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Promoting gender-sensitive entrepreneurship via microfinance institutions

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Introduction

Microfinance is promoted as a mechanism for triggering or sustaining social and economic development by supporting entrepreneurial activities. Microfinance can have multiple spin-off benefits, including the potential to be a component of poverty reduction strategies, thus contributing to the Millennium Development Goals (MDGs). Whilst clients who use microfinance services differ according to age, income, ethnicity and whether they access microfinance services as individuals or in groups, typical microfinance clientele in many parts of the world have been resource poor female entrepreneurs.

Microfinance programmes contribute to the MDG 1 by giving low-income rural women and men a chance to develop both their on and off-farm income generating activities. An increase in women's income has been shown to have positive effects for children's nutrition, education and well-being, which also supports other MDGs. Although responding to major development challenges cannot be based solely on simply improving access to financial services, microfinance is an effective tool if used in conjunction with other development approaches and policies.

Indeed, microfinance institutions themselves are quite diverse ranging from large commercial banks to smaller NGOs. Microfinance institutions also differ greatly in terms of their methodologies;

client base and numbers; range of financial products; average loan size; terms of loans; repayment incentives; savings requirements; interest rates and fees; collateral requirement; reliance on donors or other external funding; governance and management; communication capabilities and the non-financial products and training they offer.

Expanding microfinance programmes often begin with consultations with community officials and villagers in order to brief them on the microfinance institution and its policies. In other cases, microfinance services evolve from NGOs existing in the community who begin to offer more professional financial services. When the latter is the case, the NGO often legally separates any types of welfare service provision from its microfinance work. Other microfinance programmes grow from groups already established in the community such as informal savings groups, guarantee groups or cooperatives. These groups evolve when there are individuals with relevant financial skills and experience in formalizing and organizing such groups. The end result should ideally be democratic membership-based organizations that provide financial services to its members.

Knowledge about gender issues amongst those involved in providing microfinance services will vary depending on the type of microfinance institution. While the staff of many NGOs involved in microfinance may have a comparative advantage regarding knowledge of gender issues, the lack of business skills among staff within the NGO sector may also limit their ability to sustainably deliver microfinance services to poorer clients. The heterogeneity of microfinance institutions (and microfinance clients) poses challenges for the delivery of microfinance in a manner that is gender equitable. In this context, gender sensitivity can be considered both in terms of:

- whether the programmes, policies and services that microfinance institutions offer their male and female clients are appropriate and respond to their needs.
- the gender issues in the actual organisational structure and functioning of the microfinance institution.

Gender refers to[2] the social, economic and cultural roles and relations between women and men; taking into account the different responsibilities of women and men in a given culture or location and in different population groups (children, aged people, ethnic groups etc.).

Gender mainstreaming is a process by which a microfinance institution considers gender equality issues in *all* its activities, programmes and policies. So rather than having the focus only on women, the relative conditions of men and women in access to financial services and improving their entrepreneurial activities, are examined in order to highlight differences. Once such differences are identified, something can be done about these inequalities, or links to other organisations that can help redress inequalities can be made.

The main focus in this paper is on how staff from a microfinance institution can interact with potential clients in a more gender-sensitive manner. Firstly, some issues of importance to HIV/AIDS and microfinance are outlined.

1. HIV/AIDS and microfinance

Development programmes (including microfinance programmes) can no longer operate without consideration of the impact of the HIV/AIDS pandemic on their activities - because of the large numbers of people affected by HIV/AIDS particularly in Sub-Saharan Africa, and increasingly in Asia[3]. In sub-Saharan Africa, more than half of all adults living with HIV/AIDS are women. Infection rates in young African women are far higher than in young men. In the world as a whole, at least half of those newly infected are women, and among people younger than twenty-five, girls and young women now make up nearly two thirds of those living with HIV. If these rates of infection continue, women will soon become the majority of the global total of people infected.

The profile of women, who make up the majority of microfinance clients are at high risk of HIV/AIDS infection because of their low economic status, social and cultural norms and biology. According to UNAIDS, action against HIV/AIDS that does not confront gender inequality is doomed to failure[4]. Research from HIV/AIDS programmes suggest that women’s empowerment together with encouraging male involvement in programmes are the foundations of responding to gender issues in HIV/AIDS[5]. Microfinance is often praised because it is believed to facilitate women’s ‘empowerment’. Cross-regional impact studies of individual microfinance programmes report increasing decision-making roles of women clients. Changes can occur at a personal level for women in terms of increased self-worth and some MFI programmes report their female clients feel more in control of their lives. Accordingly any consideration of gender issues within microfinance institutions or in relation to microfinance clients has to now take into consideration differential effects that the HIV/AIDS crisis is having on men and women entrepreneurs and also on the staff of microfinance institutions, as well as their approach to empowering their clients.

Microfinance is most useful to households before they are severely effected by AIDS, when they can still save and make use of loans for productive activities. Microfinance services can help strengthen economic safety nets that may be needed later. Women can reduce their vulnerability to HIV/AIDS if they are involved in entrepreneurial activities, rather than engaging in HIV/AIDS high-risk behaviour out of economic necessity. As long as households undertake income-earning activities, there may be a role for financial services to help these activities along.

The following impacts of HIVAIDS on microfinance have been noted:

- HIV+ individuals, or those with family members ill become ostracised by group members when group-lending guarantees are required in microfinance.
- Clients miss payments, are sick or are burdened by caring for the sick leading to neglect of their business.
- Some micro-businesses (e.g. food /drinks stalls) run by HIV + people will not prosper because others in the community are uninformed regarding how HIV infection occurs.
- Clients liquidate assets and loans are used to finance medicines rather than income generating putting clients under extra stress to repay.

- Microfinance institution staff themselves are often sick, or dealing with HIV/AIDS in their own families.
- Microfinance institutions experience higher transaction costs, and must put aside more funds for loan loss provision.

Once HIV/AIDS has struck, the role of microfinance usually changes to supporting the productive activities of healthy family members. The greater the ability of the household to maintain an income stream during this period, the more likely they are to withstand the economic devastation of AIDS without selling assets, or having to take children from school. Eventually, survivors of the disease must rebuild their economic base, and microfinance can support such efforts[7].

Policy guidelines for microfinance institutions working in areas that are affected by HIV/AIDS are emerging in many parts of the world. For example a recent publication from the Foundation for Development Cooperation, (a Asia-Pacific microfinance support institution), entitled “Economy and Epidemic: microfinance and HIV/AIDS in Asia” outlines 26 HIV/AIDS policy recommendations for microfinance institutions[8]. The emphasis of the policy recommendations are on providing product and service options so that AIDS-impacted households can make their own choices and chart their own course through a very difficult period.

Box 1: microfinance institutions responding to HIV/AIDS

Some microfinance institutions operating in Sub-Saharan Africa are now developing products to help mitigate the impact of the HIV/AIDS epidemic on either the microfinance institution itself, or on its clients, or both. For example, a microfinance institution in Uganda (FOCCAS) offered credit with education to address the challenges of HIV/AIDS. Using the already existing network of microfinance clients, at a low additional extra cost, a large number of people were reached with preventive HIV/AIDS education[9].

2. What do we mean by being gender sensitive in microfinance?

Promoting “gender-sensitive” entrepreneurship via microfinance institutions puts the onus on the institution itself to be ‘gender sensitive’. But, what do we mean by “gender sensitive”? Being gender sensitive would mean that the gender-based differences between men and women clients/staff are acknowledged and transparent. Once acknowledged, staff from a microfinance institutions take into consideration how such differences affect the ability of microfinance clients to avail of microfinance services and how such differences affect their entrepreneurial activities. Through this process issues that help or hinder men and women clients (or staff) are identified. Very often women face particular constraints in developing their entrepreneurial activities, so the focus of being gender sensitive is frequently on women ‘catching up’. On top of their entrepreneurial activity, rural women usually have a heavy domestic workload that is unpaid, leaving them less time to expand their small businesses. Another constraint is that in some regions women’s mobility is constrained. They may not then realise the market potential or profitable adjustments they could make to their products.

Gender sensitivity in microfinance institutions would imply that the institution acknowledges gender-based constraints that affect women in their entrepreneruship activities and plan services accordingly. At the very least, the microfinance institution can try to ensure that it does not worsen or perpetuate inequalities between women and men by ignoring gender based constraints, or expecting women’s business to operate exactly like men’s. Microfinance institutions should consider how their services can help women to operate in an often ‘male-dominated’ business world.

3. Gender sensitive microfinance moves beyond targeting women clients

Promoting gender-sensitive entrepreneurship via microfinance institutions does not mean a focus only on women. Instead the microfinance institution needs to examine the relative conditions of men and women. Without comparing women and men and indeed different categories of women clients, it is not possible to highlight and address gender-based inequalities. Approaches to increasing gender sensitivity thus are analytic tasks, requiring an assessment of the way in which gender (among other factors) contributes to shaping a particular trend in being a successful entrepreneur.

It is important to stress that neither women nor men (nor poorer women and men) are a homogenous group, and should not be treated as such in microfinance programmes. Women that are ‘targeted’ for microfinance can be widowed, single, newly married, pregnant, young girls, living with HIV, unemployed, employed, rural, urban, etc. Likewise, men can be categorised by their marital status, age, income level, ethnicity, health status and so on. The different categories of women (and men) often have different needs for financial services. For example, savings are very important for both low-income women and men. Savings can provide a safety net for single-mothers or women who face an uncertain future. On the other hand, in many parts of Asia, whilst women are often considered better at saving, rather than focus only on women, it would be better to encourage men in savings groups for more harmonious household financial management.

There are many ways of categorising clients. For example, rather than by sex, clients can be categorised by whether or not they are affected by HIV/AIDS. Women caring for ill family members (and who may become ill themselves with HIV/AIDS) may require smaller loans for shorter terms. Clients in communities affected by HIV/AIDS may be interested in life and health insurance products that can be provided by microfinance institutions or associated agencies. Different categories of women will have various family support structures and different access to capital or infrastructure that supports their income generation or business expansion schemes. Because women are highly heterogeneous, it can be difficult to build a “one size fits all” picture of their needs.

If women are targeted exclusively, they can sometimes act as a 'front' or surrogates for other beneficiaries who want to gain access to credit[10]. Sometimes women's loans are actually controlled by male relatives. In many contexts it is important to question whether the borrower is the also the primary beneficiary. Microfinance programmes that focus exclusively on women's economic productive role i.e. her capacity for earning money, have also led to heavier workloads for women with increased pressure to work for money. Sometimes if women only are targeted, the burden of household debt is shifted to women. Women's small increases in income may lead to a decrease in male contributions to certain types of household expenditure[11]. If women are targeted, it may also result in resentment among men. For example male suppliers of products and services may raise prices if women are targeted with perceived benefits for women only. Thus, it can be questioned as to whether the distribution of loans by sex is a reliable indicator of the distribution of benefits.

It is often harder for women to expand their income generating activities in comparison to men, as they rarely experience a decrease in their other responsibilities. As a result, some women will have different ambitions and expectations of their income generating activity, and may wish to keep it to a scale, which will not cause 'role strain' for them, particularly if they know that there is a high chance of becoming infected or affected by HIV/AIDS.

It is important to stress that gender sensitive microfinance approaches do not mean that all microfinance activities must be 'gender programmes'. Rather, all microfinance initiatives must simply consider the relevance of gender to the services they offer, and, where relevant, help ensure that women's, as well as men's, needs, priorities, constraints and concerns are addressed in service delivery. Men often can constrain or expand women's options and hence should be involved in identifying problems and solutions. Hence microfinance that is gender sensitive moves away from addressing women's financial issues in isolation towards involving men in the search for solutions. Microfinance institutions should therefore facilitate the participation of women as well as men in decision-making processes in the microfinance institution (including feedback from both male and female clients).

4. Gender-based differences between male and female entrepreneurs

A critical first step is to improve the abilities of microfinance staff to understand gender-based differences between men and women's types of businesses and business approaches/models. In many instances, there are some generalised differences that exist regarding men's and women's businesses. For example women's income generating activities are often based in the home. Women frequently use family members rather than hired labour (conditions and methods of payment may differ). Women's businesses are often concentrated on services and light manufacturing, particularly in sectors using traditional technologies. Women's businesses may eventually last as long as men's, but they tend to start smaller and grow slower; they stay smaller throughout their lifetimes. Women and men often use different networks and business contacts. Because women are less mobile than men, they are exposed to less diverse products. Women sometimes require new skills in marketing, or encouragement to try non-traditional income generating activities, which can be potentially more lucrative (or be more risky). Female illiteracy rates are higher than males, and hence women may have difficulties in developing business plans when requested by a microfinance institution.

Recognising differences in business models and approaches because of being male or female will help to plan how new opportunities can be opened for the new microfinance clients. Network-based linkages to successful female entrepreneurs shows other women that what can be done, and builds women's confidence.

The particular constraints that rural women often face in their move from livelihood based businesses to more growth-oriented businesses needs to be more widely discussed within microfinance institutions. How can female entrepreneurs diversify their products, do they require information on product development and marketing, information on how to expand, and how to increase their access to financial services through the services offered by the microfinance institution. For example follow-up post-lending support is crucial, particularly training in management and marketing for women entrepreneurs. It is often recommended that microfinance staff employ more participatory methods for identifying the different needs of women and men entrepreneurs. Indeed the major differences may not only be between women and men, but larger differences may exist between different groups of women themselves.

5. How gender sensitive are microfinance institution staff?

Regardless of whether microfinance institutions stem from the community or come from outside, both female as well as male staff in a microfinance institution may lack gender analysis skills or be insensitive (blind) to gender issues. In many institutions issues regarding gender-sensitive delivery of microfinance institution services is often left, to a considerable extent, to the personal interest and good will of individual staff members. Promoting gender-sensitive entrepreneurship via microfinance institutions requires a commitment of all staff with management leading the way.

The emphasis often should be on a mentality shift in the way clients are viewed. Staff could be asked to analyse their attitudes towards both their male and female clients. Sometimes microfinance staff need to change their attitudes to female clients – moving from thinking of the typical client in a particular way, only able to produce traditional products because they are rural women. If the microfinance institution is working with group models, staff may have to consider the different dynamics involved in working with women's groups or mixed groups of women and men working together. Working with female clients may not be exactly the same as working with male clients. Attitudes of financial officers greatly affect service uptake. Clear improvements in service delivery have been illustrated in organisations and programmes where staff are gender aware, and empowerment issues are raised as a routine part of interactions between staff and clients[12].

One way forward is to get microfinance institution staff to observe gender differences amongst their clients and try to determine what the consequences of such differences would be in relation to expanding or supporting men and women's businesses.

Short gender sensitisation session may be required for all staff to help clarify gender inequality issues that they may come across in their work, and how to deal with them. It is much more effective if such sensitisation on gender issues takes place during regular training for staff or discussions in relation to microfinance. For instance, during discussion about the criteria for electing microfinance officers at the village level, the value of having female officers could be discussed. Similarly when discussions are taking place with staff about reinforcing savings mobilisation, differences between male and female saving habits could be highlighted outlining cultural factors and gender roles in relation to spending.

Employees of microfinance institutions are often expected to pursue conventional profit-oriented aims when dealing with the majority of their clients. The same staff are also expected to adopt a different attitude when dealing with poverty-reduction projects, including operating in HIV/AIDS affected communities. Staff may have unfavourable attitudes towards those households and communities affected by HIV/AIDS. Microfinance institution staff may lack basic facts on HIV/AIDS transmission. In many contexts, it will be essential to organise a workshop to provide information, and dispel myths on HIV/AIDS for microfinance institution staff. Many organisations have policies that require compulsory sensitising on HIV/AIDS for all staff. Increasing awareness and understanding of HIV/AIDS amongst employees reduces stigma. Any sensitisation will be more fruitful if adapted to the microfinance business context. Box 2 below provides information on materials for such as workshop.

Box 2: Staff workshop on Microfinance and HIV/AIDS

Development Alternatives Inc. (DAI) in collaboration with US Agency for International Development (USAID) have developed specific materials for a workshop for microfinance institution staff on microfinance and HIV/AIDS [13].

6. Developing an institutional policy statement on gender

It is highly effective if the microfinance institution develops a coherent gender policy statement upon which the institution bases their operations. Some microfinance institutions also have a policy statement on HIV/AIDS. The statement could form part of or link to the overall mission statement of the microfinance institution. A gender policy statement should outline the microfinance institution’s approach to gender issues, why it is committed to such an approach; what the guiding principles are, with a short list of recommended/possible activities. The recommendations could be simple practical measures like ensuring data about clients are disaggregated; using language in all the institutions documentation that emphasises that clients may not necessarily all have the same needs and so on.

7. Using gender sensitive language within microfinance institutions

One of the easiest ways to further the issue of gender sensitivity is to make an explicit effort to acknowledge gender differences verbally and in writing. Even though it may not be intentional, "gender neutral language" limits the acknowledgment of gender differences. Microfinance staff may forget to focus on gender equality issues at times because of the language used in applications, or the language used to describe clients. For example sometimes phrases such as “attention to gender equality” are used, when what is really needed in a particular case is more participation of women, or more efforts to encourage women to participate in leadership roles in microfinance committees or on management boards. In some language the word “farmer” is not a synonym for women headed farm household, but implies male farmers. Language is a very powerful tool for describing reality and if ‘neutral’ nouns are used, it may be customary to work in ways that suit male clients rather than female clients.

Thus it is necessary to more clearly spell out in the microfinance communications and documentation what is meant by attention to gender issues and have clear indicators for this. This communicates to anyone reading the microfinance institution’s documentation all the consequences of targeting women clients. For example, seasons will greatly affect the time rural women and men have to engage in off-farm income generation and the timing of microfinance meetings may have to suit female labour intensity periods.

8. Creating a gender sensitive culture within microfinance institutions

Where staff incentive schemes are in operation, they should be subject to auditing for any undesirable consequences in service delivery related to gender issues that may result. Many microfinance institutions have set rules to increase staff productivity, (with incentives such as promotions and higher salaries), and these depend upon how many and how quickly loans are disbursed and recovered. Such incentive schemes can inadvertently lead to the exclusion of poorer clients, or officers not having time to spend explaining or training female clients who need to ‘catch up’ on their financial knowledge. This may be especially true in rural areas.

Ensuring a ratio of male and female staff relevant to the ratio of male and female clients is important. Female ‘loan’ officers are practical in communities or cultures where women do not often meet outsiders particularly men. Even in communities where women clients can work with male microfinance institution officers, it is important to ask female clients if there would be major differences in the way women clients would interact with female financial officers in comparison to males. Female clients often report they feel more comfortable discussing their financial matters with other women, or that women officers understand better the problems of running a business and looking after a family.

Management from large microfinance institutions or agricultural banks in some countries frequently state that it is easier to have male officers because of the travel to remote areas, which would require overnight stays. The hours are often irregular. It is often stated that female staff do not want to do this type of work. Such arguments are not always valid. If special arrangements need to be made for female staff to travel to remote regions, then the cost should be set against increased client satisfaction and increased business.

Advertising and job descriptions should express the commitment of the microfinance institution to gender equality. Job titles can carry stereotypes and result in an imbalance of women or men in certain functions. For example, men may often be more likely to apply for a position as an “assistant” rather than as a “secretary”.

Induction into the microfinance institution is a good place to explain a focus on gender sensitivity and outline the gender or HIV/AIDS policy of the institution if they exist. Employment conditions should be the same for both male and female staff respecting national labour laws and conditions.

9. Microfinance institutions and non-financial services?

Clients, and in many cases female clients more than male clients, often lack specific entrepreneurial skills such as how to write a business plan, how to diversify products, and marketing information. It is difficult to provide both financial and non-financial services concurrently. Whether microfinance institutions should follow a minimalist approach (finance only) or move beyond savings, loans and insurance (offering additional services) is much debated. Offering business development services, business training and technical assistance also depends on financial sustainability issues, donors and government policy.

In order for the microfinance institutions to remain financially sustainable, it is considered more cost effective to link with other organisations providing such services rather than attempt to provide them directly through the microfinance institution[14].

Microfinance client networks are increasingly being used to transmit HIV/AIDS awareness information. Box 3 contains an example of an microfinance institution programme that successfully linked with another organisation to provide HIV/AIDS and gender equality capacity building.

Box 3: Intervention with Microfinance for AIDS and Gender Equity (IMAGE[15])

An intervention with Microfinance for AIDS and Gender Equity (IMAGE) in Limpopo Province, South Africa, provides an example of an initiative that combined a microfinance scheme with training on gender equality and HIV/AIDS. This intervention brought two organisations together.

The microfinance initiative was provided through the NGO Small Enterprise Foundation (SEF). SEF expanded credit and savings services for income generating projects among disadvantaged groups, particularly women, who were often overlooked in more conventional microfinance programmes. While individual women ran income-generating projects, the members of a group of five women acted as guarantors of one another's loans. All five women had to repay together to move up to the next loan cycle. Eight groups of five women comprised one loan centre. Loan centres met fortnightly to discuss business ideas, repay and apply for new loans.

In response to HIV/AIDS and gender based violence, IMAGE’s approach was to identify a reputable NGO to provide gender awareness and HIV education to their microfinance clients. The “Sisters-for-life” element of the programme integrated training on gender and HIV into the social networks formed as part of the microfinance programme. Training was held during regular microfinance centre meetings. Topics in the training covered a broad range of issues that had been identified as priorities for rural women including: gender roles, gender inequality, culture; HIV transmission and prevention.

Microfinance institutions will have to innovate to respond to the effects of HIV/AIDS on their clients. Collaboration with other specialised agencies in the HIV/AIDS context is now considered good practice within the microfinance community. Links can be made with community health or welfare organisations or district AIDS Action Committees. While focusing on sustainability of their service delivery, some microfinance institutions may still be able to offer financial products and services to HIV positive people with productive capacity. For example a Thai NGO, the Population and Community Development Association (PDA) has found through pilot endeavours in their Positive Partnership Project that they can do this through providing small loans to HIV positive people along with their chosen HIV negative business partners. The pair can decide whether to pool resources or to invest in separate business activities. PDA also provide linkages to occupational guidance and training in marketing[16].

10. Financial resources for promoting gender sensitive microfinance

Microfinance institutions strive to be financially sustainable. This can mean that there are limited resources available for staff training, data analysis and other initiatives required to strengthen the gender sensitivity of the institution. Remaining financially sustainable may therefore imply less resources are available for promoting gender sensitive service delivery. For example it costs money to collect information and analyse potential client profiles.

Large donors and UN organisations committed to the MDGs advocate monitoring gender issues amongst other issues when conducting impact surveys on microfinance clients. At the very least sex-disaggregated data on clients is typically collected at the monitoring stage. Information can often be collected relatively easily and cheaply through rewording of client applications forms, data collection for loan monitoring and programme exit forms.

The financial costs for mainstreaming gender in microfinance institutions must be offset against the need to be a dynamic organisation reacting to an environment that is constantly changing internally and externally. An efficient gender- sensitive management information system is a useful resource for planning. Some microfinance institutions will have relatively simple impact and evaluation information collection procedures. Others will have comprehensive computerised information on financial performance.

Collecting and analysing information is expensive, and it can be time consuming to wade through large amounts of information. What use data will be put to must be planned carefully before the data is actually collected. Raw data must be turned into more gender relevant information. It is often necessary to move beyond the numbers of women and men who are participating in the activities of the microfinance institution to examine why the microfinance institution had particular success in reaching female (or male) clients in some areas and why not in other areas for example. Thus the sex-disaggreagated data must be analysed to determine if there are any patterns emerging which inform the improvement of the service delivery to both male and female clients.

Conclusions

Promoting gender sensitive entrepreneurship via microfinance institutions should be viewed in the context of an overall national policy framework, which is striving to improve gender equality and enable women to participate equally in decision making.

Depending on the approach adopted by the microfinance institution, their mission statement and overall philosophy, microfinance initiatives can through careful management address issues of gender sensitivity. However, firstly a wider awareness of gender issues as they impact on both males and females is necessary amongst microfinance institution staff. Attitudes, sensitivity and capacity building for microfinance institution staff are also an essential ingredient. A major element in this process is to move beyond the belief that just because the majority of the clients are female, there are no gender issues. Gender is a central organising factor in societies, and can significantly affect the processes of production, distribution and consumption. Gender relations thus affect the benefits derived from microfinance. Becoming gender sensitive is not only a matter of counting the number of loans to women clients. The real problem is not the exclusion or inclusion of women, but the empowerment of women through their active participation in decision-making that affects their lives

The issue of HIV/AIDS adds greatly to the challenge of microfinance as a development tool, with many households moving down the poverty rung, selling assets, eroding food security, and having increased expenses. Gender affects HIV/AIDS vulnerability. The ability to address gender issues is central to the success of reducing vulnerability to HIV/AIDS. Thus those working in microfinance institutions need to be aware of how to address these issues so that they can strive to promoting gender and HIV/AIDS sensitivity through microfinance.

Although microfinance institutions clearly need to safeguard their financial future and ensure sustainability, many are now beginning to also make links with institutions that can provide awareness on gender equality issues and HIV/AIDS sensitizing both for their staff and for their clients.

Endnotes

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Additional references and relevant websites

Women, microfinance and empowerment:

Microfinance and Gender resource page - One World Action
www.oneworldaction.org/genderandmicrofinance.html

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United Nations Capital Development Fund – Microfinance Matters. Microfinance and HIV
www.uncdf.org/english/microfinance/newsletter/pages/dec_2003/news_hiv.php

www.aids2004.org/

www.ilo.org/public/english/employment/finance/download/wpap25.pdf

www.ifad.org/operations/regional/pf/aids.pdf

www.aids2004.org/

Microfinance general:

www.yearofmicrocredit.org/

www.uncdf.org/

www.microcreditsummit.org

www.adb.org/Microfinance/default.asp

http://topics.developmentgateway.org/microfinance

www.ruralfinance.org
