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Day of Rural Women: IFAD launches new publication on gender and rural microfinance

- English - Resources - Rural finance -



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Description :

15 October 2009 - This year, at the annual commemoration of International Day of Rural Women, IFAD strengthens its contribution to gender equality and economic empowerment of rural women and launches a new publication.

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Gender and rural microfinance: Reaching and empowering women, is an overview of gender issues for rural finance practitioners. It highlights the questions that practitioners need to ask and address when trying to reach rural women and promote gender equality and women's empowerment through microfinance and banking.

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The comprehensive, 79-page guide will be useful to technical partners and microfinance institutions, gender practitioners working in rural microfinance, and academic researchers in the fields of gender and microfinance. The guide focuses on rural microfinance, which is defined as "all financial services that are accessible to poor and low-income rural households and individuals." IFAD's focus, as well, is on such poverty-targeted microfinance. The delivery of other types of rural finance involves different challenges.

[\[Microfinance and women's empowerment: virtuous spirals\]](#)

Innovations in financial services, particularly in microfinance, have enabled millions of women and men in rural areas who were formerly excluded from the financial sector to gain access to financial services on an ongoing basis. Nevertheless, serious challenges remain in establishing microfinance and banking in rural areas, particularly services which would not only reach but also empower women. Financial services should be linked to the wider sustainable development process so that these services can help develop markets and value chains and strengthen the local and national economy.

The guide has been prepared by Linda Mayoux, a well-known expert on gender and economic development, including microfinance with Maria Hartl, IFAD Technical Adviser, Gender and Social Equity. It describes how financial institutions should take into account the needs of women as well as men clients when designing products. It provides practical suggestions for designing financial products, such as credit, savings, insurance and remittances to promote gender equality and empowerment. It puts emphasis on demand-driven product development, such as market research and financial literacy and the need to see how group structures can be developed as the basis for change.

The guide also includes several decision checklists for gender audits in organizations, product and programme design, and gender impact.

The guide builds on Module 3: Gender and Rural Finance of the World Bank, FAO and IFAD Source Book on Agricultural Livelihoods, which was also prepared by Linda Mayoux.

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