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COURSE DESCRIPTION

Higher Institute of Finance and Taxation

Sousse University

TUNISIA

February 2017

Gender Studies Curriculum: A Step For Democracy and Peace
in EU-Neighbouring Countries with Different Traditions (GeSt)

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Gender and Microfinance
Name: Nihed Mrabet
Fall 2017

Type of course: Selective
Office Hours: 21
1,5 credits

Grade : Assistant professor
Email: nihed_mrabet@topnet.tn

Course title	Number of hours or number of credits	Study Form	Course valid from*	Course valid to	Course type (Obligatory /Optional)	Semester
Gender and Microfinance	1.5 credits 21 hours	face-to-face	February 2017	April 2017	Optional	Second

1- A brief description of the course

Microfinance and Gender is a socio-economic issues which is now firmly on the agenda of many governments, international donors and bilateral founders.

In fact, Microfinance, is widely recognized as a strategy to fight poverty. Yet, a significant proportion of the poor people worldwide who still lack access to financial services are women, and any attempt to tackle poverty and address the most important development goal must focus on them.

That is why it become crucial that microfinance address gender challenges on empowering the poor and especially women.

The course aims at debating on the following main issue:

Microfinance theory and a background to gender issues.

Inequality between microfinance programs targeting women and those that take a broader gender-based approach.

Microfinance as a tool for women's empowerment.

Microfinance and Increased Access for Women

Gender challenges for microfinance in Tunisia



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2- Objective of the course

The outcomes of the course is to outlines socio-economic and gender issues at these flowing levels :

- Provide the students with background knowledge relating to enable them to better understand the existing gender inequalities in the granting of a micro credit.
- Help female students understand how to in crease credit access and encourage them to apply for a large individual loans necessary for the establishment of their small and medium-sized enterprises (SMEs).
- Assign student with a profile in gender studies which may allow him to apply for jobs in governmental or national women organizations.

3- Learning Outcomes

After successful completion of the course, students should be able to

- Master background knowledge relating to Micro finance, Gender and Economic Development.
- Understand the existing gender inequalities in the granting of a micro credit.
- Understand how to increase debts access for women.
- Apply for the large individual loans necessary for the establishment of their small and medium-sized enterprises (SMEs).
- At the end of the term, students will become familiar with economic and financial gender studies and theories, and the course may stimulate, increased and encourage fieldwork research on the women's crucial role at the economic and financial development levels.

4- Teaching Method

The pedagogical approach is active, based on relational methods and techniques of knowledge transmission. Learning techniques are summarized as follows:

Reading book, chapters, articles.. : Discussion of the theoretical, methodological and empirical contributions of articles or book chapters. Interpretation of some gender indicators and statistics in the world and in Tunisia.

Oral presentation which Treat current topics related to gender and the Tunisian context (done by the different student group)

Seminar: hosted by experts in Microfinance institution and national and international women organization like: ENDA, BFPME, ONU femme ..., or presenting a **Success Story**. of women who had access to a microcredit and thanks to which they was able to make their own project, and finally to realize their empowerment.

5- Distribution of workload for students (i.e. lectures, seminars, individual work in hours, and total)

Work load for studies:

Lectures: 12 h30	Seminars: 4h	Assignments:
4h30	Total: 21 h / 100 %	

6- Structure of the course

The Origins of Microfinance: A Tool for Women's Empowerment

This introduction focuses on the concept of Microfinance concepts and methodologies microfinance, is widely recognized as a strategy to fight poverty. Yet, a significant proportion of the billion poor people worldwide who still lack access to financial services are women, and any attempt to tackle poverty and address the most important Millennium Development Goal must focus on them. That is why it become crucial that microfinance address gender challenges on empowering the poor and especially women.

Microfinance: growth trends, scaling-up and performance

From the early 1970s, several organizations with their roots in women's and labor movements viewed enhancing access to credit as the key to the success of their work with women workers in the informal sector. Microfinance programs targeting women thus became a major plank of donor poverty alleviation and gender strategies in the late 1980s/ early 1990s

Microfinance and Increased Access for Women

In many Microfinance institutions MFIs, women have become preferred clients because more of their income benefits their families through improved nutrition, health, education and well-being; because they have higher repayment rates; and because women work better in the group lending programs that make reaching the poor efficient

Gender challenges for microfinance

There are several gender challenges for microfinance that need to be addressed if microfinance is to truly empower women:

- Massification challenge: How to enable greater access to the vast majority of unreached women.
- Microfinance primarily targets women who have very little access to assets, and hence it may increase debts for women and perhaps be contributing to making their overall net-worth negative, at least at a basic level.
- Microfinance pushes the debt and poverty burden almost exclusively on women as it considers women more credit-worthy and less of a credit risk.
- Microfinance has traditionally supported women in group settings – self-help groups, joint liability groups, solidarity groups, etc – but has done very little to enhance women's access to larger individual loans required for establishing and running small and medium-sized enterprises (SMEs).

7- Course content and readings (weekly breakdown of topics)

The course is divided into 7 sessions of 3 hours during 7 weeks.

Week 1: The Origins of Microfinance: A tool for women's empowerment (3h)

This introduction focuses on the both Microfinance and Gender theories, methodologies and concepts

Reading :

« Impact assessment methodologies for microfinance: Theory, experience and better practice »

D Hulme – 1999

<http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.195.8353&rep=rep1&type=pdf>

What's gender studies

<http://www.tema.liu.se/tema-g/grundutb/genvet?l=en>

« Microfinance: A comprehensive review of the existing literature »

JC Brau, GM Woller - The Journal of Entrepreneurial Finance, 2004

<http://search.proquest.com/openview/d54a130fd7f01421cc2dba06b0361ef6/1?pq-origsite=gscholar&cbl=21956>

«Microfinance: A reader » D Hulme, T Arun - 2009

<https://books.google.fr/books?hl=fr&lr=&id=PVz1FaEX0asC&oi=fnd&pg=PP1&dq=microfinance+theory&ots=2TwN4a2Xpi&sig=LmoIeSr4nMUWUCNnWy6kpDQChY0>

Week 2 : Microfinance: growth trends, scaling-up and performance (3h)

Some Evidence of access to finance for Poor's:

A brief review of the current level and pattern of access to formal finance, with a focus on the poor women

Reading :

World Bank (2004). "Scaling-up Access to Finance for India's Rural Poor". Report No. 30740-IN.

Washington DC: World Bank.

Robinson, Marguerite (2001). The Microfinance Revolution. Washington, DC: The World Bank.

Rutherford, Stuart (2000). The Poor and their Money. Delhi: Oxford University Press.

SFP Working Paper 23. « Micro-finance and the Empowerment of Women »— A Review of Key Issues.

L. Mayoux, 2000.

United Nations Women Empowerment Principles (WEPs) www.weprinciples.org/

Economic integration of women in the MENA region <http://www.worldbank.org/en/region/mena>

<http://www.gdrc.org/icm/wind/magic.html>

Week 3 : Activities: Discuss the gender indicators in Tunisia (2h) (Seminar)

- Oral assessemnt of students (first Student groupe) (1h)

Presentation of the results of the "Gender National Report " in Tunisia , by UNO Women Consultant,

Analysis reports:

https://eeas.europa.eu/sites/eeas/files/rapport_national_genre_tunisie_2015_fr.pdf

Oral assessment rated : Participation 10%

Week 4 : - Microfinance and Increased Access for Women (2h)

- Oral assessemnt of students (second student group) (1 h)

Presenting Microfinance programmes targeting women

Cross-cultural comparative review of the ways in which microfinance programmes contribute to women's empowerment

relating to contexts and organizational frameworks within which this occurs

Reading :

Linda Mayoux « The Magic Ingredient? Microfinance & Women's Empowerment» A Briefing Paper prepared for the Micro Credit Summit, Washington, February 1997. <http://www.gdrc.org/icm/wind/magic.html>
<http://www.fao.org/docrep/012/ak208f/ak208f00.pdf>
http://www.endarabe.org.tn/index.php?option=com_content&view=article&id=46&Itemid=110&lang=fr

Oral assessment Participation rated 10%

Week 5 Gender challenges for Microfinance (I) (1.5h)
- First written assessment rated 40% (1h), Oral assessment attendance (10%) (0.5h)

There are several gender challenges for microfinance that need to be addressed if microfinance is to truly empower women:

- How to enable greater access to the vast majority of unreached women (institutional context)
- How to increase debts for women and perhaps be contributing to making their overall net-worth negative, at least at a basic level.

Reading :

<http://www.endarabe.org.tn>
<http://www.gender-in-german-development.net/mena-region.html>
<http://www.fao.org/docrep/012/ak208f/ak208f00.pdf>

First written assessment rated 40%

Oral assessment Attendance rated 10%

Week 6 Gender challenges for Microfinance (II) (3h)

How microfinance may enhance women's access to larger individual loans required for establishing and running small and medium-sized enterprises (SMEs).

Reading :

Murray U. et Boros R., SEAGA "Guide to Gender Sensitive Micro-Finance", FAO Gender and Population Division, 2001.

<http://www.fao.org/docrep/012/ak208e/ak208e00.pdf>
<http://www.oecd.org/social/gender-development/38831106.pdf>
<http://www.microfinancegateway.org/content/article/detail/3240>
<http://www.iese.edu/research/pdfs/OP-08-11-E.pdf>

Week 7 Activities :Success Story (2 h) Seminar

Thanks to microcredit, our guest (woman) was able to make her own project, and finally to realize her empowerment.

- **Final written assessment rated 40% (1h)**

8- Assessment



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Attendance

Students must attend all course sessions with a prerequisite prior concepts and reading links of each session and are already advanced in planning.

Participation

Students are invited to participate in discussions of articles and books already selected in class. They are also required to comment and interpret statistics and gender indicators in Tunisia. This will allow them to develop critical thinking in students and lead them to deeply explore gender issues.

Oral assesement

Students are invited to choose a current topic on microfinance and gender. They are required to submit a paper of about ten pages and to present their work in PPT format. The presentation must be maintained at 10 minutes (maximum). The aim is to stimulate interest in gender studies among our students. The best paper can be rendered as a complement of course. Entering competing with colleagues helps the increase of the student motivation.

Exam

In the end students will have to pass two exams. The first takes place after the fifth week and the second at the end of the course .

Final grade will be calculated as follows:

- Oral assessment : 10% Attendance
- 10% Participation
- First written assessment rated 40%
- Final written assessment rated 40%

9- Readings list

- Impact assessment methodologies for microfinance: Theory, experience and better practice » D Hulme – 1999
<http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.195.8353&rep=rep1&type=pdf>
- World Bank (2004).” Scaling-up Access to Finance for India’s Rural Poor”. Report No. 30740-IN. Washington DC: World Bank.
- Robinson, Marguerite (2001). The Microfinance Revolution. Washington, DC: The World Bank.
- Rutherford, Stuart (2000). The Poor and their Money. Delhi: Oxford University Press.
- SFP Working Paper 23. « Micro-finance and the Empowerment of Women »– A Review of Key Issues. L. Mayoux, 2000.
- Murray U. et Boros R., SEAGA “Guide to Gender Sensitive Micro-Finance”, FAO Gender and Population Division, 2001.
<http://www.fao.org/docrep/012/ak208e/ak208e00.pdf>
- Anolin, A.L.C., “Women and microfinance programmes”, Brighton, Sussex: IDS 2002
- Brown J.M., Microcredit, feminisms and empowerment : a discursive analysis of subject-object approaches to development, San Francisco: 2002
- Economic Development and Gender Equality: Is There a Gender Kuznets Curve?



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http://journals.cambridge.org/abstract_S0043887112000275

- “Estimates of gender differences in firm’s access to credit in Sub-Saharan Africa ”
<http://www.sciencedirect.com/science/article/pii/S016517651400129>
- What’s gender studies
<http://www.tema.liu.se/tema-g/grundutb/genvet?l=en>