

## **Gender and microfinance in Bougainville: A case study**

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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).

**Reference**

Cornford, R. 2001, 'Women and economic development: Microfinance is not always the answer', unpublished paper presented at Gender and Globalisation in Asia and the Pacific: Feminist Re-visions Conference, Australian National University, Canberra, 22–25 November.