial sustainability requirements have led many programmes to drastically cut complementary services. Some, including business training and gender awareness, are both expensive and have minimal impact. This does not mean that complementary services are not needed but that they need to be improved. What is required is a careful analysis of needs and priorities and then consideration of a range of possible ways in which they can be met. Some services could be

supported partly through cross-subsidy from charging for other services, like business services for better-off men and women. Other service needs could be met through a combination of building on group structures, integrating and mainstreaming service provision with microfinance activities and interorganisational collaboration, as discussed below.

Rethinking group structures and functions

There needs to be a change of emphasis from viewing groups simply as a repayment mechanism to looking at ways of 'building on social capital' (Mayoux 1999). This can be done by helping groups to develop their own empowerment strategies and linking them with women's movements and other organisations. There is an important role for groups as a forum for information exchange and mutual learning. This includes, for example, successful women entrepreneurs within programmes sharing their experiences with others (that is, skills exchange). Both Small Enterprise Foundation in South Africa and CARE-PROSPECT in Zambia are developing ways of using PLA methods to facilitate information exchange. Interviews by the author found that many women would be prepared to help train other women and groups would be prepared to pay for such training. This would require programmes to play a facilitating role by, for instance, collecting information on training needs and training skills as part of programme registration, and creating a computer register. In some cultures, savings and credit groups provide one of the few socially acceptable forums for women to come together to discuss gender issues and organise for change. However, they may need support, particularly in the form of information, organisational and leadership skills, and also in the actual strategies they decide to employ. Male support also needs to be encouraged through development of new role models and developing male networks for change. Some mixed-sex programmes, like CODEC in Bangladesh and Cercle international pour la promotion de la CREation (CIPCRE) in Cameroon, have been very effective in organising men alongside women to address issues of domestic violence and abandonment of women. Microfinance programmes also provide a potentially large and organised grassroots base for developing advocacy and lobbying strategies around gender issues.

Organisational gender mainstreaming

Donor agency statements of commitment to gender mainstreaming have so far failed to be reflected in microfinance guidelines. Equal opportunity policies need to be an integral part of institutional strengthening. Evidence indicates a clear linkage between levels of female staff and women's access to microfinance. However, equal employment of female staff is not in itself sufficient to ensure empowerment outcomes for programmes. Women staff, like men, frequently lack expertise in gender analysis and may not have sufficient knowledge or experience of the situation of very poor women. There is, therefore, a need for gender training for both male and female staff. This training needs to identify priorities for gender policy at client level and how women's participation can be increased at all levels. It also needs to identify necessary changes in organisational culture, recruitment criteria and procedures to ensure equal opportunity becomes a reality at work. This would also enable female and male staff to overcome the many gender challenges they face in their lives outside work. Structures for implementation of gender policy need to go beyond appointment of a junior member of staff to the position of gender officer and/or allocating a small percentage of time from different staff to gender issues. There need to be clear lines of responsibility, adequate resources and formal forums for exchange of information and ideas. These in turn require clear guidelines and concrete incentives for implementation of empowerment policies if both female and male staff are to feel confident about spending scarce time and resources on these issues. There is also a need to rethink current orthodoxy on the separation of microfinance from other interventions. Providing that repayment incentives are built into credit delivery, integrating the role of credit officer and development worker improves staff-client understanding and decreases time spent chasing bad debts. On-going mentoring and counselling by staff both for enterprise and gender at savings and credit meetings is often more effective than one-off 'expert' training and decreases transport and other costs for both programmes and clients. A number of

programmes researched by the author were successfully integrating credit and savings delivery with human development and training activities. Creating incentives requires integration of empowerment indicators into programme monitoring and evaluation to assess the impacts of programmes on the lives of participants, and also to assess the potential contribution of programmes to empowerment. Small Enterprise Foundation has been looking at cost-effective ways of integrating poverty indicators (Mayoux and Simanowitz 2001). These methodologies could also be further developed to include empowerment indicators (Mayoux 1998b).

Interorganisational linkages

Even where gender issues have been fully mainstreamed into microfinance and other services, there will still be a need for special training and support. This is particularly the case for women's rights training for women (and also men), legal and other support for women with particularly difficult household situations, special training and/or marketing support for women to enable them to enter new or 'male' economic activities. All these services do not need to be provided by the programme itself, but, where cooperation with other programmes cannot be relied upon to fill these needs, they should be incorporated into the programme in question.

Interorganisational collaboration is one way of reducing the costs of developing new strategies and services. The development of training courses and/or research could be done by pooling the resources of several programmes. Programmes could also link with other specialist providers. This could take the form of advertising the availability of other services, referring clients, or programme/ group/ individual payment for particular services. It could at a minimum entail drawing up a list of such organisations and agreeing to keep their publicity material at loan disbursement points, or making a list of possible speakers available to groups. This would both increase the contribution of microfinance at minimum cost and give service providers ready access to a sizeable and organised constituency of poor women, which would in turn also contribute to their sustainability.

Some who have been influential in organisations promoting the financial self-sustainability approach advocate macro-level changes in the civil code and property laws to give equal inheritance rights, enable married women to hold property and access financial services in their own names (Berger 1995; for USAID's experience, see Downing 1990). These are only some of the barriers which women face at the macro level and which limit their ability to effectively use microfinance services. However, gender issues have been completely absent from advocacy activities of most microfinance NGOs. It is crucial that microfinance programme staff think through the range of support needed by women for empowerment and to link strategically with other forces for change, including women's own networks, women's movements and advocacy organisations and gender lobbies within donor agencies. This is being done effectively by the Self Employed Women's Association and other NGOs in India, although there are many challenges and much more remains to be done.

The need for a new participatory approach

Women need a diversity of provision, both in view of their own individual needs for different types of savings, loans, insurance, pensions and so on, and in view of differences in needs between women. There is a range of microfinance models into which elements of this empowerment strategy could be implemented, from mainstream banks and financial service providers through large poverty-targeting banks to smaller microfinance programmes providing savings and credit to members of women's movements and labour organisations. An empowerment approach does, however, involve a significant change in attitude and work practices and the challenging of vested interests. Flexibility to women's needs and deciding the best ways of combining empowerment and sustainability objectives can only be achieved on the basis of extensive consultation with women, research on their needs, strategies and constraints, and a process of negotiation between women and development agencies. It therefore inevitably requires a more comprehensive framework for women's

participation at all levels, rather than imposition of particular models depending on the particular donor fashion extant at the time. Finally, despite the potential contribution of microfinance programmes to women's empowerment, realising this contribution is dependent on, rather than a substitute for, adequate welfare provision and feminist mobilisation. What is particularly worrying about the current situation is that financially sustainable minimalist microfinance is being promoted as the key strategy for poverty alleviation and empowerment in response to ever-decreasing official development assistance budgets. Unless microfinance is conceived as part of a broader strategy for transformation of gender inequality, it risks becoming yet one more means of shifting the costs and responsibilities for development onto very poor women.

Note

This article summarises research done under a research fellowship for the Open University, Milton Keynes and a series of consultancies including DFID, UNIFEM and ILO. This is discussed in more detail in Mayoux (1998a, 1998b, 1999, 2000, 2001). Full references to the evidence can be found there.

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Gender and microfinance in Bougainville: A case study

*Julia Byford, Gender Relations Centre, Australian National University,
Gerude Guanara, Bougainville Microfinance Scheme*

This article describes our experiences of raising gender awareness among participants in the Bougainville Microfinance Scheme (BMFS) in its initial stages of development. Several articles in this volume discuss aspects of gender and microfinance and provide a solid context for our experience.

The project

BMFS was initiated by a cross-section of Bougainvillians in recognition of the need to encourage self-reliance and financial independence. Newsom (this issue) describes the background and development of the project; our focus is the gender and development (GAD) component.

GAD seeks to promote equal opportunities for women and men as participants in and beneficiaries of development. The BMFS is funded by AusAID. For all AusAID-funded projects there are certain contractual obligations that the Australian managing contractor must fulfil in relation to GAD. Organisations awarded projects often find it challenging to understand or acknowledge the relevance of GAD issues, let alone determine how they will meet their obligations. While GAD issues must be included in the project design, that does not necessarily mean they will be taken seriously or included in any coherent way in the implementation phase. However, BMFS project design was informed by GAD issues and there is a strong commitment by the Australian managing contractor (in this case, Australian Volunteers International and Credit Union Foundation Australia) and the Bougainvillian team to implement this component of the project.

The first gender workshop

Our first activity was to run a province-wide gender workshop in Buka to promote women's understanding of BMFS, to review their potential role and elucidate factors constraining their participation, to promote men's understanding of women's expectations and roles in Bougainville Haus Moni (BHM, the central federated body of BMFS), and to develop specific recommendations on gender-inclusiveness and gender-sensitive strategies. The appointment of the gender development officer prior to the workshop ensured the attendance of participants from most districts and from different social, religious and political groups and also ensured that women, the target of the workshop, were well represented, being 24 of the 35 participants.

For many of the young women, this was the first time they had attended a workshop, left their districts to attend a provincial activity, experienced being in a large group where both women and men were participating, and spoken publicly in such a forum. For most of the men, being in a workshop where the majority of participants were women was a new experience, and this was the first gender workshop they had attended. Some men found it challenging not to be in control of the process. They did, however, adjust very well and all participants worked together in a spirit of partnership and cooperation. This in itself is noteworthy in a post-conflict situation where participants were from different political alliances and perhaps reflects their commitment to reconciliation and a desire to build a 'new Bougainville'. (Bougainvillians frequently speak of the 'new Bougainville', a term that encapsulates their vision for the future. After ten years of civil conflict, they see this as a particular moment in the history of their island when they have an opportunity to create a more just and equitable society based on peace and reconciliation.)

The interest and relevance of BMFS to the lives of women in Bougainville were evident. The women enthusiastically participated and made strong recommendations on governance and strategies for their involvement in BHM.

Objectives and achievements of the workshop

Objective 1: To promote women's understanding of BMFS services, strategies, activities and opportunities, and to clarify their expectations

The women's understanding of BMFS was achieved in many ways throughout the three-day workshop. The participating women had very different experiences of money and money management, ranging from those who had never heard of microfinance to those who were involved in the operation of grassroots microfinance institutions (GMFIs). It was therefore important, after a brief introduction to BMFS, to hold small-group discussions about the role of money in their lives and in the broader community. This approach made it possible to develop and discuss various aspects of money management, especially how women currently earn money and how they use it, and whether they have control of what they earn. There were several plenary sessions dedicated to BHM and many opportunities for the women to clarify and revise issues. Both men and women became so engaged that discussions continued informally in the evenings at the different venues where the participants were staying. At each venue there were people with a good understanding of BHM and this informal forum was well utilised by all participants.

Objective 2: To review women's potential role in BHM and the factors constraining their participation

For many women this was their first introduction to the concept of microfinance and BHM. Considerable time was needed to explain both microfinance and this particular project. By the final day all were readily engaging in discussions about their potential role and identifying some of the factors constraining their participation. Women and men worked in separate groups and then came together to discuss the changing roles of women in Bougainville and the need for them to be actively involved in this project. Both men and women agreed that many men were now more supportive of women's involvement in such projects and that men would need to continue to support women in the 'new Bougainville'.

Several constraints to participation were identified. Many related to the gendered division of labour that found women responsible for the day-to-day care of their families and communities. Along with constraints at an individual and household level, participants identified those imposed on women by the wider society. Travelling around Bougainville continues to be challenging. Apart from a general lack of transport, fears for their safety from armed or drunken men, or from husbands who disapprove of their activities, are major constraints to women's participation in any activities at district and provincial level.

Although many women were actively involved in church and other activities outside their immediate families, both men and women acknowledged the need for women to be engaged in broader community affairs within the village and also at district and provincial levels. The reluctance of many women to take on these roles needs to be understood in relation to the mass destruction and displacement during the past ten years of conflict. Women's current priorities are to re-establish family and community life and many feel the need to live and work within their communities. Thus, they are reluctant to participate in activities that take them away from the village and their work on peace and reconciliation. For some women there are also problems flowing from the lack of formal education during the years of armed conflict.

Objective 3: To promote men's understanding of women's expectations and roles in BHM

Men's understanding of women's expectations was facilitated as the women became more familiar with BHM and were able to discuss the sorts of financial services they wanted, why they wanted them and how they wanted to use them. On the final day the women discussed

their potential roles in BHM and the men responded very positively to their proposals. The men's commitment to work in partnership with the women was evident in their ability to identify the constraints to women's participation and to develop strategies to support that participation. The support of the men was crucial to the women's attendance at the workshop. The men (participants and staff of BHM) actively sought the women's participation at district and grassroots levels and then accompanied them to Buka and home again.

Objective 4: To develop specific recommendations on gender-inclusiveness and gender-sensitive strategies for all activities and stages of BMFS developments

A number of recommendations and strategies were developed on the last day of the workshop. The recommendations were that:

- women, in equal partnership with men, are involved at all levels of BHM;
- women are involved in equal numbers with men at all levels of BHM, particularly at the district and provincial level;
- men support women's involvement;
- women are targeted for training in all areas concerned with BHM;
- there is effective communication within BHM and with other key women's groups;
- women are involved in all decision making; and
- women are involved in policy development.

The strategies were to:

- make training available at district and grassroots levels to women and men;
- provide follow-up support at all levels after training, particularly at grassroots level;
- provide transport to allow women to participate;
- conduct awareness sessions on microfinance and gender issues at grassroots level for women, men and chiefs;
- ensure that enough women are trained at the grassroots level so that, as they become involved at district level, there are still women with the knowledge, experience and skills to maintain the grassroots level;
- continue to invite women to participate in BHM activities;
- BHM to continue to be pro-active in recruiting women at all levels;
- incorporate gender awareness in all activities and at all levels;
- ensure that capacity building includes bookkeeping, budgeting, general management and time management, policy making and setting of objectives;
- allow for women-only sessions and training, facilitated by women for women; and
- allow for women-only groups in workshops or training where both men and women are present.

The recommendations were presented to and accepted by a workshop on the governance of BHM held in the following week. Together with the strategies identified in the first workshop they have provided the basis for further activities in relation to the gender component of the project.

Continuing workshops

Two further three-day gender workshops were facilitated at district level. They involved one day for microfinance issues, one for gender awareness issues, and one for bringing both issues together.

The workshops allowed concepts relating to gender, such as gender roles and gender equality to be introduced, defined and discussed. Many people, in Australia as well as in Bougainville, equate the word 'gender' with women, so it was important that everyone was clear about the terms. The gender awareness day included a series of interactive participatory exercises that gave people a picture of how their communities work, particularly in relation to the gendered division of labour, the use and control of money, resource management, decision making, and positions of authority and leadership. Recognising that the roles of individual men and women may differ, we sought to establish who was generally

responsible for the various roles. In all three workshops these activities revealed that women:

- are responsible for the majority of subsistence work;
- are mostly responsible for care of children;
- tend to the needs of sick people in the family and community;
- work longer hours than men;
- participate in decision making in the family and nearby community;
- have some control over money in family and nearby community;
- manage money for the family;
- occupy important positions in the community, mostly unpaid;
- occupy positions that pay low salaries; and
- are under-represented in positions at district and provincial levels.

Men were found to:

- have less responsibility for child care;
- have less involvement in caring for sick people;
- work substantially fewer hours than women on subsistence activities;
- make decisions at the district and community level;
- control money at the district and provincial level;
- spend money on themselves rather than on their families;
- occupy most of the important positions in the community, mostly paid;
- occupy positions that pay high salaries than those occupied by women; and
- be over-represented in positions at district and provincial levels.

This information is then used as a basis for discussion, often prompted by questions such as: Does this seem to be a fair and desirable way to divide the roles between men and women? Does this work well for men and women the way it is? Are you happy with your role as a man or woman in this place? Would you like it to be different?

Participants are invited to suggest how this situation could be changed, if gender equality is an important goal for them. These are some of the comments and suggestions arising from these discussions:

Community and family support is not strong enough; people need to change their attitude, especially the men, in order for women to come up.

Lots of customary obligations for women, even when women are educated they do not have enough spare time for additional projects as they are involved in a lot of work for the family and community already.

Women must lose some shyness and try and get positions [of authority at community, district and provincial level] and men should try and get women into these positions.

We must encourage girls and women to further their education.

We need to educate children, boys and girls, to work together on an equal basis.

Parents need to encourage children to develop gender roles on an equal basis.

Presenting the participants with some data about the overall status of women in the world – for example, that of 1.3 billion people living in poverty, 70 per cent are women, 50 per cent more women than men are unable to read, adult women suffer more than men do from malnutrition, women's wages are 30–40 per cent less than those of men who are doing comparable work – allowed them to see that the situation for women in Bougainville is not unique.

On the last day of the workshops participants were presented with gender disaggregated data (provided by them during the workshop) on their GMFIs and discussed various issues that arose from these profiles. This was related to the previous day's work on gender equity and decision making and the implication for the status of women in a society where men are over-represented in key decision making roles at all levels. We encouraged those involved in GMFIs to discuss these issues when they return to their communities and to consider what

they might need to do to make their GMFI more gender responsive, sensitive and equitable – if these are what they are striving for.

Conclusion

The three workshops were extremely well attended and we have many requests to facilitate workshops in other areas of Bougainville. Since attending the workshops, women have mobilised, often in partnership with men, to conduct awareness sessions on gender and microfinance in their respective communities. The establishment of new GMFIs is the result of women's initiative. BMFS has grown in leaps and bounds and women are very active participants.

The importance of a local gender development officer (GDO) cannot be underestimated. The GDO's familiarity with the social, political and cultural context increases the probability that our work on the project will be appropriate and sensitive and have a greater chance of impacting positively on women's involvement in BMFS. The GDO is a focal point for women in the community, who frequently consult her. Her appointment and work on gender awareness signal to the Bougainvillian community BHM's commitment to facilitating women's participation and to gender equality.

From a gender and development perspective, one of the major challenges in this project is to meet women's strategic needs. The communities we have worked with have all identified gender inequality within their communities and have expressed their desire to move towards equity. The realisation of this desire implies some fundamental changes in governance and the way the society works. In the absence of strategies addressing issues of gender equity in the broader community at district and provincial levels, this will be hard to achieve.

Primarily, microfinance programmes respond to the need to provide access to financial services to people who would not otherwise have such access. Microfinance development programmes should therefore always be regarded as just one possible intervention within a range of others, particularly in relation to poverty alleviation and women's empowerment (Cornford 2001:17).

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Gender and the formal education sector in Vanuatu

*Jane Strachan, University of Waikato, New Zealand**

Introduction

Since Hindson (1995) wrote about educational planning in Vanuatu much has changed, especially in the structure and processes of the government sector. In 1997, the government of Vanuatu introduced the Comprehensive Reform Programme (CRP). And, although the main focus of the CRP is economic development, social reform is also part of the agenda. An integral component of the CRP is the gender provisions, which are (1) the incorporation of gender awareness and gender analysis into policy making at all levels, and (2) the introduction of a strong gender dimension into the collection and analysis of statistics (CRP Co-ordination Office 1997).

As part of the CRP, nine gender benchmarks were developed, including education. However, just what this would involve was not clearly stated in the CRP. Greater clarity was provided by three Ministry of Education guiding documents: the Education Master Plan; the Ministry of Education Youth and Sport Corporate Plan 2002–2006; and the Education for All Vanuatu: National Plan of Action 2002–2006 (Ministry of Education 2001). All refer to gender equity in education, but how this is to be achieved is not detailed. For example, the Education Master Plan states: 'We intend to make our education system ever more equitable' (Ministry of Education 1999:3). Here, the need is identified, but the 'how to' is missing.

Although the government of Vanuatu has committed itself to improving gender equity throughout all sectors of society, in effect, progress has been slow and the government machinery that has been developed to drive those changes has on the whole been ineffective. This has direct implications for the education sector and its capacity to deliver equitable educational outcomes.

As Hindson (1995:333) suggests, there has been an 'ad hoc-ery' in planning and policy development, especially as it pertains to gender equity in Vanuatu. This is due to other areas being prioritised, such as improving participation rates, and to the lack of financial and human resources. Another difficulty has been the unavailability and inaccessibility of quality data (Strachan 2002).

However, it was in this climate that in 2002 the Ministry of Education in Vanuatu contracted the Department of Women's Affairs to undertake a gender analysis of both the formal and informal education sectors in Vanuatu. The specific objective of the analysis was to establish baselines on gender status across the education sector in Vanuatu and to provide a blueprint for future analyses by the identification of data sources, the collation and analysis of available data, and the monitoring of the education system for gender equity.

The resulting analysis, the *Gender Analysis of the Education Sector in Vanuatu* (Strachan 2002), covered participation rates, employment, qualification attainment and examinations, scholarships, curriculum, and subject choice. This was then put in the context of national population and employment data. Both the formal and informal education sectors were included in the analysis. However, because of incomplete data on the informal education sector, this paper focuses on the formal education sector. At best, it provides a somewhat blurry snapshot.

The findings

Vanuatu's population is not large (196,000), but it does have a very high birth rate and growth in population (2.6 per cent) with the highest growth being in urban areas (4.2 per cent) of Port Vila and Luganville. In 1999 females comprised 49 per cent of the population and males 51 per cent (National Statistics Office 2000). This was an important factor when considering the findings of the analysis. However, despite girls and women having a lower

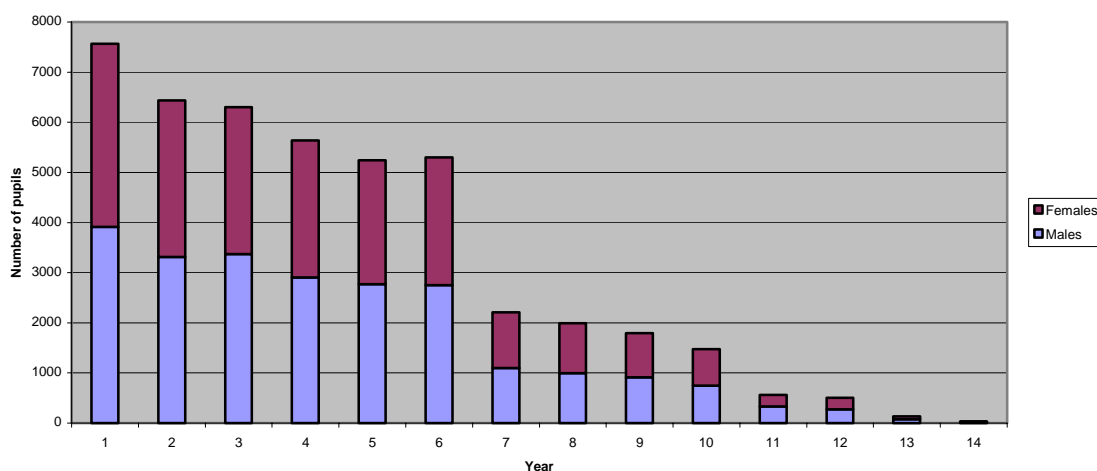
representation in the general population, the findings of the analysis show that they are still disadvantaged when compared to boys and men.

Participation

Education in Vanuatu is neither free nor compulsory. School fees are a major contributing factor to the lower representation of girls in education. If, because of financial constraints, families have to make a choice between their son and their daughter attending school, the boy's education will usually be prioritised. However, over recent years some gains have been made in reducing the gender disparities in accessing formal education, and this has been most evident at the primary school level. The analysis found that:

- females are less likely to have attended school than their male counterparts;
- in 1999, 85.1 per cent of all males and 81.6 per cent of all females aged five and over were attending or had attended school;
- approximately 50 per cent of all children in the 4–6 years age group are attending preschool;
- approximately 50 per cent of preschool enrolments are female;
- in primary schools and secondary schools females are accessing education almost in proportion to their representation in the general population;
- female enrolment rate is growing faster than male enrolment rate;
- a serious concern is the push out rate for both boys and girls at Years 7, 11 and 13 as a result of the Year 6 and 10 national exams and the PSSC examination at Year 12;
- the push-out rate for girls is particularly high in Years 11,12, and 13;
- in 2001, the enrolment rate in Year 13 was only 1.4 per cent of those enrolled in Year 1 (see Graph 1);
- between 1992 and 2002, girls' secondary school enrolment rate increased faster than boys';
- most school leavers (both males and females) do not access further education either in the formal or non-formal education sectors;
- in 2002, over 50 per cent of law students and Pacific languages students at the University of the South Pacific (Emalus Campus) were female;
- in 2002, female enrolment in extension courses at the University of the South Pacific (Emalus Campus) was less than 40 per cent; and
- females are particularly under-represented as students in vocational, technical and tertiary education (extension courses) in the formal sector.

**Graph 1: 2001 Enrolment by Year and Gender
(Ministry of Education Youth and Sport, 2001)**



Graph 1 shows the very high push-out rate. In Year 1 there are 7,500 students. By the time they reach Year 13, only 133 are left. This has huge implications for Vanuatu's future supply of tertiary graduates.

Employment

The Vanuatu 2000 Labour Market Survey (Vanuatu Statistics Office 2000) provides a detailed picture of employment in the formal sector of the Vanuatu economy. Much of the information provided is sex disaggregated. The survey showed:

- the formal sector employs very few people (14,272);
- approximately one third are women (4,684).
- men and women tend to be employed in stereotypical jobs, for example engineers (male) and secretaries (female);
- men are more likely to be employed in senior positions therefore attract higher salaries;
- employment opportunities are mainly those that traditionally employ men (the exception is accounting); and
- for women to access non-traditional areas of employment they will need to study and gain qualifications in fields that are non-traditional for women.

The education employment data (Ministry of Education Youth and Sport 1999, 2000, 2001) parallels the national employment data. For example, only one-third of those employed in education and one-third of those employed in Vanuatu's formal sector are women. Some of the greatest gender disparities in education occur in employment, for example:

- less than 2 per cent of preschool teachers are males (this was one of the few areas in education where men are under-represented);
- 36 per cent of secondary teachers were female (2002) and 50.1 per cent of primary teachers are female (2001);
- in 2001, only 30.4 per cent of primary school principals and 8 per cent of secondary school principals were females;
- 34.7 per cent of employees in the administration of the Ministry of Education were females;
- the median salary for males in the administration of the Ministry of Education is P12–14 and for females, P8–10;

- teaching staff in tertiary, vocational, technical and non-formal education are predominantly male; and
- there is no female representation on the Teaching Service Commission.

Disparities were also evident in seniority in the Ministry of Education. In 2002, all the directors and the Director General of Education were male.¹

Qualification attainment and examinations

Although males are typically more qualified than females, this gap is closing. Females are increasingly successful in examinations, although there is little overall difference in the performance of males and females (Strachan, 2002):

- rural females have lower and fewer qualifications than urban females and both rural and urban males (National Statistics Office 2000);
- males have more and higher qualifications than females (National Statistics Office 2000);
- females have a higher acceptance rate than males into Year 7 (Ministry of Education, Youth and Sport 1999, 2000, 2001);
- because of the inconsistency of data, progress was uneven and difficult to track in the Year 10 examinations;
- in 2001, slightly fewer females than males sat Pacific Senior Secondary Certificate examination (Strachan 2002);
- in 2001, males outperformed females in the Pacific Senior Secondary Certificate examination (Strachan 2002); and
- fewer females than males sit New Zealand Bursary, but are more successful in gaining entry to university 7 (Ministry of Education, Youth and Sport 1999, 2000, 2001; Strachan 2002) .

Curriculum and subject choice

Information on subject choice by gender in the formal sector is not routinely collected, therefore the picture is incomplete. However, overall the data (Strachan 2002) indicates that males and females are studying gender stereotypical subjects:

- in the formal sector, data on subject choice by gender is only available at the institutional level of some institutions;
- females are most under-represented in physics at both secondary school and tertiary levels;
- it appears that accounting is becoming an increasingly popular subject choice for females in secondary, tertiary and technical education;
- males are more likely to take physics and chemistry;
- at the Vanuatu Institute of Technology males and females are studying gender stereotypical subjects; and
- the integration of a gender perspective into the curriculum in the formal education sector is still in the early stages.

Scholarships

A limited number of scholarships to study overseas at tertiary level are offered each year. Most study is undertaken in the Pacific region. The University of the South Pacific is the largest recipient of scholarship awardees. However, there are large gender disparities in the area of scholarships that severely limit women's access to tertiary education:

- fewer females (about one-third) than males apply for scholarship, but when they do apply females are awarded scholarships in proportion to their application rate (Strachan 2002);

- at the tertiary level, males and females tend to study gender stereotypical subjects although this is not as marked as before (Strachan 2002); and
- Graduates are mainly employed in the government sector and are usually in gender stereotypical jobs (Vanuatu Statistics Office 2000).

The small number of women gaining tertiary scholarships has a strong flow-on effect. It results in fewer women employees in the formal sector, with most of who have lower seniority than their male colleagues and who therefore earn less.

Recommendations

The *Gender Analysis of the Education Sector in Vanuatu* (Strachan 2002) also included recommendations for action.

For policy development

The recommendation given the highest priority was that covering the area of policy development. The Ministry of Education was urged to develop a 'Gender Equity in Education Policy' that would cover both the formal and non-formal education sectors. This was considered essential if the Ministry of Education's planning for gender equity was to avoid the 'ad hoc-ery' referred to earlier (Hindson 1995:333).

To facilitate the development of such a policy and to gain the commitment of Ministry of Education staff, it was also recommended that all staff responsible for policy and planning within the ministry undertake training in research, gender equity, how to develop policy with a gender perspective, and gender mainstreaming. Quantifiable indicators also need to be developed and included in the proposed policy. In addition, it was considered essential that designated person/s in the Ministry of Education be given the responsibility for gender equity in education. At present this is not the case. However, all staff should be encouraged and expected to include a gender perspective in their work.

It was also recommended that the policy target those areas of gender disparity identified in the gender analysis and include strategies specifically designed to reduce the identified gender disparities. The target areas were to:

- reduce girls' drop-out rate in Years 11, 12 and 13;
- recruit more men to train as pre-school teachers;
- recruit more women to train for secondary teaching;
- recruit more female students into technical education and non-formal education;
- increase the number of female principals and females in other senior positions in the education sector;
- recruit and promote more women in the administration section of the Ministry of Education ;
- include women on the Teaching Service Commission and that the *Teaching Service Act* be amended to ensure this;
- encourage more females to take the sciences and technical subjects so their training and career choices are broadened;
- develop and raise awareness amongst parents and communities about the value of educating girls in non traditional areas of training;
- encourage girls and women to apply for scholarships, including postgraduate scholarships;
- provide career guidance for both males and females at the secondary school level that includes encouraging both males and females to study and work in non-gender-stereotypical areas;
- encourage employers to employ both males and females on merit in non-traditional areas;
- employ and promote more women in the non-formal education sector; and
- include a gender perspective in future curriculum development.

However, given the lack of financial and human resources it is unrealistic to expect all these areas to be targeted at the same time. The Education For All Vanuatu: Action Plan 2002–2006 has already identified some priorities, for example, improving girls' access to education. It would seem sensible that in the first instance these be the targeted areas. And, given the financial constraints such initiatives would need to be donor funded.

For data collection

To assist with the facilitation of monitoring progress and identifying trends, it was also recommended that the Ministry of Education Annual Reports and Statistical Digests need to consistently report and comment on the same data from year to year. It was suggested that every three years a comprehensive gender review be carried out to identify trends and progress. Sex-disaggregated data on scholarships, examinations, participation, push-out and drop-out rates, and employment rates should be routinely collected on an annual basis. Because of the present scattered nature of data, it was also recommended that all data be centrally located within the Ministry of Education. Other recommendations included that:

- further training be given to staff on data collection and statistical analysis;
- the Ministry of Education look at how they can improve the return rate of data from schools (and that this might involve the training of principals);
- the Ministry of Education Annual Reports include sex-disaggregated data on senior positions within education so that progress on increasing women's representation in senior positions both in teaching and in administration can be tracked and the strategies monitored for effectiveness;
- senior secondary examination results be disaggregated by gender, school and subject choice and be reported on each year in the Ministry of Education annual report;
- data on senior secondary (Year 11–14) examinations (from both Anglophone and Francophone schools) be sent to the statistics division of the Ministry of Education on an annual basis; and
- senior secondary schools be required to collect data on subject choice by gender and provide this annually to the Statistics Division of Ministry of Education.

Conclusion

The gender analysis highlighted some areas of gender disparity and inequity in education in Vanuatu, as well as identified some areas where considerable progress has been made. Changing attitudes, setting in place new and fairer systems and practices, and developing gender-sensitive curriculum takes time.

The Vanuatu government's official policy on gender equity identifies gender mainstreaming as the most effective tool for achieving gender equity in the government sector (Department of Women's Affairs 2001). Gender mainstreaming is also included as a strategy in the CRP Matrix and, 'is a strategy that makes women's and men's concerns and experiences an integral dimension of design, implementation, monitoring and evaluation of policies and programs' (Department of Women's Affairs 2001:5). It is this integrated approach that is the key to success. Gender equity must not be viewed as an added extra to people's workload, but as integral to their work, to be considered and included in all planning and implementation. For this to occur, education staff will need training and support in gender equity and gender mainstreaming.

A 'Gender Equity in Education Policy' needs to be developed so that priorities are identified, strategies planned, indicators developed and a time line established. The 'how to' achieve gender equity in education needs to be a central focus of the policy. Critical to effective monitoring and evaluation is the collection of baseline data that is consistently reported on. There were gaps in the gender analysis because data was not available or was not available in a readily accessible form.

The gender analysis also identified some areas where further research is needed. Two are highlighted here. Firstly, it was particularly difficult to gain in-depth data on the non-formal education sector. The sector is diverse, geographically scattered and seriously under-resourced. The result is that how gender is played out in the non-formal education sector is not clear. A gender analysis needs to be undertaken that focuses solely on the non-formal education sector. This will help give a much clearer picture of gender issues in education in the rural areas of Vanuatu.

Secondly, only one tracer study has been undertaken that looks at work, or other, destinations of graduates. It is unclear where graduates are employed and if they are employed in areas commensurate with their skills, qualifications and the needs of the country. Further tracer studies on returning graduates need to be undertaken at regular intervals, it was recommended that this occur every three years.

Because the government of Vanuatu has ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), it is able to take special measures to reduce gender disparities. These special measures, for example, reserving a certain number of scholarships for females, are not discriminatory either under CEDAW or the Constitution of Vanuatu. They allow the government to take positive steps to work towards gender equity in education. What is clear is that unless special measures are taken, with Vanuatu's rapidly growing population, gender disparities in education will remain the same or will worsen.

Notes

While undertaking the gender analysis, the author was working as a technical adviser for the Department of Women's Affairs in Vanuatu.

1. Vanuatu has ratified both the Convention on the Rights of the Child and the Convention on the Elimination of All Forms of Discrimination against Women. Both these international conventions include articles that focus on improving educational opportunities for girls and women.
2. During 2003, the administration of the Ministry of Education was undergoing a reform process. It is unclear at this stage if this will impact on women's representation at this senior level.

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A microcredit success story: Women make the difference

Anne Bunning, SAGRIC International, Adelaide

Introduction

This paper compares the role of gender mainstreaming in two microcredit projects conducted in rural China, one a UNDP funded project in Inner Mongolia managed by the All China Women's Federation, the other funded by AusAID in Qinghai Province and managed by the Agriculture Bank of China. The implications of gender mainstreaming for microfinance and the benefits for women are discussed.

Project background

During the 1995 Fourth World Conference on Women in Beijing, the United Nations Development Programme (UNDP) sponsored an NGO forum. One participant was Madam Tian Xuemei, President of the Chifeng Municipality, Inner Mongolia, Branch of the All China Women's Federation (ACWF). The ACWF has a charter to ensure women's participation in a range of government programs, some of which are specifically designed to improve the status of women. The ACWF is a government-sponsored organisation, but with less of the formality of other government agencies in China. During her ten days at the forum, Madam Tian met the UNDP Resident Representative and began the process of attracting UNDP funding for women in Chifeng.

Two years later, the UNDP coordinated an assessment team to visit three regions of Chifeng Municipality and discuss with the ACWF, its membership and associates, the prospects for a microcredit project for women in the county of Nincheng, and the banners of Balinyou and Aohan.ⁱ The UNDP officer responsible for the project, Ge Youli, insisted on a gender advisor in the team and established that these inputs would need to be sourced from outside China. I was invited by the Adelaide-based project management company, SAGRIC International, to join the team as the gender advisor. The team's other five members were from the UNDP, Chinese Academy of Social Sciences (CASS), the Ministry of Foreign Trade and Economic Cooperation (MOFTEC) and CICETE (the counterpart agency for the UNDP). At the time, microcredit was relatively new in China and was funded by external agencies as a 'pilot project'. This classification allowed microcredit to operate on an experimental basis in China's otherwise heavily regulated credit system.

During the assessment visit, it became clear that the ACWF had the capacity and political support in the municipality to run a microcredit project. However, the leadership of the ACWF confirmed that any project funded by the UNDP would be managed by the male employees of the ACWF. It was also proposed that village credit officers would be men, using the argument that it was not safe for women to carry money or travel on motorbikes, and that women would not have the experience or respect to run the credit program in the village.

The ACWF has a representative in each village, each of whom is paid a small retainer, and a part-time woman in each township, with full time staff at the county/banner level and the municipality. The Chifeng ACWF had established a Women's Science and Technology Association (WSTA), with its membership made up of professional women from the municipality. During the field visit to villages in remote and arid areas of Inner Mongolia, the team were repeatedly introduced to members of the WSTA — competent women from universities and government agencies. These women had backgrounds in fields such as agricultural science, medicine, and animal husbandry and, in addition to their government and academic responsibilities, worked in a voluntary capacity with women in villages to develop enterprises. Nevertheless, while the voluntary, elected leadership positions in the ACWF in Chifeng were held by women, it was men who held the paid management positions.

Project design

Following the field visit, the design team developed a project for consideration by the UNDP. The proposal was a Grameen-style microcredit program², with a series of environmentally sustainable demonstration households and technical training for borrowers, who would all be women. Initial loans would be around 400 yuan (A\$70) over six months, with increments for subsequent loans. A target of 4,000 borrowers was established. These components of the project were readily agreed by the design team and the ACWF.

Major argument then ensued concerning the management of the project. The ACWF was adamant that the male employees of the ACWF would manage the project, and that for safety and efficiency reasons all village credit officers must be men. A heated debate continued for many days, until Madam Tian announced that the village credit officers would be women. The senior managers of the project would be men, but a process was discussed for moving women into the senior management positions. Built into the design was a performance indicator for the achievement of the project gender objectives: the election of women to village committees and appointment of women to municipality committees. The UNDP could not accept this indicator of achievement of the project gender objective because it was seen as outside the control of the project.

Implementation

The first loans from the Rural Poverty Alleviation and Women in Development Project in Inner Mongolia were disbursed in January 1999. A major review, commissioned by the UNDP in July 2000, found:

- 100 per cent repayment rates;
- 100 per cent women borrowers;
- 100 per cent women village credit officers;
- significant improvements in household incomes for borrowers;
- small leakage of some loan funds to sons of some of the older women borrowers;
- successful implementation of 65 demonstration sustainable household production systems;
- successful targeting of poor households (annual income less than A\$1,700);
- groups and centre meetings held weekly;
- project management training for ACWF staff, with follow up supervision and monitoring, had created a participatory and well informed management group;
- no security or transport issues for village credit officers;
- high local awareness of the program with government officials;
- promotion and election of women to village leadership positions following their participation in the program;
- enthusiastic support from borrowers for technical training;
- women getting their husbands to help them with household chores such as cooking to allow them more time to run the enterprise; and
- ACWF staff now respected village women and saw village women as their equals.

The review team reported that the most exceptional results were in the area of the increased self-confidence of the women borrowers and village credit officers:

Many clients told us that they had been shy in the past, afraid to go out to the market and to speak openly and bargain. They could not believe that anyone would want to lend money to them, or that they could make money and still repay the loan. Almost all of them had never met regularly with other women ... Women's status in the family had improved. Women advised that their husbands listen to them more often, and they feel braver and more able to express their own views and decide things for the family than before (UNDP 2002).

Learning from Chifeng

At the international seminar on Poverty Alleviation and Women in Development, held in Chifeng in August 2000, the Chifeng program was presented as the 'jewel' in the UNDP's

microfinance program (Tanaka 2000). In April 2002, the Qinghai Microcredit Consolidation Project Team met with the UNDP in Beijing and were advised that of their 15 microcredit programs in China, six were classed as successful. ³ Included were the three in Chifeng and another in Guizhou Province in the south, where the leader was a woman. ⁴

In March 2003, six years after the design visit, I returned to Chifeng and two of the counties/banners with a study tour from the Qinghai Microcredit Program (QMP). The QMP is managed by the Agriculture Bank of China (ABC), and is the only microcredit program managed by the ABC (the largest agricultural lending bank in China). Among the study tour's 18 participants were five village credit officers from Qinghai, four of whom were women who had never travelled outside Qinghai. The study tour was taken to villages, townships and the Chifeng office, and met with officials from two of the counties/banners. Evening workshops reported back on findings from the day's program. The Qinghai study tour, comprising ABC microcredit program managers and the five village credit officers, commented on the following:

- the women borrowers were well informed about their loans;
- the women borrowers were the ones making the decisions and using the loan funds;
- the village women and the credit officers were confident and able to speak and perform publicly to the visiting delegation;
- the repayment rate was 100 per cent;
- the group guarantee worked with members supporting each other if they were having trouble making repayments;
- loan fund record-keeping by borrowers, village credit officers and managers was clear and transparent;
- women sign for the loan (not the husband as well);
- women frequently talked about allocating their earnings to the education of their daughters (minority groups are allowed to have more than one child);
- village credit officers had been promoted to township management positions;
- borrowers had been elected to village committees;
- weekly centre meetings provided a forum for the women to discuss personal and community issues;
- borrowers were respected by other members of the community;
- groups met independently of the requirements of the microcredit program to support each other in personal and business ventures;
- women had reinvested earnings to expand and diversify beyond the initial enterprise; and
- of the 29 staff running the project, 28 were women.

The QMP had visited other microcredit programs in China that targeted women borrowers and reported high repayment rates. The factor that set the Chifeng program apart was the self-confidence of the women borrowers and women credit officers. The QMP was also impressed by the meticulous record-keeping and community knowledge of all aspects of the program — from borrowers to senior managers and county officials. The Qinghai women continually commented on the confidence of the women borrowers and believed that the Chifeng borrowers were much more confident than themselves and the borrowers in the Qinghai program. The Qinghai study tour discussed the impact of this level of confidence in the borrowers in relation to sustainable poverty alleviation.

Defining 'success' in a microfinance program

A complex set of factors interact to perpetuate poverty, such as ethnicity, gender, income, health, access to resources such as land and capital, politics, local power structures and hierarchies. Addressing one of these factors alone does not provide a sustainable mechanism to alleviate poverty. However, addressing gender in the implementation of any

development assistance program has emerged as a key strategy to produce a sustainable mechanism for alleviating poverty. Microfinance is a key strategy for poverty alleviation because it is able to address a number of these factors within the one program — and if gender is also mainstreamed in the microfinance program, then the poverty impact is increased. Microfinance is introduced where other loan programs do not operate because the borrower cannot provide security for the loan. In microfinance, the group provides the security for the loan as each member of the group guarantees the repayments of the other members of the group.⁵

The leadership and management positions in microfinance programs are almost always held by men with women being the borrowers. As borrowers, women are in the least powerful positions in the program. At a management level, women are excluded from decision making about the policies and procedures of the program, and, as borrowers, their loan funds are frequently controlled by male members of the family. Yet the women must ensure that the loan funds are repaid and will go to great personal lengths to ensure the repayment even though the funds have been lost by a family member through a poorly managed investment. Microfinance programs confidently report high percentages of women borrowers and high repayment rates (microfinance programs frequently report 98 per cent repayment rates, compared with 40 per cent repayment rates for other mainstream loan programs in China). The project's high repayment rate is equated with success.

If microfinance is a strategy for poverty alleviation, microfinance needs to be assessed in relation to its performance in reducing poverty. Securing a high repayment rate is not an indicator of poverty alleviation; the converse could be argued given the extra work often undertaken by women to find the money for repayments when the loan funds have been squandered by a family member.

Gender impact

The Chifeng program provided 100 per cent of loans to women and indications are that almost all the loan funds were used by women; the QMP records show that 48 per cent of borrowers were women. In the Chifeng program, all 20 village credit officers are women; in the QMP, about 40 of the 128 village credit officer are women. In the Chifeng program, all but one of the remaining eight management positions are held by women; in the QMP, 15 of the 17 ABC management and administrative positions are held by men, providing managers with a limited perspective on the needs of women in the program.

Analysis of the borrower statistics from the five Qinghai village credit officers confirmed the gender impact of appointing women to management and leadership positions: 85 per cent of clients of the women credit officers were women; 87 per cent of the clients of the male credit officer were men. In addition, women credit officers know their clients, support them throughout the investment period and usually ensure that the woman uses the loan funds. ABC managers in the QMP ranked each of their village credit officers, deciding the criteria for assessment should be achievement of a high repayment rate, attendance at monthly ABC meetings and record-keeping. The women village credit officers were ranked above the men.

The QMP women village credit officers were inspired to initiate group and centre meetings on their return from Inner Mongolia. They were unanimous in their view that these meetings were the mechanism to deliver the self-confidence they had seen in the Inner Mongolia women — in themselves as well as their clients — and they saw this as the pathway to poverty alleviation. They were excited at the prospect of learning to run the meetings, speak up, perform in front of others and become more active in the running of their microcredit program.

The Chifeng Microcredit Program was designed with the objective of achieving a gender impact in order to change the power balance and begin the process of moving women and their families out of poverty. Integral to the design was the appointment of women to management and leadership positions in the program, as well as clients of the program. The QMP was designed as a microcredit program aiming to include women as borrowers without

mainstreaming gender in the decision-making and management of the program. Bringing participants in the two programs together provided mutual benefit: QMP saw the potential poverty and gender impact of microfinance and strategies for achieving it; Chifeng learned about the computerised Management Information System in the QMP program which would benefit their monitoring and management.

Conclusion

A microfinance program that incorporates a gender mainstreaming strategy provides the basis for empowering women and alleviating poverty on a sustainable basis, as evidenced in the Chifeng program. Areas that would benefit from further analysis in relation to achieving the poverty objectives of microfinance are:

- in Chifeng, research on the poverty status of clients and the role of the one man in the management of the program; and
- in QMP, research into the relationship between the poverty status of households where women determine the use of the funds compared with those where the loan funds are used by men, and into the relationship between the poverty status of households where the village credit officer is a woman compared with villages where the credit officer is a man.

Notes

1. The administrative structure in China is comprised of province, county, township, village. Inner Mongolia is different, with the structure comprising a municipality (in this case Chifeng), which contains counties and banners. A county or banner contains townships, and townships contain villages. Chifeng Municipality has a population of 4.5 million.
2. Grameen-style microcredit includes: weekly meetings of borrowers; weekly repayments of capital and interest (beginning in Week 3); and group guarantees.
3. Qinghai is a province in north-west China on the Qinghai-Tibet Plateau. The QMP was established as part of the Qinghai Community Development Project funded by AusAID (1995–1998) and made its first disbursement in 1996; in June 1998 the microcredit program was handed over to the ABC, with an agreement for AusAID monitoring until June 2003. I was the poverty and gender advisor in the 2002–2003 consolidation team.
4. The Guizhou project covered four counties, but is managed directly by government officials. I was the design person and gender advisor for this project in mid 1997.
5. The 'group' in the Grameen-style microcredit program is usually made up of five people who are not relatives. Six groups form a 'centre', which meets weekly, fortnightly or monthly to repay the loan, participate in training and discuss other issues determined by the borrowers.

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