



**12th Women Regional Workshop:
Formulating Strategies and indicators
for woman's Empowerment in Credit Union
Sept. 16 – 18, 2011; Kuala Lumpur, Malaysia**



ASSOCIATION OF

ASIAN CONFEDERATION OF CREDIT UNIONS

Introduction

Women Leadership in credit unions is defined as women having an access to the decision making in credit union in every level in order to provide better financial services to the women and women's participation in decision-making that leads to their improved economic standards. During the last 26 years ACCU provided services to member countries on gender training and policy development to create a conducive environment. ACCU has introduced a specially focused microfinance WECUMI (*savings and credit with education*) program to its members, with emphasis on women members since 1999. About 60% to 70% of the have less outreach are women, which is indicative that women need more access to credit and savings. It is also a proven fact that poor women need to have self-employment by engaging into a viable micro-enterprise.

However, there are prevailing issues in credit unions regarding the low level of outreach to marginalized women in their communities. The credit unions are not maximizing the huge market segment that women provide. Appropriate loan packages are not developed to meet the economic needs of this sector, such as market vendors, owners of small village shops, food sellers. They need capital for their small businesses but they approach other credit sources rather than the credit unions in their villages. Why is this so? What are the factors behind this situation? How can the credit unions effectively address these issues? These are related to women leadership and decision marking in CUs

ACCU believes that the current situation needs to be changed such that the credit unions realize the huge potential of tapping women leadership and decision marking in credit unions by develop appropriate economic programs which will enhance the women's decision making skills, and improve their leadership skill. This Trainers Training on Women Leadership and Decision Marking in Credit Unions is a step to analyze the current situation of leadership issues where credit union activities towards promote more women involved in Credit Union on how to generate more interest among the credit unions to respond to this situation.

An evaluation was conducted in early 2011 by Canadian Cooperative Association (CCA) regarding the existing gender policies and programs of ACCU and some of its member national federations. The findings from this evaluation are as follows:

1. the aggregate data on the primary credit unions of the eight federations show women comprising the majority of their membership, with five of the eight federations having more women (54 to 65% women), two federations having an almost balanced gender distribution (40 to 45% women), and only one federation to be dominated by men (69% men);
2. the above membership proportion of women to men is reversed in the leadership structures of both the primary credit unions and national federations as well as in the Board of Directors of ACCU;

3. four reasons were cited for the dominance of men in leadership structures:
 - > Since men initiated the formation of their credit unions and headed them from their inception to the present, the general tendency is for men to lead and for women to entrust the leadership role to men;
 - > Absence of specific guidelines in their by-laws and policies that mandate women's representation in leadership structures.
 - > Lack of gender awareness and will power to push for women's representation and participation in leadership structures.
 - > Composition of the boards of directors is dependent on the delegates of chapters, who have tended to be men;
4. Great strides have been achieved in mainstreaming gender at the ACCU level:
 - > ACCU has a manual of Gender Policy Recommendations for Credit Unions containing proposals to ensure improved women's economic and cultural conditions, representation and participation in membership and leadership structures, and equitable benefits from products and services of credit unions.
 - > Gender is integrated in key policies and manuals of ACCU, such as among others: i) the inclusion of non-discrimination among the organizational principles; ii) Credit Union Microfinance Innovation (CUMI) Manual and Business Development Center Operations Manual, which have been designed to cater more to women's economic needs;
5. the gender policies and initiatives of ACCU appear to respond to both practical and strategic gender needs of women. However, not until a policy that will guarantee women's representation and tackling of gender issues in the leadership structures of ACCU and its national members is in place, the strategic gender needs of women cannot be said to have been fully satisfied. Also, to ensure a sustained advocacy for gender equality in ACCU, it is important to integrate gender in the highest purpose of the Confederation.
6. There appears to be a need to assist many national federations in enhancing their commitment to and capability in gender mainstreaming.

Hence, this workshop is being organized to provide for credit unions to review and discuss indicators for women's empowerment and gender equality as part of gender – responsive planning cycle for their policies, programs, projects and activities.

Objectives:

The specific objectives are as follows:

After the three day workshop, it is expected that the participants will be able:

1. To understand a common framework for women's empowerment in credit unions;
2. To develop indicators for women's empowerment in the economic, political and socio-cultural aspects of credit unions;

3. To provide a venue for participants to review the women's empowerment status of their credit unions.

Participants:

The workshop participants are women leaders and program officers /Trainers from both the primary credit unions the leagues and the federation . The participants are encouraged to conduct a preliminary assessment of the situation of women participation and decision making in their own credit unions / countries. Around 20 officers and members (males and females) of credit unions from national federations from Nepal, Indonesia, Philippines, and Bangladesh

Methodology:

The workshop would encourage sharing and exchange of ideas and experiences. Thus, a highly interactive participatory approach will be adopted. Experienced resource persons will facilitate this workshop.

Date and Venue : September 16 to 18, 2011

Workshop Flow:

Day 1: September 16, 2011, Friday

Time	Activity/Topic	Person-in-charge
8:00 – 10:00	Joint Opening Session (with other workshop groups – HRD Youth, Women and CEOs)	
10:00 – 10:30	Tea / Coffee break	
10:30 – 11:00	Workshop Orientation; Introduction of participants	Aleli
11:00 – 12:00	Topic 1: Women's Empowerment Framework; Planning Cycle	Marion
12:00 – 1:30	Lunch	
1:30 – 3:00	Topic 2: Project Indicators Topic 3: Situational analysis	Aleli Marion
3:00 – 3:30	Tea / Coffee break	
3:30 – 4:30	Topic 4: Financial Literacy	Ranjith
4:30 – 5:00	Group discussion 1: Indicators for Situational Analysis	Marion

Day 2: September 17, 2011, Saturday

Time	Activity/Topic	Person-in-charge
8:00 – 9:00	Group discussion 2: Economic Indicators	Aleli
9:00 – 10:00	Presentation of Results of Group discussion 1 & 2	Aleli
10:00 – 10:30	Tea / Coffee break	
10:30 – 12:00	Topic 5: Political Indicators / Governance	Marion
	Presentation: Challenges faced by women leaders	
12:00 – 1:30	Lunch	
1:30 – 3:00	Group discussion 3: Political Indicators	Marion
	Presentation of Workshop Results	
3:00 – 3:30	Tea / Coffee break	
3:30 – 5:00	Topic 6: Discussion: Socio-Cultural Indicators (with focus on family and community context)	Aleli

Day 3: September 18, 2011, Sunday

Time	Activity/Topic	Person-in-charge
8:00 – 10:00	Group discussion 4: Socio-cultural indicators	Aleli
	Presentation of Workshop Results	
10:00 – 10:30	Tea / Coffee break	
10:30 – 12:00	Presentation / Discussion of Synthesis of Indicators for Women's Empowerment	Marion
12:00 – 1:30	Lunch	
1:30 – 3:00	Group discussion 5: Planning and Recommendations	Aleli
3:00 – 3:30	Coffee break	
3:30 – 5:00	Over-all plenary of ACCU workshops	Ranjith

Workshop Facilitators:

1. Prof. Ma. Corazon J. Tan – currently Vice-Chancellor for Student Affairs of University of the Philippines Diliman; formerly Director of the Diliman Gender Office, University of the Philippines; professor of Community Development at the College of Social Work and Community Development (CSWCD), University of the Philippines
2. Prof. Aleli B. Bawagan - professor of Community Development at the College of Social Work and Community Development (CSWCD), University of the Philippines; formerly Chairperson of the Department of Community Development, CSWCD