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Gender Mainstreaming in Microfinance Institutions: A Case Study of IGNITE's Work in Burkina Faso



A Case Study by IGNITE
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The Impacting Gender and Nutrition through Innovative Technical Exchange in Agriculture (IGNITE) project was a technical assistance programme, implemented by Tanager and its learning partners, in four African countries from 2018–2024. The project supported 35 African agricultural institutions across 18 countries to integrate gender and nutrition into their business operations and agricultural interventions.



Gender Mainstreaming in Microfinance Institutions: A Case Study of IGNITE’s Work in Burkina Faso

Introduction

The Impacting Gender & Nutrition through Innovative Technical Exchange in Agriculture (IGNITE) mechanism is a six-year investment implemented by Tanager with the support of Laterite and 60 Decibels. to improve household nutrition and women’s empowerment by strengthening African institutions’ ability to integrate nutrition and gender into their way of doing business and their agriculture interventions. IGNITE works with African institutions to design, implement, and evaluate nutrition-sensitive and gender-integrated agriculture interventions. IGNITE activities are targeted in Burkina Faso, Ethiopia, Nigeria, and Tanzania and clients include NGOs, private sector companies, and government bodies working in agriculture.

In Burkina Faso, one of IGNITE’s clients was the Association Professionnelle des Systèmes Financiers Décentralisés du Burkina Faso (APFSD),

a national network of microfinance institutions (MFIs) established in 2002. From 2021 to 2024, IGNITE supported APSFD-BF and four of its MFI members—Caisse Baitoul Mall (CBM), Caisse Mutuelle du Burkina Faso (CMBF), GRAINE SARL, and PRODIA Microfinance—to strengthen their institutional capacity to mainstream gender into their operations. IGNITE and APSFD-BF identified key areas for partnership aligned to APSFD-BF current organisational strategy, including providing support for and building the skills and competencies of APSFD-BF and member MFIs to mainstream gender in their respective business operations and programmes.

Financial Inclusion in Burkina Faso

Financial inclusion¹ is critical for growth and poverty reduction, planning purposes for short- and long-

¹ World Bank definition: ‘Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way’. <https://www.worldbank.org/en/topic/financialinclusion/overview>

term goals, and resilience. However, there is a global gender gap in financial inclusion and nearly 1.4 billion people are still unbanked, of which half are women from poor households in rural areas or women out of the workforce. Financial inclusion for women has shown many benefits, including business growth, increased influence over household spending, and greater resilience to shocks and emergencies due to savings.

According to data from the Global Findex Database, between 2011 and 2017, Burkina Faso made progress on key financial inclusion indicators, but progress declined from 2017 to 2021. A gender gap has persisted across all years between women and men in accessing and utilising different financial services. According to 2021 data, there is an 11.7 percentage point gap between women and men aged over 15 years who have a bank account (30.7% of women and 42.4% of men) and a 25.2 percentage point gap between women and men aged over 15 years who have a mobile money account (19.1% of women and 44.3% of men).

While mobile money and digital financial services (DFS) are contributing to greater financial inclusion, especially in sub-Saharan Africa, a 2019 assessment² of the DFS gender gap in Burkina Faso found that the use of DFS and barriers for women had gender differences, which reflect the social norms, and which require a long-term perspective and effort to overcome. Though borrowing from a formal financial institution was very low for both genders, with only 4.64% of women and 8.96% of men having borrowed from a formal financial institution, this still results in a gender gap of almost 4%.

MFIs play an important role in financial inclusion

globally and in Burkina Faso. As of 2023, there were 67 active MFIs in the sector, which primarily provide savings and loan services. With greater outreach and rural presence than commercial banks and smaller loan sizes, MFIs are essential players within the financial sector to reach the unserved and underserved populations, especially women.

IGNITE's Gender Technical Assistance to MFIs

IGNITE developed and delivered various types of technical assistance to AP/SFD-BF and its members, based on their needs and demand. The first type of assistance included conducting diagnostic assessment and gender audits for the institutions, to understand their gender capacities, policies, practices, and level of gender mainstreaming. IGNITE assisted three MFIs in developing their gender strategy and conducted research on topics such as social norms and women's financial access and decision making, and non-financial services. A large part of the assistance was dedicated to capacity building; IGNITE developed and facilitated training on numerous topics, including gender and nutrition³; women's empowerment in agriculture; gender and MFIs (including modules on gender in MFI operations and management, gender-sensitive products and services, and gender data and utilisation); and gender in savings and credit. Based on requests by MFIs, IGNITE also conducted training on developing theories of change, and gender and monitoring, evaluation and learning (MEL). IGNITE also developed data dashboards for two of the MFIs. **Table 1** shows the different types of assistance provided to the different institutions. A full list of the services provided, with descriptions, can be found in **Annex 1**.

Technical Assistance*	APSD/ BF	CBM	CMBF	GRAINE	PRODIA
Diagnostic assessment	X	X	X		X
Gender audit				X	
Gender strategy development			X	X	X
Client behaviors and barriers research		X			
Social norms research			X		
Gender 101 training	X	X	X	X	X
Gender & MFI training	X	X	X	X	X
Women's empowerment in agriculture training		X	X	X	X
Gender and nutrition Training	X		X		
Gender in savings and credit training		X	X	X	X
Gender and MEL training			X	X	X
Theory of Change training		X	X		X
Development of data dashboards			X		X
Rapid care analysis training			X		X

*For more details on the technical assistance, please see Annex 1.

² Assessment of the Gender Gap in Access to Financial Services in Burkina Faso, Jonars Spielbert and Cauam Cardoso, 2019. https://www.usaid.gov/sites/default/files/2022-05/CITE_DFS-FullReport-BurkinaFaso.pdf

³ While AP/SFD-BF and one of the MFIs received nutrition sensitisation, the main focus of the work was gender mainstreaming and thus information was not collected on nutrition impacts for this case study.

In total, IGNITE trained 241 people (112 women and 129 men) from APSFD-BF and the four MFIs. The project conducted 4 diagnostic assessments and one gender audit. It also supported the development of three gender strategies.

Methodology

In Year 6, IGNITE conducted rapid research with APSFD-BF and MFI staff to understand if and what changes had been to mainstream gender, based on the technical assistance provided by IGNITE. The research also sought to understand if there were any benefits to the MFI associated with the changes. IGNITE developed an online survey, which was shared with the MFI staff that had received training from the project, as well as staff who had not received, to try and triangulate answers. IGNITE also conducted a focus group discussion (FGD) with four staff from one of the MFIs to get more detailed information.

The online survey had 22 respondents (10 women and 12 men) representing three of the four MFIs, including APSFD-BF trainers who also work for three other MFIs and one APSFD-BF staff member. Of the responses, 14 (5 women and 9 men) had participated in some sort of training from IGNITE, while 8 (5 women and 3 men) had not participated in any sort of training. Respondents worked in different departments across the MFIs, including as cashiers, branch managers, loan officers, credit analysts, and marketing and communication managers.

Findings: Gender Changes in MFIs

Responses from the survey and FGD show that MFIs initiated several changes to better mainstream gender considerations across their institutions, based on the technical assistance provided by IGNITE. Men who participated in IGNITE trainings were more likely to report changes in the institutions as compared to women. Some of these changes had been completed at the time of this case study, while others were ongoing.

1: Quick wins registered

Many respondents who participated in IGNITE training reported that there had been a shift in mentality in their MFIs, recognising the need to take gender into account, especially the specific needs of women, across various business and operational areas and decisions. A director at one MFI observed that 'there [had] also been understanding between the operational team and the governance team because we were educated on the same training

themes, notably gender and nutrition'. Respondents from an MFI observed shifts in mentality across the institution from senior management to other levels of staff and 'respect for gender'. There is a lack of (or conflicting) data from other MFIs to demonstrate the extent of mindset changes.⁴ However, as reported in the 'Challenges' section, additional findings suggest that that the mindset shift may not be universal among all staff.

Respondents from two of the MFIs reported that their institutions had integrated a gender lens into the recruitment process, with a more favourable view of women to give them a chance for positions. One respondent also shared how her institution extended a fix-term contract for a female animator to allow her to benefit from health insurance. Respondents from two MFIs reported how their institution had designated separate male and female toilets or budgeted for them, to create more comfortable working conditions for women.

Various respondents also noted that those who participated in the IGNITE training shared what they learned with other staff who didn't participate. Others said that their institution was carrying out, or planned to carry out, gender awareness raising or training with all staff. One person reported that the plan was to share information 'initially at our regular meetings, where we'll actually set aside time to enable the [gender] focal points to share their knowledge and possibly also to share the major decisions that the Board of Directors will be called upon to take as part of the development of strategic plans, so that [staff] are also informed and updated in line with the information'.

While most of the organisations were reportedly planning to adjust or create new gender-sensitive products and services, one respondent did mention that their MFI had already adjusted its non-financial services, noting that 'certain themes are [now] addressed in non-financial products and services, such as negotiating decisions as a couple, financial management, and household issues'.

2. Ongoing changes reported

Staff from various MFIs mentioned that their institutions had started the process of developing or revising certain institutional policies. This included the development of a gender policy in the case of one MFI that did not have one previously. Another respondent said that their institution was revising its credit policy to integrate a gender lens and had formed a committee to conduct the process.

⁴ Some survey respondents mentioned mindset changes but did not detail the level or extent of change. Within the same MFI, respondents who participated in trainings mentioned mindset changes but their colleagues who did not attend trainings did not mention this.

Another respondent reported that their MFI already had a specific loan product for women but was now looking at other products and services to make them more gender sensitive. Various respondents reported that their institutions were revising or developing new products and services that aligned with women's needs and preferences. A respondent in one institution reported that the institution had revised its target number of female clients to 70%, while another reported that their institution was starting to develop information-gathering tools to regularly collect client feedback, which could be used to modify products and services.

3. Challenges experienced in implementing changes

In general, the majority of respondents who either attended or did not attend trainings reported that it was 'somewhat difficult' to 'difficult' to implement changes in their respective institutions. One of the challenges faced was the negative attitude of some staff. One person noted, 'Those who haven't had any training find it a waste of time and money (especially men)', suggesting that attitude and behaviour change may not have occurred across the whole institution. Another challenge noted was a lack of ownership and leadership on gender if those who had been trained or were involved in IGNITE's technical services departed from the institution.

Other common issues that surfaced in the discussions were the lack of financial resources and specific expertise to implement gender mainstreaming activities. Finally, it should be noted that within the same MFIs, staff responses in the interviews did not always match, and some staff noted changes described above while others reported no changes.

4. Benefits to MFIs

Many of the MFIs were starting their gender mainstreaming implementation at the time of the case study. However, initial benefits were already being seen. One respondent reported that his MFI had already seen increased gender capacity in its field agents, 'which is now certainly being translated into concrete help, advice, and support for our customers, all of which will enable us in the short term to significantly improve the level of the credit package'. In the longer-term, respondents thought that benefits would accrue to the MFI, such as increased customer loyalty and confidence and better credit management.

Lessons and Recommendations

1. Technical assistance brought noticeable shifts within the MFIs.

The technical assistance in gender mainstreaming provided by IGNITE catalysed a change in MFIs, which are now considering gender internally (within management and operations) and externally (with products, services, and clients). The shift in mentality and attitudes has brought about rapid, concrete wins, such as separate toilet facilities for staff or better perception of women job candidates, as well as longer-term plans to integrate gender into policies, creation of standalone gender policies, and new gender-sensitive products and services.

2. Buy-in throughout the institution is critical.

As the research shows, not everyone in an MFI is aware of some of the gender mainstreaming changes and not everyone may have the same positive perception. To systematically and sustainably mainstream change within MFIs, everyone, from the Board of Directors to the branch managers, to the credit officers, and field agents, needs to buy-in and support gender-mainstreaming strategies and actions. The Board of Directors can play an essential role, as they are the key governing body that sets rules and strategies, while other MFI staff are responsible for implementation.

3. Measurement is required to track whether perceived changes actually make a difference for the business and for MFIs' customers.

As MFIs continue to develop and implement their gender policies, strategies, and activities, it will be imperative to put into practice the MEL best practices to measure and evaluate changes in the business (number of clients, loan portfolio, etc.) as well as on their clients' lives.

Future Steps

Many MFIs reported that their first step would be to continue raising staff awareness of gender and gender mainstreaming through training or meetings, which is an important first step. A few respondents also reported that their institution was considering hiring a gender specialist to assist with the work. Others reported that their institutions were in the process of developing a gender strategy or policy, as well as integrating gender into key documents and manuals. Other MFIs were also reported to be gathering data to make changes to their products and services.

These activities are steps in the right direction and although the MFIs may face challenges, their commitment and perseverance to gender mainstreaming will help to improve their institutional performance and the lives of the Burkinabe women who are their employees or clients.

Annex 1: IGNITE's Gender Technical Assistance to MFIs

Diagnostic: IGNITE applied a diagnostic assessment to identify the capacity of institutions at the outset. The diagnostic tool was designed to assess a client's structure and perceptions based on eight domains adapted from the minimum standards for gender mainstreaming developed by the Gender Practitioners Collaborative. The stages of the diagnostic assessment included initial conversations with the client, lean data, documentary review, interview with key informants, scoring, validation of the report, and definition of the action plan.

Gender Audit: The audit evaluated the effectiveness of existing internal practices and mechanisms to ensure gender equality; it verified their consistency and their regular monitoring. This process was followed by the development of an action plan based on the recommendations made. It was done in a participatory methodology through a document review, an online survey, interviews, and focus groups with the institution's staff, board, and management members.

Gender Strategy Development: Based on the results of the diagnosis, the gender audit, and/or the mapping of social norms, a gender strategy was developed in a participatory methodology with the staff of the institution through interviews and focus groups to improve and strengthen gender mainstreaming in the institution.

Client Behaviours and Barriers Research: This activity was aimed at MFI clients working in small-scale vegetable sales from home gardens and benefitting from the group solidarity or 'Groupement solidaire' product. IGNITE conducted data collection to identify and analyse barriers, client behaviours, and changes needed for the MFI to adapt this product so that it better met the client's needs.

Social Norms Research: This was a diagnosis of social and gender norms linked to the financial system to better identify the aspects that affect the behaviour of women in the financial system in their different areas of intervention. The objective was to generate evidence to implement actions that increase the capacity of women to use the institution's products and services while having a real impact on their economic empowerment, their social well-being, and their leadership. The activity included three days of training on research tools and conduct, and support for data collection in the field.

Non-financial Services Survey:

Gender 101 training: The content of this 3-day training highlighted the basic concepts of gender and the key elements of gender mainstreaming. It also covered the

importance for a microfinance institution and how to take it into account in products and services.

Gender & MFI Training: This comprehensive training was composed of three modules: (1) Gender and Management; (2) Gender-sensitive Products and Services; and (3) Gender Data and Utilisation. Each module consisted of 22.5 days of lectures, case studies, and interactive activities to help participants understand basic concepts of gender mainstreaming in MFIs and how they could apply them in their institution.

Women's Empowerment in Agriculture Training: Through case studies and practical exercises, the content of this three-day training course highlighted the conceptual and legal framework of women's economic empowerment, as well as the key elements and possible initiatives that MFIs could put in place to promote women's empowerment.

Gender and Nutrition Training: This two-day sensitisation aimed, through its content and participatory methodology, to raise awareness among members of the board, management, and staff of MFIs on the importance of integrating gender and nutrition in their institutions. It highlighted the benefits they can derive from it and served as an introduction and engagement builder before other technical support services begin.

Gender in Savings and Credit Training: Through practical exercises and post-training follow-up, this two-day training course shed light on the steps and tools for integrating gender into policies and procedures to design intelligent savings and credit products from a gender perspective.

Gender and MEL Training: This three-day training focussed on the identification, selection, and calculation of gender-sensitive indicators relevant to microfinance. These indicators were classified by area of impact of financial inclusion (agency, financial empowerment, household well-being).

Theory of Change Training: A four-day training for credit analysts, branch managers, and microfinance operations managers. The key objective was to enable them to understand the importance of a theory of change for a microfinance institution, and to master the key stages in its development.

Rapid Care Analysis Training: This was a four-day training consisting of eight exercises. The objective was to help MFIs look at and analyse how care work could impact access and use of loans for women, to understand time use and costs — both tangible and intangible — of care work. This is an important factor to consider and address to achieve greater women's economic empowerment.

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IGNITE Partners

Tanager, an ACDI/VOCA affiliate, is a global development organization that empowers people to realize life-changing economic and social opportunities. We have 30 years of experience implementing gender-transformative and nutrition-sensitive agriculture approaches, connecting actors across the production supply chain, fostering knowledge and access for women and other marginalized groups, and unlocking sustainable, climate-smart economic opportunities for all.

Laterite is a data, research, and advisory firm dedicated to providing high-quality research services for social impact in East Africa. We provide technical advice on the design and implementation of research projects, development interventions, and socio-economic policies. We strive to deliver impactful research that helps decision-makers find solutions to complex development problems.

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