



Gender Mainstreaming Policy Recommendations for Credit Unions



**ASSOCIATION OF
ASIAN CONFEDERATION OF CREDIT UNIONS**

With the support of





GENDER MAINSTREAMING POLICY RECOMMENDATIONS

Outline

A.	Introduction.	2
	<i>United Nations Decade of Women - Three Main Goals</i>	2
	<i>Principles of the Forward Looking Strategies for Women (FLOW)</i>	3
	<i>Obstacles to women's advancement</i>	3
	<i>Beijing Platform of Action</i>	4
B.	Response of the Global and Regional Credit Union and Cooperative Movements.	
	<i>WOCCU</i>	4
	<i>ICA</i>	4
	<i>AWCF</i>	5
	<i>ACCU</i>	6
C.	Case Studies on Selected National Federations.	8
	<i>NATCCO</i>	8
	<i>CULT</i>	9
	<i>PFCCO</i>	11
D.	Objectives for Policy Formulation	13
E.	Policy Guidelines	13
	<i>Roles of ACCU, national federations and primary credit unions</i>	
	<i>Policy statements regarding representation of women in credit unions / federations / ACCU</i>	
	<i>Policy statements regarding economic empowerment programs for women</i>	
	<i>Policy statements regarding improvement of cultural situation of women</i>	
	<i>Policy implementation, monitoring and evaluation</i>	
	References	17



GENDER MAINSTREAMING POLICY IN CREDIT UNIONS

A. Introduction.

A comprehensive policy guideline for gender mainstreaming within ACCU and its member organizations is long overdue, despite the fact that discussions on gender and women empowerment in the credit union movement in the region began in 1986 when ACCU sponsored a workshop on women empowerment in Hongkong. (AWCF forthcoming, p. 25). Presumably, this conference is one outcome from the much-talked about Nairobi Conference on Women in 1985 ending the United Nations Decade of Women (1975 – 1985) which targeted three main development objectives, namely equality, development and peace. Briefly, this conference defined these three goals as follows: ¹

Equality.

Equality is both a goal and a means whereby individuals are accorded equal treatment under the law and equal opportunities to enjoy their rights and to develop their potential talents and skills so that they can participate in national political, economic, social and cultural development and can benefit from its results. For women in particular, equality means the realization of rights that have been denied as a result of cultural, institutional, behavioral and attitudinal discrimination.

Development.

The role of women in development is directly related to the goal of comprehensive social and economic development and is fundamental to the development of all societies. Development means total development, including development in the political, economic, social, cultural and other dimensions of human life, as well as the development of the economic and other material resources and the physical, moral, intellectual and cultural growth of human beings. It should be conducive to providing women, particularly those who are poor or destitute, with the necessary means for increasingly claiming, achieving, enjoying and utilizing equality of opportunity.

Peace.

The full and effective promotion of women's rights can best occur in conditions of international peace and security where relations among States are based on the respect for the legitimate rights of all nations, great and small, and peoples to self-determination, independence, sovereignty, territorial integrity and the right to live in peace within their national borders. Peace depends on the prevention of the use or threat of the use of force, aggression, military occupation, interference in the internal affairs of others, the elimination of domination, discrimination, oppression and exploitation, as well as of gross and mass violation of human rights and fundamental freedoms.



Principles of the Forward Looking Strategies for Women (FLOW)

In the UN Conference held in Nairobi, the principles behind the Forward Looking Strategies for Women (FLOW) were articulated, which include the following:

1. The Forward-looking Strategies reaffirm the international concern regarding the status of women and provide a framework for renewed commitment by the international community to the advancement of women and the elimination of gender-based discrimination.
2. The effective participation of women in development and in the strengthening of peace, as well as the promotion of the equality of women and men, require concerted multi-dimensional strategies and measures that should be people-oriented. Such strategies and measures will require continual upgrading and the productive utilization of human resources with a view to promoting equality and producing sustained, endogenous development of societies and groups of individuals.
3. The need for women's perspective on human development is critical since it is in the interest of human enrichment and progress to introduce and weave into the social fabric women's concept of equality, their choices between alternative development strategies and their approach to peace, in accordance with their aspirations, interests and talents.

Obstacles to women's advancement

Likewise, the obstacles to the advancement of women were discussed in the aforementioned conference. These are caused by varying combinations of political and economic as well as social and cultural factors. There is the aspect of women's "double or triple burden" wherein they do domestic work, productive endeavors and even engage in community activities. There is a lack of social services specific for women for them to be able to straddle both productive and reproductive tasks. Women's work is also devalued since this is thought of as being only supplementary to men's work. They are marginalized too and underrepresented in decision-making bodies and processes, whether at home or at work. The devaluation of women's productive and reproductive roles, resulting to the treatment of women as secondary to men, limited the women's access to social services such as education, health and employment and their participation in decision-making.

At that point, the conference identified the need for a strong political will to include women's perspective in any development framework to alter the unequal structure and conditions. The true worth of women as pivotal for the development of society should be recognized.



Beijing Platform of Action

Ten years after the Nairobi conference, in 1995, the fourth world conference on women was held in Beijing in which the Beijing Platform of Action was produced. The major points in that declaration are as follows:²

1. The status of women advanced in some important respects in the past decade but that progress has been uneven, inequalities between women and men have persisted and major obstacles remain;
2. The situation is aggravated by increasing poverty affecting women and children;
3. Heightened efforts of all sectors are necessary to address the constraints to advance women's empowerment;
4. The commitment towards equality, development and peace was reaffirmed by all participants to the conference.

B. Response of the Global and Regional Credit Union and Cooperative Movements.

The call for action from the two conferences enjoined not only States but also civil society formations to develop particular policies and implement programs for women. The credit union and cooperative movements worldwide participated in this call and started the process of mainstreaming gender issues in their policies and programs.

1. **WOCCU** (World Council of Credit Unions) formulated this policy for representation in its policy-making bodies: The composition of the board should aim to reflect the demographic makeup of its members and the financial needs of members. By creating a board that reflects the age, gender and ethnic background of the credit union, the desires of the general assembly can more easily be developed by directors. (from WOCCU website)³
2. **ICA** (International Cooperative Alliance). Even as early as 1965, ICA organized the ICA Women's Committee (AWCF 2006, p.34). This was later renamed the ICA Gender Equality Committee (GEC), a thematic committee which promotes equality between women and men and gender integration in the co-operative movement and society. In 1995, the committee adopted the resolution "Gender Equality in Co-operatives" which established gender equality as a global priority for the ICA and called on members to establish action plans to address the issue.⁴ In 2000, the GEC framed their strategy paper and identified the following as its pillars and selected principles:



- a. Statement and commitment from top leadership, and visibility of women and men leaders: Adopt Policy on ICA Statutory Meetings to include directives on ensuring: gender balanced speakers at meetings at the global and regional levels, such as gender balanced delegations (encourage member organizations to send gender balanced delegations and reward compliance - public recognition, certificates or reduction in meeting fees);
 - b. Capacity-building: Gender training among ICA Board Members (extend the meeting to allow for a one/two-day session by an gender training specialist – and include in the ICA budget an allocation for new Board members to benefit from gender training); ICA staff including regional directors, specialized body Chairs and Secretaries.
 - c. Gender balance of elected officials and staff: Provide for an enabling environment for increased participation of women in power and decision-making, specifically achieve target of at least 30% of ICA decision-making positions to be held by women at global, regional and sectoral levels; Promote public awareness on the positive role and contribution of women in decision-making positions in co-operatives; Review ICA staff and personnel policy and encourage a review of employment policies and rules to enable women to reach decision-making positions.
 - d. Accountability and monitoring: Appoint individuals who will be responsible for ensuring that gender issues are addressed; Ensure that a gender focal point is appointed in each regional office who is able to regularly report on activities undertaken to promote gender equality.
 - e. Human and financial resources: Assess budget to see what proportion of financial resources are allocated to activities to promote gender equality especially with regard to development programmes, but also with regard to communication and staff training and present this on annual basis to the ICA Board and to MOs; Seek new resources for new and existing programmes with gender issues; Keep gender balance in mind when recruiting for new ICA staff.
3. **AWCF** (Asian Women in Cooperative Forum), organized in 1990, is a network of national co-op organizations social development agencies promoting co-ops in the Asian region. It serves as an advocacy body and resource center in promoting gender equality and gender equity in and through cooperatives. In 1997, AWCF and ICA- Regional Office in the Asia and Pacific jointly sponsored a workshop which formulated the “Platform of Action to Enhance Women’s Participation in Leadership and Decision-Making in Co-operatives”. The six strategies for women empowerment indicated in this document were reviewed ten years after its formulation (in November 2006) and were reformulated as follows: ⁵



- a. Instituting gender-sensitive co-op laws, bylaws and policies that promote increased number of women membership in co-ops and participation in leadership and decision-making therein;
 - b. 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;
 - c. Building capacity of women for leadership and decision-making in co-operatives and enterprise development as a strategy for poverty alleviation;
 - d. Developing monitoring and evaluation tools to map progress of gender mainstreaming in co-operatives through institutionalizing a sex-disaggregated data collection and utilization system;
 - e. 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; and
 - f. 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.
4. ACCU (Association of Asian Confederation of Credit Unions) held discussions on gender and women empowerment in the credit union movement in Asia region in 1986 through a workshop on women empowerment held in Hongkong. In this conference, the participants were presented for the first time with the agenda of women empowerment in the credit union primaries and the federations. Another workshop was conducted in 1992, and three years later, ACCU worked with AWCF as it sponsored the workshop "A Showcase of Gender-Responsive Co-operatives in Asia" in 1995. After this, a series of workshops among the member organizations to flesh-out national level policy guidelines for women's empowerment were held, such as that with CUCO and PFCCO. ⁶

During the *National Strategic Planning Workshops*, the guidelines on participation, leadership, financial services, education and training, and logistics were formulated. Here are some examples of the agreed-upon guidelines:

- a. Participation: 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;



- b. Leadership: PFCCO – that at least 30% of the seats in the Board be allocated for women; to strengthen and enhance leadership and management capability of women CU leaders, a continuous education and training should be provided on the following: intra-inter personal relations, IGPs, leadership and management, spiritual and values formation;
- c. Financial Services: PFCCO – to increase savings capability of women (married and unemployed and other unemployed women); to minimize women's varied workload, CUs should provide gender sensitivity trainings for husbands and wives; to provide expanded financial services for women in CU, such as special credit line, financing;
- d. Education and Training: CUCO – modules on women empowerment should be developed; the ration of 1 woman and 1 man participant to trainings should be adopted; disaggregated data base on women participation in training and a system of monitoring them should be developed;
- e. Logistics: PFCCO – that primaries provide budget allocation for gender development programs and link with other external sources through GOs and NGOs; to 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.

Women's Empowerment Workshops during ACCU Forum

Aside from these national workshops, ACCU also sponsored workshops on women's empowerment during its annual ACCU Forum. In Sri Lanka during the 2006 workshop, highlights of the recommendations were the following:

- a. At the credit union level: Develop educational programs, special trainings and workshops for women entrepreneurs; develop program that will help to identify the most capable women representatives and prepare leaders of the Women Committee;
- b. At the federation level: Organize special women's committee; Advise all CU members to have female representatives in the Board (minimum of 30%);
- c. At ACCU level: Summarize the over-all experience and organize the international award to identify the best training program for women entrepreneurs; Recommend to federation level to have at least one woman representative in the Board.

Almost all of these were reiterated in the 2007 Workshop in Bali, Indonesia. Some of the additional recommendations include the following:

- a. In terms of participation and representation in decision-making, the participants recommended one guaranteed seat for women in the levels of the CUs, federations and ACCU;



- b. For education and training, conduct a gender-sensitivity training for all officers and members, at all levels;
- c. For human resource and budget, assign a staff for the gender and development program;
- d. For the financial services, having a loan portfolio for the entrepreneurial – poor women;
- e. And for business development, each CU to have a CUMI program.

C. Case Studies on Selected National Federations.

To showcase the impact of gender mainstreaming and women empowerment program with respect to increased participation and representation, economic improvement, and cultural changes among the women and men, the programs of PFCCO (Philippine Federation of Credit Co-operatives)⁷ and NATCCO (National Federation of Co-operatives) in the Philippines and CULT in Thailand are hereby discussed.⁸

1. National Confederation of Credit Co-operatives (NATCCO)

NATCCO started its focus on women in development (WID) programs in the late 80s through a joint program with CCA (Canadian Co-operative Association). Through a series of fora, the women co-op leaders expressed women's issues, specially the need to enhance women's participation in the movement where there were a great number of women members. In 1990, together with other national federations, NATCCO co-organized the AWCF, with their WID officer becoming the first coordinator.

More activities were then implemented after this, focusing on education, organizing, research, advocacy and networking to enhance women's involvement. A livelihood revolving fund for women soon followed; gender sensitivity trainings for co-operators were implemented; and the NATCCO Board agreed to establish a mechanism to integrate gender perspective in its policies, programs and services.

NATCCO reviewed their experiences on the women programs and made the following observations and strategies:

- a. Women comprised 57% of members of co-ops in the Philippines but only 25% of them are in leadership positions. There were also more males among field extension workers.
- b. There is a need for more consciousness-raising programs among both men and women to realize the goal of increased leadership positions for women. GST has to be conducted for both men and women.
- c. Gender and development concerns need to be integrated at all levels of trainings for members and officers.



As a result of this review, more education activities were conducted, together with the support of CCA and AWCF. Women leaders had trainings and exposure trips to other countries where women co-op leaders showed them their successes, as well as continuing challenges. They were able to produce in 1994 a trainer's manual for conducting GST. They also organized the Association of Gender Advocates in Development (AGAD) as its advocacy body and resource pool for gender program.

In further pursuit of the gender program, NATCCO engaged its women leaders in more exposure/study visits and trainings to heighten their leadership skills, specially in the field of transformative leadership. Through the AGAD members, they were able to develop a political agenda to further address concerns of women in the co-op, to wit: to increase women representation in decision-making; to develop women and youth for leadership positions; to develop and field co-op leaders in electoral politics; to develop a political agenda for the co-ops, women, youth, social/community services and community development; and to mainstream youth in co-op leadership.

Structural changes within NATCCO accompanied the gender program implementation. A women's congress is usually held before their annual GA to elect one representative each from the three major island groupings in the Philippines to sit in the Gender Executive Committee. One of these three representatives then is elected to the NATCCO Board, representing the women's sector in co-ops.

Aside from this representation of women in the national federation and committee levels of NATCCO, other achievements of the gender programs are the following:

- Gender advocates within NATCCO persistently conducted gender-sensitivity seminars among co-operators to change the way that women and men perceive themselves, the opposite sex, and women's leadership.
- Changes in the personal level were observed among women co-operators, such as increased self-confidence, leadership and technical skills are now acknowledged within the cooperative; among men, being more mindful about their language and sexist remarks; and within the family, greater equity in the household division of labor and reduced vices of husbands.
- Women's participation in leadership and decision-making within the NATCCO network has advanced from 33% in 1991 to 42% in 2004. More women are now elected as board chairpersons, albeit the majority are still men. However, co-op committees and staff positions where daily routine chores are carried out are consistently occupied mostly by women.
- Co-ops with significant female and gender-sensitive male leadership implemented non-traditional social services such as child-care centers and nurseries, basic health services, and children's savings. Indeed, women's leadership provides a difference to the co-op.



- In 2004, women cooperators of NATCCO scored a major victory when Ms Lecira "Bing" Juarez, its first Woman Representative to the Board, became the network's first woman chairperson. The gender quota measure, which facilitated Ms Juarez's entry into the national board through a reserved seat, was helpful in bringing about her direct election as a leader of the NATCCO board.

2. Credit Union League of Thailand (CULT)

The Credit Union League of Thailand (CULT) is composed of around 1000 credit co-ops with approximately 60% women members. Primarily, CULT aims to deliver financial services which will respond not only to the economic needs of the members, but also to their social needs. The league is also engaged in education and training, bookkeeping and accounting, dormitory and meeting room services, CU chapters promotion, women and youth development, mutual aid in CU, business enterprise development, and research and publications.

CULT's engagement with gender programs started in 1986 when they attended a conference on women empowerment organized by ACCU. After this, CULT started their own women program, starting of with a baseline research on the needs of their women members. By this time, only 4% of the Board officers were women when in fact almost 47% of the members were women. Moreover, only 9% of CUs had activities specific for women. The results of this survey became the basis for the development of a five-year plan of CULT for the sustainability of CUs.

Their National Women's Committee was organized in 1988, composed of women and men leaders and staff, elected by an assembly of women from the CUs. Its functions were: to set up guidelines and policies for the development of women's role and participation in CUs; to draw up strategies to organize women members of CUs around productive activities; to coordinate women's activities in the regions and provide necessary support; and to act as adviser on youth activities. In 1989, the Committee formulated the five-year plan "Promoting the Role, Status and Gender Responsiveness of Women in Development", with an appropriate budget and staff.

In 1990, CULT became a founding partner of the AWCF. CULT's women plan was streamlined to focus on three priority areas, namely development of women leadership, promotion of quality family life and promotion of income-generating activities. In 1991, the National Women's Congress brought together women leaders from primary CUs to discuss issues of participation, women's economic needs and other training needs of women. By this time, the CULT Board pledged to support 65% of women's project costs, focusing mainly on education activities such as trainings and exposure visits. In 1995, CULT established its Women, Youth and Business Development Department. Gender-sensitivity topics were integrated in CULT's training activities in 1996, discussing the law, personality and leadership, which include self-confidence building and public speaking and a trainer's training on project management.



The co-op officers were also included in the trainings. At the primary and league levels, the staff realized the importance of increasing women participation and leadership, to achieve the target of 30% of Board seats for women.

In 1998, the number of CUs with women committees almost doubled from 7 to 13. Other co-op activities for women included the following: literacy program for elder co-op women, training on proposal writing and income-generating activities; publication of newsletter to give information on CUs and other educational news to its members; encouraging more women in the CUs to have more roles as committee members, resource persons, and group leaders; more women's groups being established at the CU and chapter levels; and more women's groups in CUs having access to various services like loans, entrepreneurial skills training, study trips, and information exchange seminars.

Through its years of experience, CULT's expertise was recognized by the government and other institutions in Thailand. CULT also became a very active member of AWCF which facilitated more trainings, conferences and exposure visits with women leaders in the region.

After years of conceptualization and planning, CULT established the "Women Cooperative Products Development Center (WCPC)" in 2000, with budget support from "One Tambon-One Product (OTOP)" program of the Thai government. Since then, the WCPC has operated to support in the areas of product development, production efficiency, packaging and marketing of more than 1,100 types of products from women of 167 groups in addition to 84 small and medium women's enterprises (SMEs). Results from the operation showed that 60 – 70% of the sales income were returned to the people in the grassroots level.

CULT's women programs have resulted to the following:

- GST is now a part of the regular and annual CULT staff development program as well as for newly elected Board members; heightened awareness on gender issues; gender officer is a major position in the organization;
- CULT staff encourage women to participate in co-op and assume leadership positions;
- CULT's GAD Committee support the setting up of women's/gender committees in the CU level that organize and involve the women in many activities like training and seminars;
- As the women earn through the credit granted to them, families are also assisted for jobs. Women become more self-confident. They meet other women from other co-ops in Thailand as well as other countries; women now have more opportunities to participate, lead and manage the co-op and gain benefits from this; more gender trainers;
- Women became innovative entrepreneurs which entailed developing, promoting and marketing their products;



- The number of women in BODs and committees increased from 20% in 1994 to 40% in 1998. However, majority (84%) of BOD chairpersons remain to be men. In 2006, women composed 7% of the BOD at national level, with the process of election changed from direct election to a quota system, so as to have more women leaders.

3. Philippine Federation of Credit Cooperatives (PFCCO)

Since the late 80s, the Philippine Federation of Credit Cooperatives (PFCCO) already had one representative for the woman and youth sectors to the national board. However, in the early 2000, they decided to have two seats for the two sectors. One of the programs that was implemented arising from this new policy implementation was the CUMI (Credit Union Microfinance Innovation). ACCU introduced the program in 2001 to address the credit needs of entrepreneurial poor (e-poor), most of whom are women. The program set up a standard operations protocol to be followed by all CUs and federations who joined in. When PFCCO joined the program, 75 primaries participated, reaching out to 30,516 individuals, 80% of whom were females and with only 8% delinquency rate.

- With its involvement in the CUMI program, PFCCO achieved the following:⁹
- a. Benefits to the federation: they were able to expand their membership; they also gained a positive image from its involvement with the e-poor of the communities;
 - b. Benefits to the primaries: the CUMI was their way of practicing social responsibility; they were able to increase their liquidity from the savings generated from the CUMI members; their operations were strengthened through the educational inputs;
 - c. Benefits to the CUMI members: they were able to access loans at low interest rates; learned the value of savings; entrepreneurial skills were enhanced; some family enterprises were developed.

Aside from these benefits, PFCCO has acknowledged that CUMI is truly an empowering tool for women, improving not only their economic life, but their personal, social and political lives as well.

- a. On the personal aspect: The women feel that their self-esteem increased with the credit they were able to get and the financial security that it provided. The trainings provided have likewise boosted their self-confidence. It is not only the women who are active in the economic enterprise; the whole family helps in whatever way they can and this has contributed to the improvement of family relationships
- b. On social development: The CUMI has been an opportunity for women to meet new friends and create a social circle in her community. Others have employed some of their neighbors in her economic activity. This has also developed a greater awareness of the situation of the other women in their community and enhanced their sense of responsibility for others.



- c. On political development: The women have shown their ability to participate in decision-making processes within their own group and now also in their families. They have learned leadership skills which are put to good use in their group. They have also become more self-reliant, less dependent on the decisions and actions of others.
- d. On economic development: The CUMI has been able to increase the buying capacity of the women, such as being able to eat three times a day. This has come from the income they gain from their enterprises, such as meat processing and fish business. The women also learn simple business management and financial management, even for their own home. They are no longer dependent on loan sharks. / support the women through low interest credit rates.

Obviously, the above selected case studies have shown positive impact of having women-focused policies and programs among credit unions and co-operatives. The benefits are not only in the economic life of the women, but also in the political, social and personal aspects as well.

But while this is applicable to a few member organizations of ACCU, other members have not embarked on a gender mainstreaming policy and women still remain largely underrepresented in their policy-making bodies; appropriate credit programs for women, specially the poor women, have not been developed. Moreover, only a few primary CU members of the federations have adopted CUMI as part of their programs; a larger percentage have refused to do so despite the positive gains to the federations, CUs and the women. Negative and traditional views about the capacities of women still abound, e.g. they can not assume leadership positions; they are high credit risks. And to correct all of these, there remains a strong demand for both ACCU and its members to develop and implement a policy for gender mainstreaming.

D. Objectives for Policy Formulation

Based on the above-cited positive impacts on women's lives and the credit unions, the following policies on gender mainstreaming and women empowerment in credit unions are being formulated to:

1. Re-orient credit unions and cooperatives as a gender-fair and gender-sensitive development structure at all levels - community, country, region;
2. Encourage members to review and revise current policies which are not gender-fair;
3. Generate awareness on situation of women;
4. Enhance women's membership, participation and leadership at the primary, federation and regional levels;
5. Improve women's economic and cultural situation in the communities.



E. Policy Guidelines

The different roles of ACCU, national federations and the primary credit unions have to be delineated in the implementation of the policy guidelines categorized as follows: representation; economic empowerment programs; and cultural improvement. The policy guidelines will not be complete without guidelines for policy implementation, monitoring and evaluation.

1. Roles of ACCU, national federations and primary credit unions:

- a. It is strongly encouraged that the leadership for the whole process of implementing the policy on gender mainstreaming be undertaken by the ACCU Board of Directors. The leadership that ACCU will project on its gender perspective will be truly significant and influential among its members and its network. As a regional organization, ACCU, together with its national federation members who have been active in the gender mainstreaming process in the credit union movement in the region, can jointly advocate among other members who have not mainstreamed the gender perspective in its policies and programs;
- b. However, this does not mean that national federations will only wait for the policy directive from ACCU. Based on the case studies above-cited, the national federations initiated their own gender mainstreaming programs and later on these were strengthened with the support of other regional organizations, such as AWCF. Hence, it is likewise encouraged that the national federations establish their own gender mainstreaming policies and advocacy and economic programs which are appropriate to the situation of their women members and the other women in the communities where their primaries are situated;
- c. The primary credit unions, together with the national federation, have the role of determining the situation of its women members and other women in the nearby communities through participatory methods to establish the baseline data necessary for program development;
- d. For training programs necessary for the gender mainstreaming program, ACCU and the national federations can identify the training gaps in its education programs and jointly develop the appropriate modules;
- e. ACCU can also provide technical support to its members in the following areas: program development; education of gender trainers; publication of good practices from which other members can learn from.



2. Policy statements regarding representation of women in credit unions / federations / ACCU:

- a. Review and revise the organizational structure, election policies and organizational practices which hinder the membership, participation and representation of women in the Board level of the CUs, federations and ACCU; (Examples: women need the signature of their husbands before they can become members of the CUs; only one member of the household can become a member of the credit union and usually these are the men; meetings are held in the evenings which limit participation of women; the present policy on the number of Board members does not allow for an additional seat for women);
- b. Ensure representation of women members to the Board at all levels. While the other hindrances are still in the process of amendments (e.g. an additional seat for women in the ACCU Board will make the number of Board members the majority in the GA; or will make the number of Board seats an even number; hence, these will require an amendment to the Constitution and By-laws), then a guaranteed seat for women can be the initial manner for representation. Initially the woman representative may not have a voting privilege, what is important at the start is that women's voices are audible in the process of decision-making. In the long term, when the hindrances have been dealt with, the representation of women should be at least 30% of all Board seats;
- c. Towards this end, training sessions are required for women, namely gender-sensitivity sessions, leadership and assertiveness to enhance their capacities and confidence for leadership positions. Curriculum and trainers have to be developed. Trainings can be in the form of seminars, fora and exchange programs with other women leaders within the federation and within the region;
- d. Training sessions for men too in gender-sensitivity, not just for the members but also for the officers of the CUs;
- e. Gender balance should be a major consideration in participation in trainings, attendance in federation and regional meetings and fora;
- f. Gender balance should also be a main consideration in the appointment of staff and recruitment of members;
- g. In cases when there are very few women members in the cooperative, aggressive recruitment has to be done.



3. Policy statements regarding economic empowerment programs for women:

- a. CUMI and other micro-finance models which are responsive to the credit needs of women have to be adopted by more CUs as a social responsibility program;
- b. For national federations to assist primary CUs who intend to have programs for women but have financial limitations;
- c. Initiate and strengthen entrepreneurship development programs for women by developing business development centers (BDCs) which will take charge of product development, packaging and marketing;
- d. Develop training programs to improve business skills of women.

4. Policy statements regarding improvement of cultural situation of women:

- a. Primary CUs, national federations and regional organization to get involved in advocacy and campaign on social issues and concerns related to women;
- b. Advocate for the use of a gender-fair and gender-sensitive language;
- c. Explore development of support services and programs for women in the communities, e.g. day care center, literacy program.

5. Policy implementation, monitoring and evaluation:

- a. A long-term program for gender mainstreaming has to be developed at all levels. Obviously, the case studies have shown that women empowerment concerns can not be fully accomplished in a short period of time. A gender committee has to be organized at all levels to jump-start the activities. The committee will be in-charge of initially reviewing the existing policies as to its compliance with gender equality and fairness and developing the program. A staff has to be assigned to assist the committee in its tasks;
- b. The development of the program for gender mainstreaming needs to include the formulation of gender indicators to measure the quantitative and qualitative changes that are taking place among the women members, the credit union, federation and ACCU. Rewards and incentives can be given by the national federations to its primaries who are able to fulfill and accomplish the major indicators;



- c. Sufficient budget has to be allocated to ensure that the activities to strengthen women's participation in leadership and economic projects will be implemented;
- d. Regular monitoring of compliance of the primaries and national federations regarding the gender mainstreaming policy; such as leadership positions being held by women;
- e. Initiate the collection of gender-disaggregated data at all levels;
- f. Coordinate with other networks within the credit union movement engaged in gender mainstreaming and women empowerment in the areas of capacity-building, advocacy, business development.

¹ UN (1986). REPORT OF THE WORLD CONFERENCE TO REVIEW AND APPRAISE THE ACHIEVEMENTS OF THE UNITED NATIONS DECADE FOR WOMEN: EQUALITY, DEVELOPMENT AND PEACE. Nairobi, 15-26 July 1985.

² UN (1995) REPORT OF THE FOURTH WORLD CONFERENCE ON WOMEN. Beijing, 4 -15 September 1995.

³ WOCCU website: The CU Governance: <http://www.woccu.org/pdf/cuGovernanceENGsm.pdf>, accessed 11/12/07

⁴ Background Information: ICA Strategy for Promoting Gender Equality, <http://www.ica.coop/gender/index.html>, accessed 11/12/07

⁵ Presentation of Ms. Sally Ganibe during the ACCU Women's Empowerment Workshop, held at Bali, Indonesia, Sept. 19 – 21, 2007.

⁶ National Strategic Planning Workshop on Policy Framework to Empower Women in CUs, sponsored by ACCU/CUCO and ACCU/PFCCO, 1997.

⁷ Presentation of Dr. Lovenia Naces at the ACCU Forum, Bali, September 2007;

⁸ AWCF (forthcoming). Gaining Ground: Case Stories on Gender and Development in the Co-op.

⁹ Naces, Lovenia. Presentation at the ACCU Forum Women's Workshop, September 2007, Bali, Indonesia.



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