



FSD Network Gender Learning Session: Summary of Discussion & Outputs

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Dar es Salaam, Tanzania

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The FSD Network Gender Learning Session



Co-hosted by FSD Tanzania and FSD Africa
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Women are not a “segment” or a “women’s issue”

- 50% of the population, 40% of the workforce
- 40% of SMEs in emerging markets are owned by women
- A growing workforce – 870m are expected to participate for first time in mainstream economy in the next decade, mostly in developing world
- If they were able to fully participate in global economies they would add estimated \$28 trillion to annual GDP
- An economic powerhouse – control c.\$20 trillion global consumer spending

And yet...

- **Significant gaps** persist
 - financial exclusion, dis-empowerment, absence in leadership
- **Ingrained social norms** have a huge impact at all levels of society
 - on perception, attitude, service delivery, policy, uptake etc.
- These are **reinforced and upheld by organisations that influence outcomes** in economies, including financial markets

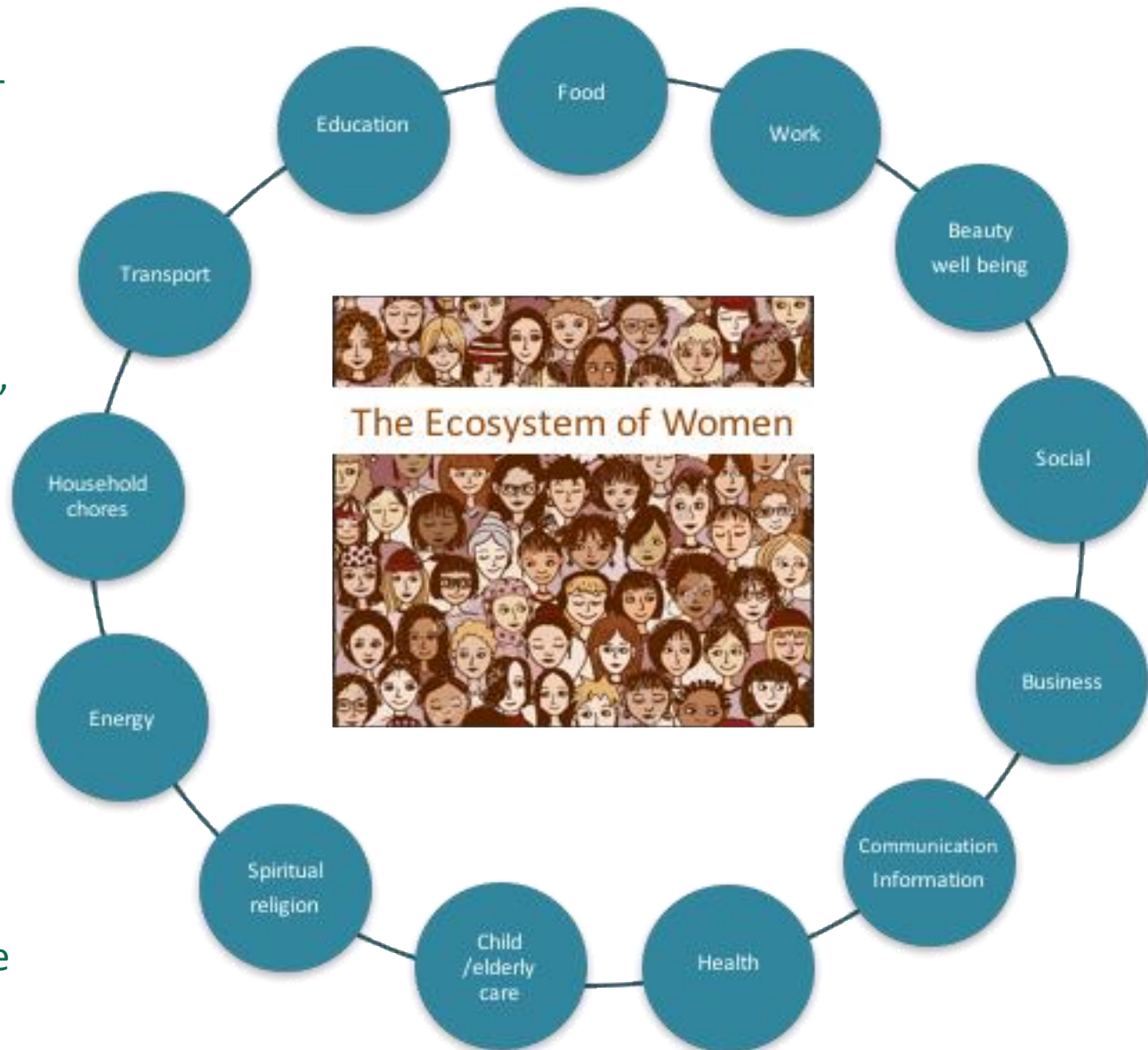
Framing Discussion: A new mindset and approach

Women are heterogeneous - integrated solutions needed to support different roles they play...and different needs they have...

“Micro” - a good entry point, but need to also look for multipliers, e.g. business growth, value chain promotion, leadership etc.


We need a team approach...and male champions

Renewed development interest and goals offer opportunity for FSDs to drive this change



Summary of current FSD Network gender programming



- **Research** activities to inform approaches (beyond FinScope)
 - Internal **assessments** to gauge staff awareness, commitment and capacities
 - FSDZ has designed own tool – 11 areas of institutional capacity
 - Gender **strategies** (“articulations of approaches”) at different stages
 - From nascent to well-developed
 - Specific **interventions** targeting women & girls (intentional & incidental), e.g.:
 - Promotion of savings groups
 - TA for FSP product/delivery strategies (e.g. Mpesa, banks, agent networks)
 - Support to FSP training/mentoring initiatives (e.g. GBA)
 - Financial education through national curriculum
 - Collection of **sex-disaggregated data** from partners and early thinking on new **ways to define and measure** women’s financial inclusion/empowerment
 - Intention **of gender mainstreaming** and early moves towards it
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- A spectrum – gender blind > gender neutral > intentional approaches
 - A foundation of strong interest, intent and early action
 - Much work to be done

Weaknesses, Threats

- Variable levels of awareness, understanding and buy-in across our full teams
 - Need to demonstrate the value internally
- Weak internal capacity on the issue
- Focus tends to be external – we pay less attention to internal performance
- Some confusion around definitions of WFI and WEE
- Budgets unsupportive - require re-orientation (as opposed to major expansion)
- FSPs unconvinced – need to better define and package the business case
- Deeper MRM needed to reflect broader inclusion goals around derived benefits
- Just a fad? Will the global community soon move onto the next big thing?

Strengths, Opportunities

- Heightened donor and global commitment around the issue
- WFI is “trending” – let’s ride the wave and generate and publish results
- Market actors are increasingly seeking solutions on how to do it
- Good level of commitment at management level for a more systematic approach
- Growing diagnostic foundation and set of analytical tools available
- The “Network Effect” – raising the agenda, learning/collaborating, influencing local and regional stakeholders to push transformative change at different levels
- Extensive FSD toolkit and freedom to invest in many aspects of a market system
- Significant scope for impactful work in our markets

Vision

The FSD Network strives to build markets that are gender equitable and provide value to all populations in need and where it is no longer necessary to talk about gender diversity or mainstreaming women, because women are equitably represented as clients and leaders in these markets

Mission

To provide and use various tools in the market (e.g. gender diagnostics, women centric product design, advocacy around policy reform etc.) to enable people to achieve that vision

Goals

- Achieve **gender mainstreaming** within FSDs, across all work....a long-term goal
- Build **gender aspect into existing approaches & interventions** where not there
- **Develop/scale-up women-targeted projects** to address specific structural barriers identified
- Determine **staff levels of awareness and capacity needs** to do it well

- Initiate/progress/conclude **internal gender assessment**
 - Build awareness and rationale for mainstreaming amongst team
 - Clarify approach/scope of capacity building and future programming
- Initiate/progress **capacity building** across organisation
 - Include operational issues (governance, HR, finance etc.), not just content
 - Take long-term approach – ongoing training, mentoring, network sharing
- **Articulate mainstreaming strategy/action plan** within context of overall FSD strategy – targeted interventions as well as programme-wide
- **Define indicators and means of measurement** around common definitions
- Continue **FSD Network peer learning and exchange** – possibly WG format
- **Establish partnerships with others** to crowdfund new ideas – e.g. CGAP CoP

“Start small and show value to the rest of the team” (FSDZ)

- Dedicated staff time within FSDs to build the case, build capacity, keep track of progress and act as an overall champion
- Dedicated budgets for assessment, strategy, mainstreaming and programming
- Centralised FSDA resource to support cross-cutting work and advice to FSDs
 - Staff member and/or consultants + budget for Network-level support
 - Early discussions with Sida on potential for partnership



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