

**MONEY AS THE KEY PLAYER?
GIVING AND RECEIVING OF WOMEN AND WOMEN'S
ORGANISATIONS**

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Convened by the Affinity Group for Gender (AGG)

Women's organisations play an essential role in the creation of a more just society as demonstrated by the importance that women are given in the Millennium Goals. It therefore follows that these organisations should be sustainable and well supported. Therefore, this panel addresses the question of whether there is a gender dimension with regard to the more general issues concerning the funding of organisations. The panel brings together contributions from four countries; Japan, India, Ethiopia and Germany and the papers cover a range of issues concerning the sustainability of women's organisations and the roles that funders play. Although the range of issues discussed is broad, together the papers make a strong case for regarding women's organisations as a distinctive for a number of reasons.

Firstly, there may be significant differences in women's access to funding. The reluctance of banks to lend money to women for microfinance initiatives is highlighted in the paper from Japan. From the opposite perspective one of two contributions from India studies women philanthropists and concludes that there are different motivations and patterns of giving and involvement between men and women.

Secondly, the role of women as entrepreneurs, both social and economic, has led to the worldwide growth of micro credit and self help models of poverty reduction and community building. The paper from Japan looks at how this innovative model of entrepreneurship is being adopted by a 'developed' country, thus reversing the more usual model of north to south knowledge transfer.

Thirdly, many women's organisations address issues that are overwhelmingly significant to women such as domestic

violence, female genital mutilation, trafficking of women and prostitution. Whether or not funding is available to address these issues is highly dependent on the way in which they are regarded in different societies and the importance that is given to them. This means that the work of influencing public policy and promoting awareness of the importance of these concerns cannot be isolated from the search for funding, as is highlighted in the second of two papers from India and in a paper from Ethiopia.

Finally, funders' influence on organisations is the theme of papers from Germany and Japan. While this issue is not specific to women's organisations the ways in which such pressures are experienced may have a gender dimension. The paper from Germany uses a case study to explore the relationship between the demands of funders and the organisation's move away from a more democratic and collective way of working (a key feature of many organisations started by women during the 'second wave of feminism') towards a less distinctive, more hierarchical structure. Here the relationship between funder and organisation may be seen as exerting an oppressive influence. However, more positive aspects of this relationship, in particular, the potential for funders to promote women's social capital, is discussed in the paper from Japan. The desires of women philanthropists to combine the roles of volunteer and funder are described in an Indian context. Furthermore, when governments do take women's issues seriously, it is through the provision of funding that they are addressed, as described in the second of the two papers from India.

For all of these reasons the panel members will argue that the funding of women's organisations deserves to be a significant area of research interest.

MONEY AS THE KEY PLAYER? GIVING AND RECEIVING OF WOMEN AND WOMEN'S ORGANISATIONS (2)

THE NEXT FRONTIER: Women and Philanthropy in India

Introduction

In India, since ancient times, women have forged a path in philanthropy through volunteerism and have focused on helping the less fortunate, the poor and the needy. History is replete with examples of women of varying socio economic backgrounds making significant contributions to social progress. However, it is only recently that women are being recognised not as just providers of voluntary service but also as donors who contribute a significant amount of funds.

Studies on women and philanthropy in India are limited and there is very little documentation on women as philanthropists. An exception is Pushpa Sundar's paper on 'Women and Philanthropy in India'(1) which provides a historical perspective on women, volunteerism and philanthropy. However, there is no study that examines the role of women as philanthropists in the current Indian context, their motivation to give and the causes they favour.

Objective

This preliminary study addresses the unique philanthropic interests, motivations and concerns of women in India and recommends strategies that can be used by organisations to engage women as philanthropists. It also serves as a starting point for women who are looking to give, i.e. donate or volunteer, but are not sure how to make a beginning.

Methodology

Philanthropy has been looked at in a broader context and women have been interviewed in their capacity as donors, volunteers, fundraisers, board members and founders of voluntary organisations. In most cases the boundaries between these roles are blurred and women assume more than one role.

Findings

Women give different reasons for being philanthropic- such as time on their hands, personal tragedy and loss, empathy with a cause etc. However, for most women, giving and sometimes volunteering was an impulsive decision based on their emotional reaction to an appeal or a visit to an organisation. Some women researched various options that were available and visited organisations before they made a choice. Their choices were dependent on proximity to the organisation they volunteered with and recommendation of a particular organisation by a friend rather than a particular interest in the cause itself. When asked about the challenges and barriers they faced in forging ahead in their philanthropic endeavours, women stated that a lack of information about organisations and causes and the fact that voluntary organisations do not 'ask' were stated as primary factors. Most women felt a tremendous sense of satisfaction, achievement and a sense of empowerment in giving.

Conclusions and Recommendations

Should voluntary organisations in India target women as philanthropists and develop special

1 Sundar Pushpa, Women and Philanthropy in India Occasional Papers No 2, Indian Centre for Philanthropy, 1997

strategies to woo them? Retail fundraising in India is very much in its infancy and most organisations as yet have no plan to focus on women as potential donors. However, women in India are emerging as leaders in every field, including business, government, science, sports and the arts and thereby impacting the current social, cultural and political landscape. Therefore, it would not be wrong to state that the next frontier for women is philanthropy, where woman can bring in a fresh perspective and a new approach.

Recommendations are made on the guidelines that voluntary organisations can use to build a strong base of women donors and volunteers and a framework is also provided to encourage women on the who, what and where of giving and volunteering.

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MONEY AS THE KEY PLAYER? GIVING AND RECEIVING OF WOMEN AND WOMEN'S ORGANISATIONS (5)

SORA: ORGANIZATIONAL DEVELOPMENT OF A WOMEN'S ORGANIZATION IN GERMANY: How funding affects structure (working title)

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Women's organizations have existed in Germany since the late 19th century at least, many of them active in the social sphere. But Third-Sector (or Civil Society) organizations specializing in providing shelters for battered women and their children are fairly recent institutions. Although having been an issue in the first women's movement in the early 19th century the battle against domestic and sexual violence in West-Germany only began with the so called 'new women's movement' in the late 1960s/early 1970s (Lange 2006). Thus, this field of social services – offered mainly by NGO/NPO/CSO – is closely connected to the women's (liberation) movement of that time. In East-Germany the problem of domestic violence was utterly ignored.

In this paper I will introduce a women's organization active in the struggle against 'violence against women and children' of a special kind: Its existence began in East-Berlin, the capital of the German Democratic Republic (GDR), in the wake of the fall of the Berlin wall. Initiated by young female social workers, the first women's shelter in East-Germany was established as a service of the regional Diaconia in the East – which united with the Diaconia in West-Berlin in 1990. Diaconia one of the big established charities/welfare organizations in Germany. Having the objective to be an umbrella organisation without social services of its own but to be a consultant to member organizations and a political actor at the federal state level Diaconia outsourced most social services. Thus SORA was founded as a registered association with nonprofit-status and became a member of Diaconia. Hence, the association was on its own in regard to funding, management, employing of staff, organizing of the services offered, securing quality standards etc.. Over the years, organizational changes became necessary on account of the existing and changing legal and financial framework. Having started out as an association claiming to be basic democratic and in which all employees were expected to do all jobs that needed to be done, SORA now is (fairly) hierarchically structured with (relatively) clear responsibilities and differentiated work place ascriptions. How these changes came about, how they were managed and in particular which role the mode of funding has played is at the core of this paper. The leading question will be: How has the mode of funding affected the mode of SORA's functioning? This issue could be of interest for a wider audience because – at least that is the underlying assumption – the affects of state funding on the one hand and economization of social services on the other hand will be explored.

Methodologically, general scientific literature on the development of organizations running women's shelters and documents of the organization will be analyzed. In addition, interviews with key actors of the organization are in the planning.

MONEY AS THE KEY PLAYER?

GIVING AND RECEIVING OF WOMEN AND WOMEN'S ORGANISATIONS (1)

EFFECTIVENESS OF JAPANESE MICROFINANCE: Can they raise female social entrepreneurs?

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Keywords: NPO bank, female social entrepreneur, empowerment of women, social capital, partnership

Purpose

“Microfinance” which was created by Muhammed Yunus, the founder of the Grameen Bank, is now prevailing in not only developing countries but also developed countries. In Japan, as one of the effective ways of fundraising for NPOs (non-profit organizations) and social enterprises, interest in microfinance has grown in recent years.

In general, cases that Japanese NPOs and social enterprises get a bank and government loan is quite limited because of the following reasons. Firstly, there are few banks and governments having a loan program for NPOs and social enterprises. For example, the number of prefectural governments lending money to NPOs and social enterprises is 4 out of 47 (8.5%). Looking at municipal governments, the number is further small-it is only 3 out of 721 (0.4%). Secondly, in Japan, banks and governments are apt to think that NPOs are not able to repay money because increase of interest in NPOs is triggered by volunteer activities in the Great Hanshin Awaji Earthquake in 1995; therefore, many Japanese people confuse NPOs with volunteer labor. Thirdly, banks and governments attach importance to having physical collateral and a track record not to achieving a social purpose. Especially, if women apply for a bank and government loan to launch social purpose businesses such as nursery school service, care service for the elderly and providing organic foods, they are rejected by banks and governments unless they apply for it in the name of their husbands.

However, recently, microfinance institutions called “NPO bank” lending money to NPOs, social enterprises and female social entrepreneurs who are difficult to receive a

bank and government loan have been established in Japan. What do they affect for women and female social entrepreneurs, and how do they contribute to women's participation in society and economy? In this paper, I evaluate effectiveness of the NPO banks in terms of empowerment of women.

Characteristics and methods

As of June of 2007, there are six NPO banks. They implement their loan programs by using an investment of individual people and organizations who agree with the NPO banks' missions that they create "sustainable society" through investment in social purpose businesses. They require NPOs, social enterprises and female social entrepreneurs who hope to get a NPO bank loan program to invest some money in advance. Some of them offer not only loan programs but also education and training programs about accounting, business skills and management techniques.

However, considering the process of establishment of the NPO banks, they are divided into the following two types.

- general NPO bank
- female NPO bank

The female NPO banks, unlike the general NPO banks, give precedence to lending money to female social entrepreneurs because they are established by women who could not get a bank and government loan.

To make clear how the female NPO banks empower women, I conducted a questionnaire survey to borrowers, i.e., NPOs, social enterprises and female social entrepreneurs, and investors of two types of NPO banks. In addition, I interviewed with board members, secretary-generals, some borrowers and investors of the NPO banks. Many works suggest that microfinance institutions contribute to empowerment of women (e.g., Khandker, 2003; Udry, 1996); however, most of them do not have a control group.

In this paper, considering the discussion of social capital (e.g., Putnam, 2000; Stolle and Rochon, 1998), I make a comparison between two types of NPO banks in terms of borrowers' and investors' perception, a track record on their programs and relationships with banks and governments. Therefore, I will show whether the female NPO banks

really empower women, and if so, why they can achieve it, and if not so, what they should do for empowerment of women more accurately.

Major findings

There are three major findings in my research. Firstly, borrowers of the female NPO banks more think that they can feel responsibility for their investors and society by getting a loan than those of the general NPO banks. Secondly, investors of the female NPO banks more think that they can feel contribution to society by an investment than those of the general NPO banks. Thirdly, the female NPO banks less produce “new” borrowers than the general NPO banks. For example, in the general NPO banks, for launching and developing social purpose businesses, many individual people and organizations participate in the education and training programs; on the other hand, in the female NPO banks, the number of participants is quite limited.

In order that the female NPO banks contribute to realizing sustainable and gender equitable society, they have to gain “professional” skills and confidence to provide enough support for female social entrepreneurs and inform significance of lending money to female social entrepreneurs under partnerships with banks and governments.

MONEY AS THE KEY PLAYER?

GIVING AND RECEIVING OF WOMEN AND WOMEN'S ORGANISATIONS(4)

FUNDING OF WOMEN'S ORGANIZATIONS IN INDIA

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This paper focuses on the funding schemes of the Government of India to assist the women's organizations in India. The Government of India has a number of schemes to help women's organizations. These are implemented through the **Department of Women and Child Development, Ministry of Human Resource Development, Government of India**. One such scheme is **Assistance to Voluntary Organizations for prevention of Atrocities on Women**.

It is observed that in spite of constitutional guarantee of equality in opportunity and status, the Government of India is seriously concerned about increasing number of offences and atrocities on women. To prevent these atrocities and for bringing awareness, the Government of India gives assistance to Voluntary organizations.

The Government of India also has another scheme namely, **Organizational Assistance to Voluntary Organizations for Women and Child Development**. There are a large number of women's organizations in India working for the betterment of those women who are suffering from various problems.

The present paper attempts to study the magnitude, terms and conditions of these schemes. The study will also cover utilization aspects of funds by three leading women's Organizations in Goa, India namely, **'Bailancho Saad', 'Bailancho Ekvott' and 'Bailancho Manch'**.

The paper is based on both the primary and secondary data. While observing the fact that the funds received by the funds are very meager, the paper makes some important suggestions for adequate funding of women's organizations to enable them to help the suffering women and children.

MONEY AS THE KEY PLAYER?

GIVING AND RECEIVING OF WOMEN AND WOMEN'S ORGANISATIONS (3)

WOMEN'S CIVIL SOCIETY ORGANIZATIONS (CSOs) IN ETHIOPIA: What Kind of Funding Exist for them and How they Utilize? A case study (working title)

Sisay Gebre-Egziabher

Ethiopia that is located in Northeastern part of Africa, has an estimated population of more than 73 million inhabitants, of which women and girls account about 50% of the total population (51% in urban areas and 49% in rural areas). However, there is high level of gender inequalities and discrimination against women which gives rise to too many critical concerns affecting women's everyday life reflected in different forms of deprivation and maltreatment such as widespread violence against women and girls, denial of human and legal rights, harmful traditional practices and no/less access to such means of exploring human potential as education, basic health-care facilities, access to employment, training and credit. Despite the fact that women have great contribution in the household economy (for instance, rural women contribute up to 65% of the agricultural labour force both in crop and livestock production), they get the smallest share of production and do not have decision making power over the household income or produce. Due to the age old traditional practices and societal norms women and girls are subject to physical, sexual and psychological abuse which negatively affect their health and well-being and such practice and norms get widespread acceptance by the family and the community - even by women themselves. Sexual harassment and intimidation at work or in educational institutions, trafficking in women and forced prostitution, are also common practices.

In order to address gender inequalities and violence against women, a number of civil society organizations (CSOs) mainly NGOs are engaged in gender work and mainstream gender in their development activities. These CSOs are closely working with communities and government agencies and contribute in the betterment of women's lives by addressing their basic needs, influencing and implementing gender related policies mainly the National Policy on Women that was formulated in 1993 ; empowering women and increase their decision making role in their communities or in the society; in fighting against harmful traditional practices such as Female Genital Mutilation (FGM), abduction, early marriage, nutritional taboos and unregulated fertility; etc. Women's CSOs in Ethiopia have been forming gender forums, networks and National Taskforce.

The paper will try to explore kinds of fundings exist for women's CSOs; how the CSOs utilize the funds and how the funds affects the CSOs. The first part of the paper will discuss the general feature of women's CSOs in Ethiopia and funding exists for these CSOs. In the second part of the paper the case of two CSOs that are involving in addressing women's problems, empowering women and fighting violence against women, will be presented. The first organization is called Organization for Women in Self Employment (WISE) which is an NGO established in 1997 and dedicated to the elimination of facets of urban poverty and the realization of sustainable livelihoods among poor urban women. The organization is currently working with poor self-

employed women in Addis Ababa in their efforts to achieve self-reliance, exercise rights and improve the quality of their lives. The majority focus area is the economic, social and political empowerment of women and the attainment of gender equality. WISE's areas of intervention include building the capacity of women micro-entrepreneurs through institution building, training, education and provision of financial services. To date the organization reached about 10,000 women and organized 30 Women's Cooperatives most of which become self-reliant and independent. The second case study will focus on organization called National Committee on Traditional Practices of Ethiopia (NCTPE) which was established in 1987 as indigenous local NGO being committed to eradicate harmful traditional practices. NCTPE is organizationally composed of a General Assembly, an Executive Board with sub-committees on Research, Training, IEC, and Fund Raising. NCTPE shares its experiences with other organizations in sister African countries and strengthens its network at national, regional and global levels in its effort to fight against harmful traditional practices affecting women and children. To carry out its intervention programs at grassroots level, regional branch committees have been established in all the federal regions. NCTPE currently implements various projects in different regions of the country. With the financial assistance from CRDA/Packard Foundation it is implementing a project in four District of Illubabor zone, Oromia Region and Habru Woreda of North Wollo Zone, Amhara region. It is also strengthening the capacity of 47 implementing organizations that are financially assisted by Pathfinder international Ethiopia to integrate the issue of HTPs in their ongoing programs through trainings and material and technical supports. It has implemented project in partnership with UNICEF to carry out community mobilization against early marriage in 20 woredas of North Shoa Zone of Amhara Region and very recently it has established 37 Community Dialogue Centers at selected rural villages all over the country including Diredawa & Addis Ababa. NCTPE has already established strong partnership with Ministries of Women Affairs and Health and other concerned government offices and NGOs like Ethiopian women Lawyers' Association, Family Guidance Association of Ethiopia and Consortium of Reproductive Health Associations and it is a member of CRDA

Methodology

- Desktop literature review on the general feature of women's CSOs in Ethiopia and funding exist for these CSOs;
- Visit CSOs programs/projects of the two case studies and collect the required information: - Personal observation and reviewing reports and other documents of the projects
- interviews with key actors of the two organizations;