

Situationer:



Situationer: Achievement of Women Economic Empowerment Programs of ACCU

Presented by: Aleli B. Bawagan
University of the Philippines



Asian Confederation of Credit Unions

ACCU since 1995:



- Emphasis on the need to reach out to women, specially poor women who have less access to credit and savings facilities in their villages;
- Regional and national workshops were held since then to discuss policy framework of ACCU and its national member organizations regarding women empowerment programs.



POLICY GUIDELINES:



1. Participation:

- PFCCO – married and unemployed women in the primaries shall be given focus on gender development issues;
- CUCO – the ratio of men to women should be 40% - 60%; to prepare women members to increase their income, women should use loans for productive activities;



POLICY GUIDELINES:



2. Leadership:

- **PFCCO** – that at least 30% of the Board seats be for women; to enhance leadership / management capability of women leaders, that ongoing sensitivity training be conducted every quarter for both men and women;
- **CUCO** – equality of men and women in the Board and Executive positions, the ratio should be 7 men to 3 women; women should be brave enough to get involved in any position; women involvement in community activities should be increased;



POLICY GUIDELINES:



3. Financial Services:

- **PFCCO** – to increase savings capability of women; to provide expanded financial services for women in CU, such as special credit line, financing, back to back loan, house and lot project;
- **CUCO** – increase women's capability to organize their own household finances; develop varied financial services to meet women's financial needs, specially productive and marketing business;



POLICY GUIDELINES:



4. Education and Training:

- **PFCCO** – integrate gender sensitivity & women development issues in the regular membership sessions; conduct special gender development follow-up programs thru tie-up with NGOs and GOs, schools and universities;
- **CUCO** – develop modules on women empowerment; have equal ratio of men and women participants in trainings; disaggregate data base on women participation in training and develop a system of monitoring



POLICY GUIDELINES:



5. Logistics:

- **PFCCO** – provide allocation for gender development programs; allocate at least 10% of the 50% usage of central education and training fund for continuing program on gender development at all levels of the movement;
- **CUCO** – provide budget for women education and training program at the primary CU; to network with other partners having other unrestricted business activities focusing on women.



WECUMI FOR SIX YEARS: 2001 – 2006



- Implementation in four countries: Thailand, Nepal, Sri Lanka and Indonesia
- the national federations identified primaries who will implement the CUMI in its areas of operations;



WECUMI TARGETS:



- Increase E-poor Women members in 100 credit unions, minimum of 4,500-5,000 individual female members;
- Train 75 trainers on Micro-enterprise Development and Planning in four countries;
- Consolidate the BDCs for Women in four countries;
- Generate minimum savings of US\$20 per member and a total savings of the poor women for two years of US\$80,000;
- Provide microenterprise loans of US\$120,000 to 2,000 borrowers in the first year and provide loans of US\$240,000 for 4,000 borrowers in the second year;
- Increase the number of e-poor women participation with gender balance decision-making at village-level credit unions; and
- Increase public awareness on development issues such as human rights equality.



ACCOMPLISHMENTS:



- the primaries were able to surpass its targets in terms of membership recruitment (270% achievement);
- during the first three years, savings mobilization was not able to meet its minimum target of \$20 per member; they were able to save on an average \$10.20; on the next three years average savings generated was \$19.20;



ACCOMPLISHMENTS:



- loans delivered also were not able to meet its targets – 49.51% after the first three years, but this increased to 96.4% on the last three years;
- the number of women trained on microenterprise development and planning exceeded the targets; 475% on the first three years and 160% on the last three years;
- business development centers (BDCs) were set – up in four countries;



ACCOMPLISHMENTS:



- more women are involved in general meetings of the primaries; 20% now of the seats in the Board are occupied by women;
- **SANASA in Sri Lanka:** daily savings scheme introduced; opportunities were created for women leadership; inculcated gender awareness; there was greater participation in society activities and interest in taking services from societies; financial health improved;



ACCOMPLISHMENTS:



- **NEFSCUN in Nepal:** pattern of saving and credit has been very satisfactory; the micro credit project has initiated to form the groups of women, facilitate them to enhance their capabilities, linking the business network towards national and international market and other business support service towards the members.



ACCOMPLISHMENTS:



- **CULT in Thailand:** through its Women Cooperative Development Center, it has emerged as a center for development and marketing of over 600 products made by over 129 women groups and 20 women-managed SMEs from all over Thailand; through various capacity building and networking activities, women's business skills were enhanced, better quality of their products, better packaging, increased sales, increased group's capital, and increased household incomes



ACCOMPLISHMENTS:



- **CUCO in Indonesia:** Interest for the WECUMI program has been renewed; local government actively participated, and it has been made aware of the credit union networking. Plans are being prepared by the local government to campaign to the people in the villages, including women, to be involved in credit union.



CONTINUING CHALLENGES:



- Low percentage of number of primaries which conduct microfinance vis-à-vis the total number of primaries per national federation; e.g. WECUMI outreach to 29 primaries in Nepal out of at least 118 primaries of NEFSCUN (118 members as of 1995); 14 primaries out of 1,403 primaries members of CUCO;



CONTINUING CHALLENGES:



- Low level of outreach to marginalized women in their communities, as compared to the over-all population of poor women in the villages; there are some primaries who are content with simply meeting the minimum target set by the program and do not expand; there are also primaries who refuse to engage in micro-finance despite their adequate financial assets



CONTINUING CHALLENGES:



- Savings and credit mechanisms not packaged according to the economic needs of the women;
- the women need capital for their small businesses but they approach other credit sources rather than the credit unions in their villages;
- Once the program period ends, some of the primaries do not continue on their own with the WECUMI activities. They do not anymore expand the CUMI membership.



Thank you



Thank you very much



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