



## ***Building on the Strength of Women in Africa and the Middle East: Innovations from the Region***

In the morning of Thursday, April 9, **Professor Muhammad Yunus**, Managing On the morning of Thursday, April 9, **Dr. Jennifer Riria**, CEO of Kenya Women Finance Trust (KWFT), chaired the workshop on “Building on the Strength of Women in Africa and the Middle East: Innovations from the Region,” which ignited a passionate discussion among three of the leading practitioners and advocates for women’s empowerment in the region, **Aïda Mandiang**, Regional Program Coordinator of Tostan, **Mary Wangari Wamae**, Director of Corporate Strategy for Equity Bank, and **Essma Ben Hamida**, Executive Director, enda inter-arabe. The conversation touched on such issues as gender-based challenges faced by low-income women throughout Africa and the Middle East, and the need for market segmentation when developing interventions for women. But most significantly and poignantly, the discussion highlighted the role of microfinance in helping poor women break out of their gender constraints and achieve economic empowerment and success in their households and communities.

“In Kenya, we preach that the woman is the core of the society,” **Dr. Jennifer Riria**, CEO of KWFT, asserted, “and therefore, we get into the program through the women—but [for] the family.... The woman is the producer.... They are the world’s creators, the peacemakers, educators, farmers, traders, homemakers, naturists. When people are sick, they go back to the women.... They are managers. They really are the mainstay of the economy.... The African woman is a neglected force, [and] you need to note there’s nothing you are going to achieve unless you put the women in the center. The barometer of the welfare of the society [throughout] the world is the woman.” For example, in 2008, the ILO reported that women contributed \$11 trillion to the world’s economy. “In Africa, women produce 80% of the food, [but] women only access 1% of the wealth that they produce.”

“What is it we must do?” Dr. Riria continued. “We need to rearrange the walls. Give the women [a] voice, give the women access. Women are not beggars; don’t give them aid. Give them access. Give them institutions that focus on women.... Make specific policies that govern resource allocation, including time. You can’t have a Senate that doesn’t have time for women.... I believe in the force of women. They are running the world, but they cannot shout. Those who can shout, shout for them.”

In her remarks, the panelist **Mary Wangari Wamae**, Director of Corporate Strategy for Equity Bank in Kenya, posed the important question, “How do you create an opportunity, or how do you start addressing [the economic barriers faced by poor women]?”

“First of all,” she said, “we must understand that women are not a homogenous segment. We must classify them. Women at different levels [require] different interventions. So we must segment the women and identify solutions. What do women in this category require? Each has very different needs. Some are struggling to feed their families. But there are some who are really struggling to build their

*Thursday, April 9, 2010*

*10:45 AM – 12:15 PM*

*Aberdares Hall*

*Panel:*

*Chair: Dr. Jennifer N. Riria,  
CEO, Kenya Women  
Finance Trust (KWFT),  
Kenya*

*Ms. Aïda Mandiang,  
Regional Program  
Coordinator, Tostan,  
Senegal*

*Ms. Mary Wangari  
Wamae, Director of  
Corporate Strategy  
and Company  
Secretary, Equity Bank,  
Kenya*

*Ms. Essma Ben Hamida,  
Executive Director,  
enda inter-arabe,  
Tunisia*

careers and get recognition and shine in the workplace. So you must provide for each of those segments. [Low income women] are not going to require the same interventions. [Some may need] access to credit – [or entrepreneurship training] so they can build their businesses; [others may need financial education or] access to networks so they can get together and exchange ideas.” Additionally, some MFIs may want to consider introducing “financial products that are specific to or friendly to women, where collateral is not necessarily required, [allowing women to improve their income-generating capacity, which can] trigger the creation of more employment opportunities.”

“For women,” Ms. Wangari Wamae reflected, “you have to allow them to incubate their businesses so that they grow very slowly to what we call the small-medium enterprises. Some of them have actually been able to break [out and grow] from micro-level [enterprises to] small and medium level enterprises. [These types of activities] should be encouraged ... more.”

“We have a lot of interventions ... in place at [Equity Bank] to promote women because [they make up] 52% of the population [in Kenya].... So how come 52% of the population has no say in the economy?” Ms. Wangari Wamae challenged. “How do you address the gap in [women’s] access to opportunities and facilities? These are serious issues that we really need to improve. When you look at loans for women, what should we give them for? Working capital, business premises improvement, agriculture, [or] agro-based businesses? Because these are [all areas] where women can really do great things for themselves, their families, and societies. [They] are all opportunities.”

**Essma Ben Hamida**, Executive Director of enda inter-arabe in Tunisia, was the final speaker on the panel. She took the opportunity to share a message from her client Miriam, who started with nothing, but with credit from enda, she made progress and her business grew. Miriam’s message was, “I have to work hard and be a model of success for the young and employed in my neighborhood who believe that you can get rich quick with no effort.”

Ms. Ben Hamida went on to explain that she considers herself lucky to provide microfinance in Tunisia, because it is a favorable environment for women. It is one of the first Arab countries to have a family code that abolished polygamy, gave women custody of their children in case of divorce along with social security and alimony; offers equal voting rights for women; and leaves the home to the wife if a couple with children gets divorced. Working women in Tunisia make up 25% of the workforce—at banks, they make up 33%—there are more than 20 women professional associations; and approximately 18,000 women are heads of companies.

Unfortunately, she continued, even though we have this supportive legal environment for women, “we are not practicing [it]. [Women] were not enjoying these rights or promoting the well-being [of their families].” That was the impetus for us to launch our MFI, enda, in Tunisia, “because women invest in their families and in the education of their children. We [wanted] to break the circle of gender inequalities, and we want to improve gender relations.”

Enda currently has 121,000 active clients and 57 branches all over the country, including in rural areas. Its strategy to empower women includes financial literacy,

technical advice, training and product quality, assistance with marketing and exhibitions, information and discussion sessions with specialists to discuss their rights, social issues, health, exchange and networking. Ms. Ben Hamida pointed out that in the past, “these women didn’t go [outside, and now they are able] to meet with women—and with men – they are so happy and proud of that. And they are exchanging and learning from [being a part of this network].”

One of our clients used her education loan from enda to pay for her husband’s education. “Can you imagine that? It was wonderful. She was getting the loan and paying for him to go to university until he finished and got a job.”

“Empowerment ... is a magic word,” Ms. Ben Hamida declared. “It highlights opportunity. And to me, microcredit is not money. If microcredit really has done something to women and to poor people, it’s giving them back their dignity through financial autonomy. It’s improved the perception of the role of women within their families.... [In the past,] the women were sitting in the kitchen, and they tell us that they were not supposed to be empowered. Now, they [are] respected by their husbands, then by their whole family, and [finally] by their community, because they are autonomous and they bring in money. [It means] less vulnerability in times of crisis. [It results in] better negotiating skills with the husband, and with partners.”

“I remember the first woman we worked with. She said, ‘I have to negotiate with my husband. I cannot get out and open my shop on the street. But I will have to start.’ [Women are now learning] how to negotiate [and how] to do business outside the home. They have more freedom than their mothers and a sense of being equal to men. When you ask them, ‘Why do you ask for education loans for your daughters?’ they say because ‘We want them to have a better life.’”

“On the downside, a lady from the German embassy [once asked me], ‘Why are you using this money to make women work harder and harder?’ I think she’s right. When you give loans to women, you make them work a lot [more]; outside [as well as at home], because the men are not taking [on any additional] responsibilities at home.... So that’s why we decided to ... [begin] giving loans to men. We take them [out of] the cafés where they sit all day so they can work and help their wives and their mothers.”

**Following are a few key comments from audience members during the Q&A session.**

**Audience Member:** “I am from Tanzania. I just wanted to thank you for your presentation. You really inspired us and I think we need to help more and more women. In my view, I see that most practitioners of microfinance and women’s empowerment are not very much interested in politics. I wanted to inspire you that the best work you are doing has more value if you go into politics, because there is a big forum there. You can inspire [more] people there. We need a better environment for empowering women.... I inspire you, Jennifer, and your fellow speakers, to join politics, because we women are used to doing the best things, but we don’t like to be in the political arena. I once worked in the microfinance field, and the women pushed me into going into politics. Now I am doing more work in Parliament, convincing the government to change some laws in microfinance, in the financial sector. So we need

more women in the political sector too.”

**Audience Member:** “Good morning. I am Elena from Mozambique. I am really inspired by all your presentations. Thank you for your good work. I think in Mozambique we are facing all these things, we have progressive policies that are difficult to implement, so we have to work twice as hard, or even more, to be able to move on. Whatever they are doing is not necessarily being valued as a contribution in the economy.... One of the biggest problems, as you said, is that men need to be empowered. We have worked to help women understand their power. However, I think we have not done enough to work with men to understand their positive power and value.... [I would like to know how men are encouraged] to be proud [of being] men, and to be [fathers] who care about [their] family and [their] house.”



**Audience Member:** “Microfinance simply needs people coming together, bringing us together, working together, and solving a problem together, towards a big solution. Now when you talk of women in politics, one of the presenters said that women are voters. We need a lot of education to [show] the women that they are good [at] voting... It’s very important. Secondly, we need money.... In Nigeria, everybody complains that women don’t vote for women, that they don’t trust them. First women must learn to trust themselves.”



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