

Exploring Linkages: Women's Empowerment, Microfinance and Health Education





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United Nations Population Fund

and

Research and Applications for Alternative Financing for
Development

in collaboration with microfinance institutions

"... with increased status, independence, income and negotiating power, women are better able to exercise their right to sexual and reproductive health. And when women are better off, so are families and societies. Women's empowerment and participation is essential to economic growth, democracy and social justice and human rights."

--Thoraya A. Obaid, Executive Director, UNFPA

Remarks from a panel discussion hosted by UNFPA and the Microcredit Summit Campaign in conjunction with the 50th session of the Commission on the Status of Women (March 2006).
Weblink: <http://www.unfpa.org/gender/micro/htm>

Readers may be interested in two related publications of UNFPA:

UNFPA (2006). *From Microfinance to Macro Change: Integrating Health Education and Microfinance to Empower Women and Reduce Poverty*.

UNFPA (2008). *Financing Healthier Lives: Empowering Women through Integration of Microfinance and Health Education*.

Both are available online at www.unfpa.org/publications.

Acknowledgements

This booklet presents the highlights of a 2007 survey of women who took loans from microfinance institutions. Conducted in 14 countries in collaboration with 32 microfinance institutions (see below), the survey was designed and analysed by Lora du Moulin of Research and Applications for Alternative Financing for Development (RAFAD). Jean Pouit, Leyla Sharafi and Aminata Toure of the United Nations Population Fund (UNFPA), Gender, Human Rights and Culture Branch, provided project development and review support. Kai Lashley, Barbara Ryan, Gayle Nelson and Divya Alexander provided editing services.

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In Africa, the survey included the following microfinance institutions: in Benin, Promotion et l'Appui au Développement de Micro-Enterprises (PADME) and Vital Finance; in Burkina Faso, Banque Agricole et Commerciale du Burkina (BACB) and Réseau des Caisses Populaires du Burkina; in Malawi, Finance Cooperative (FINCOOP) and Malawi Rural Finance Company (MRFC); in Morocco, Zakoura; in Senegal, l'Association d'Appui au Développement des Collectivités Locales (ADECOL) and Crédit Mutuel du Sénégal (CMS); in Togo, Echange pour l'Organisation et le Promotion des Petits Entrepreneurs (Echoppe) and Women and Associations for Gain both Economic and Social (WAGES); and in Uganda, Bangladesh Rural Advancement Committee (BRAC) Uganda, Foundation for International Community Assistance (FINCA) Uganda and Promotion of Rural Initiatives and Development Enterprises (PRIDE).

In Asia, the survey included the following: in Bangladesh, BRAC, Grameen, Palli Mongol, Proshika and Uddog; in India, International Network of Alternative Financial Institutions (INAFI) India, with two branches located in Madurai and Trichy; and in the Philippines, Service Provider and Capability Enhancer (SPACE) Inc., which is supported by Entrepreneurs du Monde.

In Latin America, the survey included the following: in Ecuador, Diocesis de Ambato, FODEMIC, Instituto de Investigaciones Socioeconómicas y Tecnológicas (INSOTEC), Fundación de Ayuda Microempresarial (FUNDAMIC) and Maquita; in El Salvador, AMC de R.L. and Banco de Cooperación Financiera de los Trabajadores (BANCOFIT); in Nicaragua, Asociación Alternativa Para el Desarrollo Integral de las Mujeres (ADIM), Alternativa, Caja Rural Nacional R.L. and PRESTANIC; and in Peru, Adventist Development and Relief Agency (ADRA).

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I. Introduction

This year marked the 15th anniversary of the Beijing Declaration and Platform for Action at the Fourth World Conference on Women (1995). Among its many recommendations for achieving gender equality and equity is a call for access to financial services as a means of empowering women, especially the millions of women who live in impoverished and marginalized conditions around the world.

This booklet highlights the results of a survey of women clients of microfinance institutions in 14 countries in Africa, Asia and Latin America, with a special focus on the effects of the social services provided by those institutions. It looks, in particular, at dimensions of women's sexual and reproductive health, including domestic violence, and the extent of women's empowerment. It is hoped that the survey findings may provide the impetus for more detailed studies of the relationship between microfinance and women's empowerment and improvements in their health.

A. The challenge

Although they constitute the majority of the poor, women still lack many of the resources available to men. Cultural, political, legal, social and economic barriers prevent women from accessing education, finance and health services. To combat poverty, it is critical that programmes and initiatives target women specifically. By emphasizing women's empowerment and ensuring their access to finance, health care and health information, programmes can help ensure that women become more capable of challenging the barriers that create and sustain poverty.

B. Microfinance: A new direction

Traditionally, money-lending institutions, such as banks, lent funds only to people who had property, a steady job and/or a credit history. They regarded the poor as credit risks. In the last few decades, however, the concept of banking for the poor has become a reality. In such programmes, loans are small and often paid back in daily, weekly or monthly installments. The term "microcredit" has come to identify them.

Often, loans from microfinance institutions have been made to groups of people rather than to individuals as a means of ensuring greater security to the microfinance institution. Although group lending is still prevalent at many microfinance institutions, lending to individuals has become more popular. Today, microfinance institutions may offer diversified loan products, including personal savings options, housing loans, insurance packages and social services, including health education and care. The numerous financial products for the poor all fall under the umbrella of "microfinance."

C. Microfinance and women's empowerment

Women – often marginalized women, especially among the poor – are the primary loan recipients of microfinance. Women are the gateway to household security, as they generally invest more in the welfare of the family than do men. This includes expenses for education, health care, clothing, shelter and household items. Women are also more conscientious savers to protect themselves and their family against times of crisis. Women are thus an appropriate target group for mitigating poverty and maximizing the social impact of development strategies.

II. Survey methodology

This preliminary study was conducted to better understand and evaluate the impact of microfinance on women's empowerment and the impact of microfinance-related health education services on their sexual and reproductive health. The survey teams conducted personal interviews with 2,533 female clients of microfinance institutions. Staff of microfinance institutions selected the respondents and conducted the interviews. Respondents had to be at least 18 years of age, and most were between the ages of 26 and 45 years. Because many of the questions pertained to a client's relationship with her husband, only women who were married or living with a male partner could participate.

Study participants were divided into two groups:

The first was a control group consisting of women who had become clients of a microfinance institution within the past month.

- These women are termed “new clients” in the tables and findings below. A total of 1,246 women were in this grouping.

The second group consisted of women who had been receiving loans for three or more years. This period was deemed long enough to allow for identifiable changes associated with their involvement with a microfinance institution.

- These women are termed “three-year+ clients” in the tables and findings below. A total of 1,287 women were in this grouping.

After a pilot project conducted by RAFAD staff in Nigeria, the survey was refined and then conducted in 14 countries (see p. 3, Acknowledgements, for list of countries and institutions).¹ Study results described in this booklet all represent statistically significant trends.

¹ Note: When assessing the impact of microfinance-related health education services, the survey analysis did not include the new clients, i.e., the first group of women, in the comparison of participants and non-participants in the health services.

III. Findings

A. Empowerment

Gender equality is a critical element of development success. Women's empowerment is essential for achieving gender equality and includes four main components. Integral to women's physical and emotional well-being, these are also fundamental if women are to achieve equal political, economic, social and cultural rights.

1. ***The right to have the power to control their own lives, both within and outside the home.*** This component endows women with the freedom to pursue employment and maintain an income.
2. ***The right to have access to opportunities and resources.*** This component enables women to increase financial and non-financial assets and resources, including savings, land, business acquisitions, food, medical care and family planning needs.
3. ***The right to have and to determine choices.*** This component is critical to women's choices within the household and marriage, including choices on the use of earnings, justification in refusing sexual intercourse and decisions about how many children to have.
4. ***A sense of self-worth.*** This component is relevant to domestic violence and the development of confidence within both the home and the society.

The definition used in this study is from *Guidelines on Women's Empowerment for the UN Resident Coordinator System* (Secretariat of the United Nations Inter-Agency Task Force on the Implementation of the ICPD Programme of Action, 2001). These four components of women's empowerment are socially determined. By addressing them through comprehensive, culturally sensitive interventions, programme designers can help women achieve gender equality and, at the same time, mitigate the impact of poverty.

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