

Small women's NGOs often have limited human resources and institutional capacities. Building capacity is therefore crucial to expanding their activities; improving their effectiveness; and strengthening their organizational, financial and administrative structures so they can continue their important and distinctive roles in supporting the needs of poor, marginalized, and underserved groups in society.

BUILDING INSTITUTIONAL CAPACITY

mature

capable

resources

dialogue

Capacity building is essential to develop women's NGOs into mature organizations representing the poor and marginal groups.

partnership with government





Women's NGOs also play important advocacy and monitoring roles that require well-developed networking and partnership skills. In some regions, they face specific barriers due to uneasy relationships between the government and the nongovernment sectors. Capacity building is therefore essential to develop them into mature and capable organizations that are competent to enter into dialogue and partnership with governments. Building partnerships and information sharing among women's NGOs is also crucial so they can function more effectively as lobbies and advocacy groups.

Enhancing the Institutional Capacity of Female-Headed Microfinance NGOs—*Credit and Development Forum, Bangladesh*

Large NGOs in Bangladesh such as the Grameen Bank and BRAC have gained international recognition for their innovative approaches to microfinance, especially in creating employment and generating income for women. Perhaps less well known are the large numbers of smaller, female-headed NGOs providing microfinance to women throughout the country. These organizations perform an invaluable service by targeting women not served by the larger organizations and also account for a higher proportion of female leaders. While about 85% of members of microfinance programs are women, they occupy only about 10% of leadership positions. This highly skewed pattern is especially true of larger microfinance programs in contrast to the smaller female-headed NGOs.

The small-scale of these locally based, female-led NGOs brings both opportunities and constraints. While they have access to very poor women in more isolated districts, their size and experience pose problems for organizational development. In particular, small women's NGOs have limited skills in staff and financial management. With few personnel, all of whom are heavily involved in operations and service delivery, it is very difficult for them to develop skills and institutional capacity or to access training.

The Credit and Development Forum (CDF) is well aware of these problems. CDF is an umbrella NGO that represents more than 900 microfinance organizations including 76 female-headed NGOs and is committed to meeting their training and organizational development needs. Recognizing that most of its female-headed partners faced particular hurdles in capacity building and training, CDF developed and delivered specialized modules to meet their needs.



"I belong to a small organization committed to improving the status of women. While we have established a small fund for microcredit, we feel that we lack organizational skills in areas such as management and financial systems. We need to be better organized and make our financial information and record keeping more systematic. We tend to take advantage of training when it is available as we have limited resources."

The project provided 1 year of support for capacity building in management, financial information systems, supervision, and monitoring. The primary objective was to help female-headed microfinance NGOs to (i) expand their outreach, (ii) track program performance, (iii) maintain accounts and related records, (iv) tap necessary resources, (v) provide dynamic leadership, and (vi) deliver quality financial services to clients. A longer-term goal of the project was to strengthen their institutional capacity so they could qualify for funding from the Palli Karma Sahayak Foundation (PKSF), donors, and commercial banks to expand the range of projects and financial resources available to them.

Twenty female-headed NGOs were selected to take part in the project. To qualify, they had to meet the following three criteria: (i) a minimum of 500 active members, (ii) a minimum of 1 million taka in loans transacted, and (iii) interest in qualifying for PKSF funding. Participating NGOs also had to agree to cover their own transportation costs, but they received materials and living accommodation during training at no cost.

Training at CDF's headquarters in Dhaka consisted of three 5-day courses on supervision and monitoring of microfinance management, microfinance accounts management, and management information systems (MIS). Twenty participants attended the training on microfinance accounts management. A total of 13 participants attended the course on supervision and monitoring of microfinance management, and 18 senior executives attended the MIS course.

"**APART** from technical skills, woman-headed organizations have specific issues. So one of the attractions of this project is that it provides a forum for women to share experiences, problems, and solutions."

"We need resources in terms of technical skills to reach the poorest of the poor. No other forum has done this, that is, treat woman-headed microcredit organizations as a separate group of stakeholders."

"Our organization works in more isolated areas, and being part of this project has been very informative. We didn't know that women were working at various levels. The workshops have exposed us to new ideas on how to develop our organization. Preparing accounting information for the Credit and Development Forum has already helped us. In the last meeting, they said they will help us qualify for Palli Karma Sahayak Foundation funds." (comments from female participants.)"



Before offering training to women's microfinance institutions, CDF first had to develop new, gender-sensitive modules. This required an understanding of the principles of gender and development. As a by-product, CDF thus increased its own gender capacity. During training sessions, several participants expressed an interest in learning more about female-headed NGOs working in gender and development and about relevant government initiatives and policies. CDF subsequently revised all of its training materials in order to raise awareness of gender and empowerment as critical issues in all microfinance projects. It has also undertaken the collection of data disaggregated by gender as part of its commitment to develop the gender capacity of its partner NGOs headed by both males and females.

Building Partnerships and Understanding between Women's NGOs—*The Forum of Women's NGOs, Kyrgyzstan.*

The Forum of Women's NGOs of Kyrgyzstan was established in 1995 as an umbrella organization whose basic mission was to consolidate and strengthen the institutional capacity of women's NGOs. Through workshops and a regional conference, they strengthened partnerships between women's NGOs in both the Kyrgyz Republic and in Central Asia. The workshops enabled national women's NGOs to better understand the range of relevant concerns and issues in Kyrgyzstan and how those concerns differ among women from remote or economically marginal areas and women from various ethnic groups. The workshops also provided a forum to identify common issues of concern and to develop an action plan for the Beijing+5 Review and the United Nations General Assembly Special Session. The forum used these national workshops to develop links and networks of support. This resulted in a firm commitment from women's NGOs to work in partnership with each other, with government, and with the private sector.



THE Forum of Women's NGOs of Kyrgyzstan is reaching out to sister organizations at home and abroad to consolidate and build their capacity. They sponsored four workshops (three national and one regional) and undertook follow-up activities for the Beijing+5 Review and the United Nations General Assembly Special Session. In addition, they organized field visits to remote areas of Kyrgyzstan to build the organizational capacity of local women's NGOs and formulated recommendations and strategies on the empowerment of women in Kyrgyzstan and across Central Asia as part of ongoing lobbying at the national and regional levels.

The Central Asian regional conference gave women's NGOs a venue to develop a strategy to address women's shared priorities and concerns. These included (i) their declining socioeconomic position due to continuing socioeconomic and political crises, (ii) commitment by NGOs and governments to the full implementation of the Beijing Platform for Action, (iii) a recommendation that Central Asian governments allocate no less than 30% of their budgets to projects directly related to women's interests, (iv) establishing women's microcredit programs with legislation where required, (v) commitment to the ongoing consolidation of women's NGOs and to working in partnership with governments and with the private sector, and (vi) development of a joint information network of women's NGOs both in the Kyrgyz Republic and regionally.

These project activities have strengthened the profile of women's NGOs both in Kyrgyzstan and in the region. The development of regional and national action plans, the commitment to partnership, and the increased networking among women's NGOs strengthened and legitimated their role in the public sphere. This has created opportunities for women's NGOs to expand their advocacy roles and their activities to promote equality, women's empowerment, and women's participation in public life.