



Workshop Report

Bangladesh National Workshop

"Gender and Microfinance: Mainstreaming Gender in Microfinance"

INAFI BANGLADESH FOUNDATION

Date: October 12-13, 2004

Venue: BRAC Centre Inn, 75, Mohakhali, Dhaka, Bangladesh

FORWARDING

INAFI Bangladesh Foundation is a national arm of the INAFI International Foundation and INAFI Asia network, which is committed to improving the lives and livelihoods of the poor through the provision of a range of financial and non-financial services. INAFI is a united effort of practitioners who are committed to the development of a microfinance sector that has the ability to effectively focus the essential goals of poverty alleviation, social development, and gender.

Advancing gender equality remains a pertinent challenge for the microfinance sector. It is an integral component to the process of poverty alleviation, and a necessity in the positive evolution of human development. It is also a fundamental human right. Efforts to mainstream gender within the microfinance sector mean more than just counting the number of loans given to women. Rather, mainstreaming gender requires a more holistic approach, and involves viewing all functions and functionaries, including the women and men of an organisation, through the prism of accessibility to women and men equally. It requires a concerted analysis of how strategies, programmes, products, and policies affect women differently than men, and then tailoring them to promote women's empowerment. Mainstreaming gender is not an end in itself, but rather describes the process of attaining gender equality.

In an effort to promote the effectiveness and credibility of microfinance practitioners in Bangladesh, INAFI Bangladesh Foundation has initiated a programme of action to more effectively mainstream gender among its Member Organisations and within the sector as a whole. As part of this process it organised a national workshop from October 12-13, 2004 at the BRAC Centre Inn, Mohakhali. The theme of the workshop was effectively captured with the title, "Microfinance and Gender: Mainstreaming Gender in Microfinance." In order to create a broader understanding of definitions and conceptualisations of gender, and to find solutions for gender inequalities, five case studies from five different organisations were prepared and presented at the workshop to stimulate the discussion. This document is the culmination of ideas and actions reflected from the case studies presented, the issue-based panel discussion, and working group discussions. The output of the national workshop will serve as a foundation for the composition of our Gender Policy, for the collaborative design of a gender action research project, and eventually for the identification of gender performance assessment tools.

On this occasion, we are very grateful to our member organisations for their continuous support and cooperation in organising the workshop. We thank the participants who have made time to participate in the workshop despite their busy and preoccupied schedules. Our thanks are due to Mr. F.H. Abed, Chair, INAFI International Foundation, Dr. Humaira Islam, Treasurer Board of Trustees, INAFI Asia, and Mr. Zakir Hossain, Chairman, INAFI Bangladesh. We also thank Dr. Toffael Ahmed, Ms. Sheepa Hafiza, Ms. Parveen Mahmud, Mr. Afsan Chowdhury, Begum Ferdousi Sultana, ADB, and Naheed Sultana for chairing the sessions and acting as panelists and moderators. Our thanks are also due to all the individuals who presented the case studies on behalf of BRAC, ASA, TMSS, SHAKTI, and UDDIPAN. We are very grateful to NOVIB for their encouragement and support. Finally I am indebted to the INAFI Dhaka team for their wholehearted support and hard work in making this workshop successful. I also thank them.

On Behalf of INAFI

Atiqun Nabi
Executive Director

Gender and Microfinance: Mainstreaming Gender in Microfinance

Workshop Report (November 04, 2004)

1.0. Background

The International Network of Alternative Financial Institutions (INAFI) is a global network of development practitioners that are committed to improving the lives and livelihoods of the poor in the regions of Africa, Asia, Eastern Europe, and Latin America through the provision of a range of financial and non-financial services. INAFI is a united effort of development organisations, including practitioner institutions and supportive networks, which are committed to the development of a microfinance sector that has the ability to effectively focus the essential goals of institutional performance, significant outreach, and financial sustainability without compromising the basic developmental objectives of engendering social impact.

Bangladesh is considered to be the birthplace of microcredit and is known worldwide for its innovative methodology and poverty focused approaches along with social development initiatives. It has become a learning ground for the rest of the world community, and everyone looks at Bangladesh's innovations with respect to methodology, products, and social development. Microfinance in Bangladesh has grown significantly over the last decade and it is still growing both in terms of outreach and portfolio. Most of the people who are involved with microcredit are women. This is obviously a great achievement; no other development interventions have been able to include such a huge outreach and facilitate women to come out of the home and organise in groups. Managing financial resources for the family and engaging themselves in income generating activities have upgraded their position in the family as well as at the societal level.

Despite the achievements made in the microfinance sector in the last three decades, it is not a straightforward assumption that microfinance automatically benefits and empowers women. There is the danger that microfinance may place already overburdened women in a spiral of debt. As discussed in the INAFI background paper for the workshop on gender and microfinance, empirical evidence suggests that credit is often turned over to a husband or other male relatives, while leaving the woman with the obligation to repay. INAFI believes that findings such as these mandate a closer scrutiny of the often cited claim that microfinance promotes women's empowerment. At the same time, INAFI continues to recognise the successes and further potential of microfinance, and considers that careful efforts to engender microfinance can result in a powerful nexus between microfinance, poverty alleviation, and empowerment.

This conviction has motivated INAFI Bangladesh Foundation, a national chapter of the INAFI network, to initiate a programme of action research on mainstreaming gender in microfinance. The goal of the programme is to interact with member organisations regarding their gender mainstreaming approaches, introduce advanced awareness of gender among practitioners, initiate training, and monitor the resulting gender performance of the institutions. Within the course of implementing the gender action research, INAFI also plans to consolidate its own broad strategies towards mainstreaming gender within the network through the development of a board-approved gender policy. All of these objectives are consistent with NOVIB's priority concerns, and mirror the directions laid out in INAFI's overall policy document.

The INAFI Bangladesh Foundation national workshop on Gender and Microfinance: Mainstreaming Gender in Microfinance is the culmination of the first phase of action research. Five member organisations were chosen to develop case studies of their mainstreaming approaches, with an emphasis on their conceptualisations of such terms as

gender, mainstreaming, and empowerment, and their strategies at both the client and institutional level. The participating organisations were selected to represent the diversity of size, scope, and methodology that characterises the INAFI network in Bangladesh.

2.0. Gender and Microfinance: Mainstreaming Gender in Microfinance

The INAFI national workshop was held from 12-13 October 2004 at BRAC Centre Inn. It brought together representatives from 27 different organisations, including national MFIs, international organisations, donors, and human rights groups. Representatives from Pakistan, Nepal, and Sri Lanka were also present to add a regional perspective to the discussions.

The inaugural session of the workshop encompassed introductory speeches by Mr. Atiqun Nabi, Executive Director of INAFI Asia and INAFI Bangladesh, Dr. Humaira Islam, Treasurer and Member of the Board of Trustees of INAFI Asia and Executive Director of Shakti Foundation, Mr. Zakir Hossain, Chair of INAFI Bangladesh Foundation and Executive Director of Buro Tangail, and Mr. F.H. Abed, Chair of Stichting INAFI International and Chairperson of BRAC. The speeches introduced the importance of mainstreaming gender to the sector, and set the tone for the workshop. Mr. Abed's inaugural address stressed the need for mainstreaming gender to mean first and foremost a shift in attitudes among practitioners themselves. While there is a tendency for mainstreaming gender to be wrapped in the same language as sustainability and household poverty reduction, the humanistic foundations of microfinance require that gender empowerment be pursued and intellectually understood as a distinct goal. With the inspiring words and presence of Mr. Abed creating an ideal atmosphere, the real content of the workshop was introduced.

2.1. Presentation of INAFI Background Paper

The INAFI background paper on mainstreaming gender was presented by Theresa Condor, a consultant for INAFI Bangladesh Foundation. The presentation dissected conceptualisations of empowerment, power, and mainstreaming, and raised some of the core issues that an engendered microfinance sector must address. The presentation served to unify the knowledge-level of participants, and to de-mystify the notion that mainstreaming gender is equivalent to serving mostly women clients. Rather, mainstreaming gender is a process that requires a specific mindset and commitment among practitioners. It involves a holistic attempt throughout the programmatic cycle to promote empowerment not as an isolated and sometimes limited goal, but as a dynamic progression of participation, awareness, and leadership that will challenge existing power structures and eventually result in gender equality. The presentation highlighted the importance of understanding gender not exclusively in terms of women, but as socially constructed identities and roles that encompass both men and women, and must therefore engage both as partners in the mainstreaming gender process. It also framed the discussion of gender in concrete, action and results-oriented terms rather than the elusive rhetoric that can sometimes characterise gender discussions.

Strategies for engendering microfinance can be understood at the programmatic as well as institutional level. Both are complimentary, since programmatic changes will not take place unless institutional commitment has been secured, while the act of analysing an intervention from a gender perspective and implementing an engendered project will consolidate institutional led efforts towards mainstreaming gender among employees. At the programmatic level, a gender approach carefully considers the effects of product and service design on the lives' of women clients, and seeks to secure positive moves towards empowerment while also evaluating any possible negative effects of a programme. Participatory interaction is an integral component of designing empowering products and services that consider the realities of women in the country, while also providing

opportunities to expand traditional boundaries. Assessing the empowering impact of microfinance contributes to appropriate product development and an understanding of the various contexts within which certain microfinance strategies may or may not be empowering.

As a corollary to product and service design, conceptualisations of gender must also consider the interdependent relationship between women and environment, and mainstreaming strategies can investigate ways of assisting women to gain access to and decision-making control over natural resources, while also recruiting women as partners in pollution control. Additionally, a gender perspective in microfinance must respond to forces of globalisation that shape the livelihood opportunities of poor women.

Institutionally, recruitment, promotion, and benefits policies can be enacted that stimulate retention of women staff, and women in management and operational positions. Norms that place mainstreaming gender within the realm of responsibility of all employees and programmes is a necessary strategy for ensuring that mainstreaming gender advances beyond rhetorical commitment. Integrated gender training for all staff, as well as evaluating staff success at mainstreaming gender within the context of their programmatic activities and own behavior may be one way to regularise gender sensitivity. In recognition that gender equality is an important goal, and in an effort to motivate other MFIs towards this goal, organisations can establish consistent reporting mechanisms for gender impact, and be willing to share their results.

The presentation of INAFI's background paper ended with some concrete suggestions that organisations can take towards mainstreaming gender. It also stressed the importance of collaboration between practitioners, donors, activist groups, community members, and clients.

2.2. Case Presentations of INAFI Member Organisations

Five INAFI member organisations - TMSS, UDDIPAN, SHAKTI, ASA, and BRAC - presented case studies of their organisational experiences with mainstreaming gender. Three country presentations from Pakistan, Sri Lanka, and Nepal were also shared to provide participants with a regional perspective on gender.

Gender Case Study of TMSS

The gender case study of TMSS was presented by Ms. Ferdoushi Begum, Assistant Director (Women Development Department) of TMSS. Thangamara Mohila Sabuj Sangha (TMSS) is a Bangladeshi national NGO that works exclusively with women clients to promote gender equality within the family and society through capacity building, optimum use of resources, and participation in development activities. TMSS's gender approach analyses the possibilities and constraints for both men and women participating in development activities, possible negative effects of development activities on the situation of women, possibilities for improved relationships between men and women at household, community, regional, and national levels, and activities for gender development and better strategy formulation. The key elements in the gender analysis include the gender division of labour, productive, reproductive, and community roles, and utilisation and control of resources for initiating activities. TMSS has identified five approaches through which its gender policy has been developed, which includes welfare, equity, anti-poverty, efficiency, and empowerment. At the institutional level, TMSS takes an affirmative action approach to hiring women, and offers special benefits for women based on their family and security needs.

This presentation precipitated a significant amount of discussion and interest since TMSS is a female-headed organisation and all members of the Executive Body and General Body are female. The capacity building and participatory approach to interactions between clients and the General Body was appreciated, and clarification was sought as to how this worked in practice. Questions were raised about the staff quota for women, and participants debated the need for a biased recruitment system towards women versus solely merit-based approaches that may disenfranchise women who have been educationally disadvantaged. Another point of discussion was TMSS's emphasis on family development rather than individual development. It was noted that women's empowerment and well-being is not necessarily autonomous with family well-being. Gender mainstreaming approaches must consider if women are being used merely as an instrumental means to an end of economic development, and devise strategies to avoid this automatic merging of women's and family's interests. This conceptual separation of women's empowerment and family economic development was raised in further discussions, and became a key outgrowth of the workshop.

Role of Microcredit to Reduce Trafficking in Women and Children and Promote Safe Migration: Experience from UDDIPAN

Mr. Emranul Huq Chowdhury, Executive Director of UDDIPAN presented a paper titled, "Role of Microcredit to Reduce Trafficking in Women and Children and Promote Safe Migration: Experience from UDDIPAN." United Development Initiatives for Programme Actions (UDDIPAN) is a national level development organisation working since 1984 with a variety of development programmes to bring about a positive change in the life of the poor, vulnerable, disadvantaged, and rural communities around the country. All of the development programmes initiated by UDDIPAN are integrated with each other to achieve maximum impact. Promoting safe migration, especially through the facilitation of access to microfinance, is a core activity of UDDIPAN. In addition to facilitating access to microfinance to increase assets and savings, and to enable communities to become more self-reliant, UDDIPAN also assists families to migrate safely. The organisation links them with the Manpower Promotion Bureau at the district level and works with organisations such as the IOM to ensure safe migration. UDDIPAN also provides information and awareness on unsafe migration and trafficking, and is involved in the rehabilitation and reintegration of trafficking victims.

UDDIPAN offered a unique example of the impact potential of microfinance, and the reality that microfinance can be effectively tailored to tackle the problems of a target group if the context is properly understood. Discussions after the presentation highlighted the importance of advocacy at the macro-level, and the effectiveness of links that UDDIPAN has established with government agencies and other NGOs.

Mainstreaming Gender in Microfinance: The Case of Shakti Foundation

Dr. Humaira Islam, Founder and Executive Director of Shakti Foundation, presented the gender strategies of her organisation. Shakti considers gender imbalance the most critical issue in its development approach, and has therefore chosen social and economic empowerment of poor women as the goal of the organisation. Shakti maintains a conscious gender approach in product development. All financial products are designed to ensure the gradual development of members as businesswomen and entrepreneurs. The focus is not on the product itself, but on the woman whose needs will grow with the expansion of the business. A framework has been designed which envisages the entrepreneur growing through the four stages of survival, semi micro level, micro level, and small scale business. The building-up of the loan product and the loan conditions change along with the maturity of the woman. Along with micro-credit, Shakti provides life insurance and savings products.

Business development, health, and gender programmes also complement the microfinance programme. The participation of women members in group meetings and interaction with Shakti staff regarding programmatic decisions are encouraged as integral empowering activities. Institutionally, Shakti gives special employment consideration to qualified women candidates, and has instituted a number of policies to create a comfortable working environment for women.

Participants appreciated Shakti's emphasis on women's empowerment and the diversity of products offered, especially the health loan. Shakti's attention to assisting graduated microfinance clients maintain control of their business as they expand was recognised as a necessary strategy, and one that is often neglected by other organisations. A vigorous debate was precipitated by Shakti's policy to disallow marriages between staff. It was explained that the purpose is to create a comfortable and professional working environment for women staff, without the anxiety of being viewed as a potential mate. Until sexual harassment laws are instituted in Bangladesh and pressured marriages become less commonplace and accepted, there may be a need for this kind of protection for women employees. Shakti also noted that all incoming employees are warned of the rule when they join the organisation.

Mainstreaming Gender: ASA Experience

ASA's case study was presented by Mr. A.K.M. Aminur Rashid, Director (Program). ASA started working to empower the oppressed through people's organisations in 1978. ASA began by concentrating on building and strengthening people's organisations with an emphasis on awareness raising for social action, legal aid, and training for journalists in the rural areas. All of these programs were designed to make the poor conscious of their rights and enable them to take steps to stop social exploitation. Initially ASA only organised men. The organisation then began to focus attention on the family and to recognise the critical role of women in socioeconomic development. ASA also realised that the positive impact of development programs could not be sustained without the economic emancipation of the poor, and introduced an integrated development programme. From 1992, ASA became a minimalist microfinance organisation for women, with 97% of members being female. The organisation views credit operations as a supplementary income-supporting program run by women. Microfinance provides extra support to the family, since women's contributions are added to the men's income. ASA considers that the financial independence created by their microfinance products increases decision-making power, mobility, and recognition, which lead to empowerment.

While participants applauded the financial and operational sustainability that ASA has achieved, it was noted that simply providing microfinance to women clients is not consistent with mainstreaming gender, and that a more pro-active framework is required. The point was also raised again that equating women's empowerment with the well-being of the family and viewing women's income as a supplement to the men's is not always a sound assumption or consistent with gender mainstreaming.

Mainstreaming Gender: Experience from BRAC

Ms. Sheepa Hafiz, Programme Head, presented a paper from BRAC's experience with mainstreaming gender. BRAC defines gender as the social identity of woman and man, and recognises that the social construction of gender identity controls and determines the nature and extent of disadvantage, disparity, and discrimination people face as individuals and as a group. Gender equality is therefore the equal valuing by society of both the similarities of and differences between women and men, and the diverse roles that they play. A rights-based approach is a gender equality approach. BRAC defines empowerment in three major dimensions - increase in women's ability to be economically self sufficient and earn income,

assets, and control and manage their own finances; increase in women's confidence and ability to know and negotiate for their rights both in the household and in the community; and increase in women's control over their own self - their bodies, their time, and mobility. Whatever hinders or prevents women's participation and involvement in the delivery, improvement, and analysis of programmes, and therefore prevents and hampers achieving BRAC's goal of empowerment of women, is considered a gender issue in BRAC. The hindrances can be cultural, attitudinal, and/or organisational. BRAC initiated a gender policy in 1997, and has since formalised three separate policies regarding sexual harassment, organisational culture and values, and codes of conduct. BRAC has also implemented gender impact assessment using organisational level performance indicators and programmatic indicators.

BRAC's presentation was invaluable for further clarifying for participants what is meant by gender and mainstreaming, and providing realistic examples of pro-active measures that an organisation can take to prioritise gender issues. Participants were interested to learn of BRAC's gender performance indicators, and it was stressed that additional work needs to be undertaken to develop programme-specific indicators. To assist MFIs in designing, implementing, and assessing their programmes, INAFI was challenged with the task of developing a gender analysis framework. Advancing from the BRAC presentation, it was also agreed that commitment from policy makers is crucial for diffusing a gender aware culture throughout an organisation.

2.3. Overview of Participating Organisations

To engage participants further, and to stimulate analysis of participants' own organisations' efforts towards gender mainstreaming, one representative from each organisation was asked to highlight some of their gender strategies. Participating organisations included Nagorik Uddyog, CARE Bangladesh, Concern Bangladesh, Plan Bangladesh, Palli Daridra Bimochon Foundation (PDBF), and Padakep Manabik Unnayan Kendra.

2.4. Perspectives from the Region

In order to inform the national workshop about gender issues and strategies from within the region, three member organisation representatives from Pakistan, Sri Lanka, and Nepal offered presentations about their national gender situations and individual institutional approaches to mainstreaming gender.

Experiences from SRSP, ACE, and Khwendo Kor - Pakistan

Ms. Salma Amir, Microfinance Coordinator of Khwendo Kor, presented a combined paper for SRSP, ACE, and Khwendo Kor based on their country and organisational perspectives on gender. The presentation began with an overview of Pakistan's demographic information and statistics relating the poor condition of women in the country. Pakistan operates under a male dominated value system and the socio-economic structure is retained and internalised by society and especially by women. In addition to women's domination by males and lack of access to governance structures, women face economic obstacles such as lack of job opportunities, lack of marketable skills, low-paid and low-status jobs, high rates of underemployment and unemployment, exploitative working conditions, male-dominated trade unions, low wages in the informal sector, sexual harassment in the workplace, cultural restriction on women's occupational choice, women's segregation and ideology of *pardah*, under-remuneration of women's work, lack of recognition of women's unpaid work as productive, and inadequate labor laws. Additionally, formal financial institutions do not cater to women's credit needs and commercial banks ignore women clients.

The three organisations operate according to a Gender and Development framework. It is a holistic approach for understanding gender inequalities and redressing gender imbalances at all levels. The main goal is to strive for equality in gender relations at all levels through equitable, sustainable, and engendered development, to promote gender sensitive measures within the organisation to facilitate a gender-fair environment, to institutionalise gender concerns in all program processes to promote women's empowerment, and to encourage the process of gender learning and cooperation with external partners. Institutional gender policies have been developed, and one of the organisations has a separate gender unit to ensure compliance at the head office and field level. Another organisation recognised the capacity-building needs of women in Pakistan, and so promoted social organisation, education, and health before offering microfinance.

It was noted that although these organisations have incorporated a sound gender analysis component throughout their activities, women's access to credit in Pakistan remains severely limited. More efforts are needed to provide microfinance services to women's doorsteps, and assistance is required with product development and marketing.

Mainstreaming Gender in Microfinance: Experience from Sri Lanka

Mr. Shakila Wajewardena, Managing Director of SEEDS, presented an overview of gender issues in Sri Lanka. He informed participants of the workshop that the adult literacy rate of women in the country is a very high 87.90%. While the constitution safeguards the rights of women and a number of specialised government agencies have been devoted to women's issues, the concept of gender in Sri Lanka resonates with that in other countries whereby a woman is perceived as the "care giver" or the "nurturer" – the eternal mother figure. Some incidences of discrimination against women are found with regard to marriage and inheritance; and divisive practices with regard to labour and wages. In addition, women are victims of war and conflict, and also poverty and deprivation. Many women are engaged in lower end jobs in factories, shops, schools, banks, hospitals, hotels, households, farms, estates, and plantations. There is also a very high suicide rate among women, and domestic violence and alcoholism contribute to this.

SEEDS has two projects specially targeted towards marginalised and impoverished women. One combines small loans with training schemes, and the other offers an integrated package of microfinance with business development services that is geared towards war-affected women. SEEDS provides significant support through marketing and the organisation of trade fairs for members to showcase their products. Through entrepreneur competitions and sponsorship to outside events, SEEDS encourages women members to move beyond their traditional roles. SEEDS is also involved in providing women with alternative energy options that can make their household reproductive work safer and easier.

Mr. Wajewardena noted that there remains a need at the national level to provide women with proper title to land to facilitate access to financial institutions, institute safeguards against domestic abuse, provide access to new technologies, and provide opportunities for education in technical and vocational subjects.

Experience from Women Cooperative Society (WCS) Ltd, Nepal

Ms. Vijaya K.C, Director, presented the overview of Women Cooperative Society (WCS). WCS was established in 1995 and is the first women-only banking and credit organisation in the country. It aims to uplift the socio-economic conditions of urban and rural women through financial services by mobilising internal and external savings, providing easy credit access, and developing a sustainable financial institution.

WCS is governed by a General Assembly. The Board of Directors is comprised of seven women who formulate policies, rules, and the regulations of the organisation for day-to-day operations. The main strategy adopted by the organisation is to mobilise urban and rural savings and provide credit to women by allowing a lower interest rate compared to men. It operates its microcredit program in those areas where traditional banking facilities are not easily available and women are most deprived from the credit system. After a Participatory Rural Appraisal (PRA) to assess the condition of the families in the area, the women are organised into small groups of 5 members and are confederated into centres. WCS has started social activities like skill development training, a scholarship programme, relief support for flood victims, and computer training. WCS also works with men and tries to change entrenched male attitudes towards women.

3.0. Plenary Session on Gender Issues

The second day of the workshop began with a panel discussion among distinguished microfinance personalities in the country. Each panellist offered brief remarks about a specific topic, and then opened the floor for further questions from participants. Ms. Parveen Mahmud, Deputy Managing Director of PKSF, spoke on mainstreaming gender in microfinance. She offered an overview of her organisation, and mentioned the importance of using social indicators to measure the gender impact of microfinance services. Ms. Mahmud also recognised the importance of political commitment to securing gender equality.

Mr. Afsan Chowdhury, Director of Human Rights and Advocacy at BRAC, spoke of a rights-based approach to gender equality. He stressed that practitioners cannot assume that microfinance is a solution to gender inequality, and that the discourse must return to the issue of rights and the principle of access to livelihoods. Without doing this first, mainstreaming gender will continue to be meaningless and misused.

Begum Ferdousi Sultana, Head of Gender and Development/NGO at the Asian Development Bank (ADB), shared her organisation's experiences with gender and their efforts to partner with the local government in Bangladesh for gender equality. She stressed that organisations such as ADB must realistically balance their activities within a bilateral framework of cooperation with the government, and that there are therefore limitations to what can be accomplished. Despite this, she felt that efforts to mainstream gender must still be undertaken at the state level to ensure sustained change.

Mr. Atiqun Nabi, Executive Director of INAFI Asia and Bangladesh, focused on the role of networks in mainstreaming gender in microfinance. He recognised the critical function that networks such as INAFI can play in forging consensus on conceptualising gender. Networks can also act as catalyst and facilitator for promoting new innovations and strategies for gender mainstreaming. INAFI is in a unique position, with a strong support base among practitioners and other stakeholders, to advocate for gender awareness among its member organisations as well as the macro policy level.

3.1. Working Group Formation and Discussion

Participants divided into three working groups, with each assigned a specific topic for discussion. The groups explored conceptualisations of gender and empowerment, indicators for measuring gender impact, and mechanisms and processes for monitoring gender performance. Upon completion of the discussions, each group presented their ideas on the issues. While it became apparent that there was some confusion as to what each topic was referring to, the working groups were invaluable for prompting full interaction among participants, raising awareness and interest in mainstreaming gender in microfinance, and ensuring that participants fully understood what mainstreaming gender entails.

4.0. Key Findings

The INAFI Bangladesh workshop on mainstreaming gender in microfinance brought to attention the reality of gender understanding in the sector, and highlighted some areas that require further awareness raising efforts. In formulating gender training modules and implementing action research and advocacy, INAFI Bangladesh will take into account a number of key findings:

- Misconceptions about the meaning of gender, empowerment, and mainstreaming gender remain a barrier
- A gendered approach to microfinance must not alienate or vilify men, but mobilise them as partners for gender equality
- A gendered approach to microfinance must analyse power differentials not only between men and women, but also among women
- The well being of women is not always synonymous with the well-being of the family – this assumption must be revised when deciding on units of evaluation for microfinance programmes
- Commitment at the policy level of an organisation is essential
- Strategies must be found for incorporating the government as a partner in mainstreaming gender.

4.1. Way Forward

Mr. Atiqun Nabi, Executive Director of INAFI Bangladesh, closed the workshop with encouraging words about the potential of microfinance to contribute to gender equality. The sector reaches large numbers of poor households and provides a ready-made forum for awareness building about gender issues. Yet at the same time, it is necessary to avoid complacency and merely proclaiming empowerment without implementing pro-active gender analysis and remaining open to programmatic revisions.

As an outgrowth of the workshop came the understanding of the need to rise awareness about the correct usage of the term mainstreaming gender, and to educate practitioners on how to incorporate a gender analysis into programme design, implementation, monitoring, and evaluation. Institutional commitment and an organisational culture of gender sensitisation is also an area that can be further addressed. One of the strategies that INAFI considers will be a solid first step in this regard is the development of an institutional gender policy for the network and for individual member organisations. Although a policy is not enough in itself, the act of writing the policy will serve to solidify an organisation's conceptualisations of the core issues involved in mainstreaming gender. A gender policy is a concrete indication of policy-makers' and managers' commitment to gender equality, and will make it more possible to move from a written document to something that is infused throughout an organisation. Once this happens, there is a greater chance that gender awareness will be translated into practical implementation at the field level.

INAFI BANGLADESH NATIONAL GENDER PARTICIPANT LIST
DATE: OCTOBER 12-13, 2004

INAFI Member Organisations

Name	Title	Organisation
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Mr. A.K.M Aminur Rashid Muhit	Director	
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Ms. Anjuman Ara	Regional Manager, Women Enterprise Development Programme	
Mr. Badurl Alam	Manager, Microfinance Programme	
Ms. Tamanna Yasmin Khan	Management Training	SHAKTI
Ms. Syeda Obaida Haque	Deputy Director	
Ms. Sahida Parvin		
Ms. Ferdoushi Begum	Assistant Director (WD)	TMSS
Dr. Aminur Rahman	Assistant Director, Research	
Mr. Md Ataur Rahman	Director Institutional Activities	
Mr. Md. Shamsuddin Khan	Executive Director (ANNESA)	BNC, Barishal NGO Coordination
Ms. Sadhana Bepari	Executive Director (DMUS)	
Mr. Md. Abul Hossain	Executive Director (BVDC)	
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Mr. Nurie Alam	Deputy Director Financial Services	PROSHIKA
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INAFI Potential Member Organisations

Name	Title	Organisation
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International NGOs

Name	Title	Organisation
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Ms. Majeda Haq	Gender Advisor	
Ms. Umme Salma	Coordinator – Gender HRD	CONCERN
Mr. Achyut Hari Aryal	Technical Adviser –Micro Finance	
Ms. Naheed Sultana (CMHC Project)	-	PLAN BANGLADESH

Local Organisations

Name	Title	Organisation
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Mr. Golam Touhid	Deputy General Manager (operation)	
Ms. Hasne Ara Begum		PDBF
Dr. Faustina Pereira	Director	ASK

Local Donors

Name	Title	Organisation
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Ms. Begum Ferdousi Sultana	Gender & Development / NGO Coordination, Head	ASIAN Development Bank (ADB)

Representatives from INAFI Family

Name	Title	Organisation
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Ms. Salma Amir	Microfinance Coordinator	Khwendo Kor
Mr. Sadiq Hussain	Project Coordinator	ACE
Mr. Shakila Wijewardena	Managing Director	SEEDS
Ms. Bijaya K.C.	Director WCS	INAFI Nepal

INAFI International Foundation Board Members

Name	Title	Organisation
Mr. F.H. Abed	Chair INAFI International Foundation, Chairperson BRAC	INAFI International

Special Guests

Name	Title	Organisation
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Adv. Belgish Nafisa Hoque	Staff Lawyer	
Ms. Mausumi Sharmin	Research Officer	Nagoric Uddaig
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INAFI Asia and Bangladesh Board Members

Name	Title	Organisation
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Mr. Hassan Ali	Executive Director	PBK
Mr. Fazlul Kader	Deputy General Manager	PKSF
Dr. Humaira Islam	Executive Director	SHAKTI
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INAFI Dhaka Team

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