

Achievements and Policy Environment on Women Empowerment and Participation in Credit Unions

*Salome "Sally" Ganibe
Executive Director
Asian Women in Co-operative Development Forum*



THEN (Tagaytay 1997)

- ▣ A Declaration and Platform of Action for the Enhancement of Women's Participation in Leadership and Decision-Making in Co-operatives was drawn up to make substantial progress in enhancing women's participation in leadership and decision-making in co-operatives.



THEN (Tagaytay 1997)

The six strategies of the 1997 Tagaytay Declaration were:

Strategy I: Instituting gender-sensitive co-op laws, bylaws and policies that promote increased women membership in co-operatives and participation in leadership and decision-making therein.

Strategy II: Building capability of co-operatives on women leadership development.

Strategy III: Building capability of women for leadership and decision-making in co-operatives.



THEN (Tagaytay 1997)

The strategies of the 1997 Tagaytay Declaration were: (contd)

Strategy IV: Developing, promoting and implementing a gender-disaggregated data collection and utilization system for co-operatives.

Strategy V: Creating a supportive environment for the enhancement of women's participation in the leadership and decision-making in co-operatives.

Strategy VI: Establish a Leadership Development Fund for Women in Co-operatives generated from within the co-operative movement as well as from other institutions to be used in carrying out the actions contained in this Platform of Action



NOW / GAINS

■ EFFORTS FOR WOMEN TO BE SEEN AND HEARD

- Since 1998 the AWCF has supported the ICA Regional Women's Committee through the meetings conducted and recommendations were submitted as an Agenda at the ICA Regional Assembly
- Results
 - ICA AP and AWCF member organisations are now more sensitive towards women's involvement in their countries.
 - presence of many women in Regional Assemblies, conferences, fora and in specialised committees.



NOW / GAINS

▣ **ICA RWC RECOMMENDATIONS IN POLICY MAKING BODIES**

- 1998 in Seoul, Korea - *"Women Leadership in Co-operatives"*
 - 2001 in Singapore - *"Transcending Glass Ceilings and Glass Ladders in the New Millennium –Challenges for the Co-operatives"*
 - 2003 in Cebu, Philippines - *"Asian Values and Women's Participation in Co-operatives focusing on Asian Values vis-à-vis Co-operative Values"*
 - 2004, Chiang Mai - *"Women in Re-Engineering of Co-operatives in the Globalizing Economy"*
-
- ▣ In these forums, the ICA RWC felt a need to track gender progress in Co-operatives to address the issue of women's marginalization in the leadership and decision making in co-operatives.
 - ▣ It also included reviewing and proposing amendments to co-operative laws, rules, regulations and by-laws to promote equal participation of women and men.



NOW / GAINS

ADDRESSING 1997 TAGAYTAY STRATEGIES

- *Strategy I: Instituting gender-sensitive co-op laws, bylaws and policies that promote increased women membership in co-operatives and participation in leadership and decision-making therein*
 - ICA RWC's recommendations were adopted by the various Co-op Ministers' Conference
 - AWCF have worked with its member organizations in instituting gender policies in their organizations (e.g budget, gender committee, women's congresses, seats in the Board)



NOW / GAINS: ICA RWC's recommendations adopted by the various Co-op Ministers' Conference

5TH CO-OPERATIVE MINISTERS CONFERENCE

1999 Declaration, Beijing, China – pg 11-12:

- "RESOLUTION No. 4: On Fair Playing Ground
- Governments can take advantage of the unique contribution of cooperative to national development by giving attention to the following considerations:
 - ...g) ***Removal of all legal and other barriers which limit equal participation of men and women in membership***



NOW / GAINS

6TH CO-OPERATIVE MINISTERS CONFERENCE

2002 Declaration, Kathmandu, Nepal

■ "Resolution # 1

- Governments should develop and formulate a co-operative policy – consistent with existing laws and supportive of an enabling environment for co-operatives – that would inter alia contain the following elements:
- ...Describe methods by which governments would enable capacity building in cooperatives – leading to their empowerment."
- ... and today on the participation of women in cooperative may it be ordinary members or women in leadership roles in our various countries.



NOW / GAINS

7TH CO-OPERATIVE MINISTERS CONFERENCE

2004 Declaration, New Delhi, India

- “ give special consideration *to increase women’s participation* in the Co-operative movement at all levels; the Government together with the co-operative movement in each country, must provide the necessary **FUNDS** for gender disaggregated data base, training and education of women, networking and exposure to success stories, and particularly to those co-operatives where young co-operators can play an active role in co-operative activities based on their understanding of the co-operative identity”.



NOW / GAINS

Strategy II: Building capability of co-operatives on women leadership development

- ❑ Co-op organizations have been taught how to mainstream gender in their policy, programs and services
- ❑ Mainstreaming manuals have been developed by AWCF – transformative leadership adoption assessment manual. Indicators and standards have been developed and in placed



NOW / GAINS

Strategy III: Building capability of women for leadership and decision-making in co-operatives

- ❑ We believe that women being one third of the Asia Pacific co-operatives' population, women's development and empowerment is of great importance.
- ❑ Manuals and TOT programs on Women Leadership in Co-operatives by ICA AP, AWCF
- ❑ Gender perspectives have been integrated in various co-op training programs



NOW / GAINS

Findings: Women in BOD & Committees

- There are 18% women in BOD while 15% in Committees.
- 8% women are at the Chairperson / President Level
- Women's leadership decline as they move towards higher and decision making positions
- Males in the BOD are 3 times more than women
- Males in the committees are 2 times more than women
- Representation of women in co-ops are low
- Representation of women in decision making is extremely low.
- Age & women in BOD / Committees



NOW / GAINS

Findings: Women in BOD & Committees

- High percentage of women come from the 20-40 age bracket
- Lower percentage of women are from among older women
- Education level of women in BOD / Committees
- In some countries women BOD are better educated than male BOD and vice versa.
- In agriculture, supply & marketing, housing, social services, women are lowly educated
- Professions of male & women BOD / Committees
- More male and female are in farming sectors
- Members are found in business sector in countries like Singapore, Malaysia, Myanmar, Sri Lanka, Philippines
- Male politicians are found in Iran, Malaysia and India
- Female politicians are found in Iran & Thailand



NOW / GAINS

Strategy IV: Developing, promoting and implementing a gender-disaggregated data collection and utilization system for co-operatives

- ▣ Actions have been taken to develop model or system, to promote and assist co-ops in using a model or system and to collect and publish disaggregated data.
- ▣ The next step is to set up baselines / benchmarks, establishing indicators and firm up monitoring systems and to have a common gender scorecard.



NOW / GAINS

Strategy V: Creating a supportive environment for the enhancement of women's participation in the leadership and decision-making in co-operatives

- ❑ Pro-active efforts to address and correct gender stereotypes that portray women as less capable than men to be leaders in all structures including co-operatives.
- ❑ the ICA Co-operative Identity Statement which agrees that there is no discrimination of gender in co-operatives.
- ❑ A very powerful instrument has come up in the form of ILO Recommendation 193 which also highlighted the need of women's involvement in co-operatives:
 - “7.3) Special consideration should be given to increasing women's participation in the co-operative movement at all levels, particularly at management and leadership levels.”
- ❑ I am of the opinion that with the database in place, we can analyse it for planning and strategic



NOW / GAINS

Strategy VI: Establish a Leadership Development Fund for Women in Co-operatives generated from within the co-operative movement as well as from other institutions to be used in carrying out the actions contained in this Platform of Action

- ❑ The allocation of funds for the promotion of women activities and women's development programmes to assist them in overcoming hindrances for them to develop leadership skills so they can run their co-operatives.



CHALLENGES

FUTURE DIRECTION

The findings of the research conducted by the ICA AP RWC, shows that although there's an increased participation of women in co-operatives the number is not sufficient considering the membership it represents.

Secondly, although membership of co-operatives is increasing the percentage of women in the co-operative's membership is actually decreasing.

The question remains on how to further increase, maintain and empower women co-operators to reach leadership and decision making levels.

Given the chance, women members of co-operatives can play an equal role to cope with a globalized environment by making co-operatives as major tool to reduce poverty and for achieving gender equality while re-engineering themselves and co-operatives in reshaping cultural norms and paradigms.



RECOMMENDATIONS

□ Review results from the recommendations made in the ACCU Women and Youth Workshop (2006)

Year 1 (2006):

■ Credit Union Level

- Develop Educational programs, special trainings and workshops for women entrepreneurs

■ Federation Level

- Provide Financial and technical support to CUs
- Organise special Women committee;
- To summarise all the information and experience and present it to ACCU members

■ ACCU Level

- Summarise the overall experience and organise the International award to identify the best training program for women entrepreneurs
- Decide on the indicators that will evaluate those programs and help to decide which one is the best
- Networking



RECOMMENDATIONS

- **Review results from the recommendations made in the ACCU Women and Youth Workshop (2006)**

Year 2 (2007)

- **Credit Union Level**

- Develop program that will help to identify the most capable women representatives and prepare leaders of the Women Committee;
- Develop motivation system for female leaders to encourage them to participate in work of the Women Committee;

- **Federation Level**

- Advise all CUs members to have female representatives in the Board (min 30 %);

- **ACCU Level**

- Recommendation to federation level to have at least one woman representative in the Board;



RECOMMENDATIONS

- **Review results from the recommendations made in the ACCU Women and Youth Workshop (2006)**

Year 3 (2008)

- **Credit Union Level**

- Prepare reports showing the results of developed programs;
- Present different projects aimed to help women entrepreneurs in their work;
- Choose women representatives to attend International conference;

- **Federation Level**

- Strongly support programs that have been developed during the prior 2 years;
- Select 1 or 2 representatives from each country to attend international conference;
- Provide sponsorship for some of the CUs representatives;

- **ACCU Level**

- Organise the International conference to provide an opportunity for CUs representatives from all over the world to share invaluable work experience;
- Provide technical support



RECOMMENDATIONS

☐ Implement the “Co-operative Strategies and Actions for Gender Integration (2006 - 2016)”

- Adapted by **126** women and men co-operators and gender advocates representing co-operative organizations
- From **12** Asia and the Pacific (India, Indonesia, Israel, Japan, Korea, Lao P.D.R., Malaysia, Myanmar, Philippines, Singapore, Thailand, and Vietnam) and the Chairperson - ICA Global Gender Equality Committee
- 6-8 November 2006 for the “Regional Conference on Gender Integration in Co-operatives: **10 Years Before and After (Empowerment and Development of Women in Co-operatives)**” in Tagaytay City, Philippines



RECOMMENDATIONS

Strategy I: Instituting gender responsive co-operative laws, by-laws and policies that promote increased women membership in co-operatives and participation in leadership and decision-making therein

Actions to be taken:

- ❑ By governments
 - Review, amend and enforce gender responsive co-operatives law, by-laws and policies.
- ❑ By all levels of co-operatives
 - Review, amend and implement gender responsive co-operative by-laws and policies
- ❑ By regional co-operative organizations
 - Influence upon the co-operatives and governments to ensure implementation of gender responsive co-operative laws, by-laws and policies



RECOMMENDATIONS

Strategy II: Building capacity of co-operatives through successor generation programs, gender sensitization, documentation and sharing of best practices and resources for gender mainstreaming and women leadership

Actions to be taken:

- ❑ By all levels of co-operatives
 - Undertake gender analysis, planning and budgeting
 - Conduct gender responsive HRD programs, focusing on successor generation programs for institutional capacity building of co-operatives
- ❑ By regional co-operative organizations
 - Develop a sex-disaggregated data collection and analysis system among the co-operatives
 - Documentation and sharing of best practices for success case replication



RECOMMENDATIONS

Strategy III: Building capacity of women for leadership and decision-making in co-operatives and enterprise development as a strategy for poverty alleviation

Actions to be taken:

- ❑ By governments
 - Allocate fund and resources for training of women on leadership skills and co-operative enterprise development
- ❑ By all levels of co-operatives
 - Allocate fund and resources for training of women on leadership skills and co-operative enterprise development
 - Identify needs for training and specify number of women to be trained in a particular time period
- ❑ By regional co-operative organizations
 - Develop training manuals, resource materials and extend technical support to co-operative organizations
 - Develop networks of women leaders and entrepreneurs
 - Create support systems such as marketing and Information Communication Technology (ICT)



RECOMMENDATIONS

Strategy III: Building capacity of women for leadership and decision-making in co-operatives and enterprise development as a strategy for poverty alleviation

Actions to be taken:

- ❑ By governments
 - Allocate fund and resources for training of women on leadership skills and co-operative enterprise development
- ❑ By all levels of co-operatives
 - Allocate fund and resources for training of women on leadership skills and co-operative enterprise development
 - Identify needs for training and specify number of women to be trained in a particular time period
- ❑ By regional co-operative organizations
 - Develop training manuals, resource materials and extend technical support to co-operative organizations
 - Develop networks of women leaders and entrepreneurs
 - Create support systems such as marketing and Information Communication Technology (ICT)



RECOMMENDATIONS

Strategy IV: Developing monitoring and evaluation tools to map progress of gender mainstreaming in co-operatives through institutionalizing a sex-disaggregated data collection and utilization system

Actions to be taken:

- ❑ By governments
 - Ensure implementation of monitoring and evaluation tools to map gender mainstreaming in co-operatives
 - Promotion and advocacy for sex-disaggregated data collection to map the progress of co-operatives
- ❑ By all levels of co-operatives
 - Establish and implement sex-disaggregated data collection system
 - Ensure regular collection, analysis and use of the data
 - Allocate fund and provide resources such as technical support
- ❑ By regional co-operative organizations
 - Establish and implement sex-disaggregated data collection system
 - Ensure regular collection, analysis and use of the data
 - Allocate fund and provide resources such as technical support
 - Documentation and sharing of data results
 - Develop tools for data collection and advocacy for adaptation of a unified system



RECOMMENDATIONS

Strategy V: Reserving minimum 30% seats for women as recommended by ICA/AWCF Tagaytay Regional Conference 2006 to facilitate women's participation at all levels of co-operatives especially leadership and decision making level

Actions to be taken:

- ❑ By governments
 - Take required action to ensure implementation of minimum 30% reservation of seats for women in co-operatives
- ❑ By all levels of co-operatives
 - Adapt and implement minimum 30% reservation of seats for women
- ❑ By regional co-operative organizations
 - Advocacy for implementation of minimum 30% reservation of seats for women in co-operatives
 - Adapt and implement minimum 30% reservation of seats for women at leadership and decision making bodies
 - Monitoring and sharing best practices



RECOMMENDATIONS

Strategy VI: Establishing a fund for the empowerment of women in co-operatives generated from within the co-operative movement as well as from other institutions to be used in carrying out the actions contained in this document

Actions to be taken:

- By governments
 - Advocate establishment of a separate fund for women empowerment
 - Issue directive, wherever applicable, to co-operatives for establishment of a separate fund for women empowerment
- By all levels of co-operatives
 - Establish a separate fund for women to be utilized for capacity building for example training on leadership and enterprise development
 - Generate additional resources through fund raising
- By regional co-operative organizations
 - Establish a separate fund for women to be utilized for capacity building for example training on leadership and enterprise development
 - Generate additional resources through fund raising
 - Develop and implement projects to support capacity building of women



Thank you!!!

Visit the AWCF website:
www.coopwomen.org

