

IS MICROFINANCE WORKING FOR
WOMEN? ACORD EXPERIENCE IN
SUDAN

BY
ASHA ELKARIB
SENIOR PROGRAMME MANAGER
ACORD; SUDAN

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The case of ACORD Kassala

TARGETTING WOMEN

- ACORD Kassala puts more emphasis on targeting women. Since its launch in 1991, around 20,000 families have been provided with micro finance, 63% of them were women.

The access level

- Non financial services offered by the programme include the provision of business management training, and business counseling and advice. These services target almost women only.
- The upgrading model used by the Programme, which involves the provision of collateral to the banks which in turn provide loans to clients (with higher loan size) is also emphasizing women. 70% of those received loans from the banks are women.
- Provision of successive loans to expand the financial base of small business is also considering women as a focused group.

The Participation Level

Women participation in needs identification, formulation, implementation, decision making and monitoring and evaluation, took place at two levels:

At the institution level

Female staff represent 80% of programme technical staff and 50% of the senior management,. This has its influence in encouraging women from conservative Beja tribes to join programme activities at different levels ..

At the community level

The programme works with four CBOs, that involved in the selection of beneficiaries, preparation of feasibility study, provision of loans, monitoring and installments. 75% of the CBOs executive committees are women.

The programme, has established also six saving and credit committees. These committees are considered as a forum for women to exchange ideas, experience, business linkages, and mobilization of saving.

Membership of these committees are predominantly women, (90% of the membership), 80% of the management structures of these committees are women.

Mainstreaming Control

The Conscientisation level

- ACORD staff is well trained in gender issues and they work as trainers to raise gender awareness in the community.
- Gender training is an activity that carried out by the programme and targets the whole community in general and CBOs, and saving and credit committees in particular..

The Control level

- To enable women have control over resources and benefits the programme provide Leadership training, managing CBOs, business management training including basic account, record keeping
- Monitoring indicates a an increasingly higher level of control over expenditure at both the household and community levels

+ve Impact

- Most of female clients showed self confidence in dealing with their businesses, and banking system.
- More realized income and savings
- Increased security and welfare of household
- Improved capacities to manage businesses
- More involvement in community activities
- More say in households affairs

Positive impact (cont.)

- Diversified and new women businesses
- Higher degree of mobility
- More mainstreamed businesses
- Better access to time saving technology
- Higher tendency to use savings in reinvestment
- Better social interaction among women from different ethnic groups.

Conclusions

- Microfinance is a necessary condition (but not enough) for women empowerment and hence it is an appropriate tool towards gender equality
- MF may work alone (depending on the context), however the reverse is not true in poor countries, i.e., the rest of the package could hardly work alone

In the End

- ACORD experience in Sudan tell very strongly that MF still (and will continue) hold a pivotal position in helping women to bridge the gender gap
- MF institutions and scholars must seriously consider the numerous disadvantages of advocating for MF in isolation from other development packages such as gender sensitization and institutional/organizational capacity building

Conc....

- MF is to be geared towards addressing strategic women issues rather than the mere notion of economic empowerment and improvement of income or income generation
- Issues such as access to resources has to be further revisited and unpacked as accessibility is frequently equated to availability and not to affordability and socio/cultural barriers and constraints

Conc.....

- Technology transfer and innovations should be logically linked to the potentially expected balanced gender roles and not to the recurrently rhetoric of alleviating women load/burden and time within the traditionally imbalanced gender roles
- Gender work should move towards gender identity and ideology, as it is very much concentrating on gender roles and hence leading to confusion and misconception (especially in developing countries) that reinforce the traditional gender identities