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AFRICA CO-OPERATIVE SAVINGS AND CREDIT ASSOCIATION
ASSOCIATION DES COOPERATIVES D'EPARGNE ET DE CREDIT D'AFRIQUE
ACOSCA HOUSE, NAIROBI, KENYA P O BOX 43278 TEL 23710 & 24996 CABLES ACOSCA NAIROBI

REPORT OF THE BILINGUAL REGIONAL SEMINAR

DAKAR, SENEGAL, MARCH 2 - 6, 1981:

**INCREASING WOMEN'S ACCESS TO CREDIT
THROUGH CREDIT UNIONS IN WEST AFRICA**

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The preeminent role that the African woman is playing in the socioeconomic development of Africa merits increased attention. We, the present generation, often do nothing but observe, and not without some complicity, the great numbers of heavy responsibilities reserved for women in our daily lives at home and in society.

As wife, mother, housekeeper, teacher, producer of the food we eat, merchant, and protector of deep-rooted traditions, the African woman plays a crucial role that requires a more equitable distribution of responsibilities and more conscious and extensive participation by women in the global development process.

Much work is needed to ensure that credit unions take a leading place in the struggle to mobilize internal capital for the rapid economic and social development of Africa. This is why the Africa Co-operative Savings and Credit Association (ACOSCA), aware of its educational role in African society, assigned itself the task of more fully incorporating the African woman in its program of mobilization of local savings, which we carry out for the purpose of improving the living conditions of our peoples.

ACOSCA takes this opportunity to convey its congratulations and most sincere thanks to the Senegalese authorities, and to the international aid organizations which contributed without reservation to the success of this regional seminar in Dakar dedicated to increasing the participation of West African women in the development of their countries.

Nairobi, Kenya

*A. Amedegnato
Acting Executive Secretary
ACOSCA*

In West Africa, women's traditional roles as traders, farmers, and entrepreneurs have been undergoing changes as barter has given way to a monetary economy. Women find it difficult to obtain credit, usually needed in small amounts, for trade and other enterprises and for health and education costs — family needs for which they are traditionally responsible. While women actively use various types of informal savings and credit systems, such as the *esusu* or *tontine*, these systems do not fully meet their credit needs.

Access to credit. From a study prepared for the U.S. Agency for International Development (USAID) by the International Center for Research on Women, we summarize the following:

- Women's access to capital is typically restricted to informal sources due to obstacles such as collateral requirements and inappropriate repayment schedules, terms or size of loans.
- Women's active use of informal borrowing/savings systems demonstrates their experience as borrowers, their willingness to save when it is a requirement of credit, and other use of credit for investment in productive activities.
- Informal systems do not fully meet women's needs for credit, due primarily to the generally high interest rates and the limited amounts of capital generally available.
- Women's cooperatives and banks play an important intermediary role between women without access to credit and traditional systems by providing them with a credit record they can later take to banks.
- Lending to groups has proven an effective means of providing credit to women; and women-specific credit programs have been effective in overcoming obstacles encountered in mixed credit programs.

- Provision of credit to women has proven an effective means of transferring productive activities from the non-market to the market economy.¹

Mobilization of savings. Project experience and academic studies are chipping away at the myth that African men and women do not save. At the end of 1980, the 21 member countries of the Africa Co-operative Savings and Credit Association (ACOSCA) reported a combined total of US \$125.7 million in savings mobilized by African credit union members, with loans outstanding at US \$94.6 million.

In a 1978 study of savings and investment activities of women in Cameroon, Virginia DeLancey reports that "a very large proportion of all women save at least some of their income..." and that they save for family welfare and investment/development purposes. Of the reasons given for savings, less than 20 percent is for consumption. This contrasts with 40.8 percent for consumption reported by men in an earlier study at the same location.²

Wage-earning women show a willingness to use credit unions as their institution for saving, complementing in many cases the "family meeting" or other type of contribution club. DeLancey states:

One of the most promising sources of internal development capital from wage-employed women on the plantations may be

¹Buvinic, Sebstad and Zeidenstein, "Credit Union for Rural Women: Some Facts and Lessons," International Center for Research on Women, August 1979.

²Virginia DeLancey, "Women at the Cameroon Development Corporation: How Their Money Works," Rural Africana, Fall 1978, pp. 9-33.

the credit union. Although it did not exist in the area prior to the 1970s, the credit union is now used almost as frequently as the more traditional methods of savings, and it generates almost as much savings as the more traditional methods do among wage employees.³

If savings are mobilized and deposited in institutions to which development agents have access, then funds become more valuable to the community.

DeLancey's conclusion that capital raised by women is available for development purposes is supported by similar research conducted by Kamene Okonjo and Okorie and Miller in Nigeria.

Women in African credit unions. The extent to which women are involved in African credit unions, both as beneficiaries and participants, varies with the cultural and social differences on the continent. In Lesotho in 1979, for example, women comprised approximately 75 percent of credit union membership and were prominently represented on local credit union boards and on the staff of the national federation. By contrast, in Togo the same year women comprised only 10.7 percent of membership and were found in few board or staff positions. ACOSCA estimated that approximately 30 percent of all credit union members were women, with uneven levels of participation on boards and committees locally and nationally.

During 1979, ACOSCA conducted two western regional workshops (one in Sierra Leone and one in Upper Volta) at which participants discussed, among

³DeLancey, p. 30.

other subjects, the need for a comprehensive program to increase the involvement of women as both credit union participants and beneficiaries. Workshop participants, predominantly men representing national credit union federations and government cooperative ministries, shared their observations concerning specific needs, constraints, and opportunities for involvement of women within their own countries.

Participants felt that African credit unions, which provide credit to both rural and urban members for productive purposes, would be useful tools enabling women to obtain the small loans they need for agricultural and other types of production, housing, marketing, school fees, and emergencies. They also recognized that increased participation of women would, in turn, be a valuable resource for credit unions and local community development.

During these discussions, the men themselves became aware that none of their co-participants were women. Yet many could point to women's credit unions and women leaders at the local credit union level in their home countries. It was the consensus of the group, then, that the first step in a comprehensive program would be to bring credit union women and policy-makers together to identify and deliberate upon the specific needs and constraints concerning women's involvement.

ACOSCA response. In July 1979, the ACOSCA Board of Directors voted unanimously to commit its resources to develop programs that would increase the number of women members, staff, and leaders. The Board approved a

long-range program with three objectives: 1) increase participation of women as members and leaders of credit unions; 2) promote the establishment of women's credit unions where appropriate; 3) encourage and influence credit union decision-makers to become more responsive to the needs of women.

The first step in the long-range program was the design and implementation of a bilingual regional seminar. The seminar, held in Dakar, Senegal, March 2-6, 1981, is the subject of this report.

Purpose and Objectives

Hosted by the Government of Senegal and the *Conseil National pour la Promotion des Caisses Populaires au Senegal* (CONACAP), the five-day seminar was organized to achieve the following objectives:

- provide a forum to compare experience and generate new ideas for strengthening the role of women in credit unions;
- form a coalition of leaders who will begin to work to integrate women into credit unions;
- make credit unions more responsive to needs that are specific to women;
- provide training to enable participants to draw up country-specific plans for follow-up action.

Participants and Resource Persons

Thirty-eight participants were selected by the country-level credit union organizations or government cooperative ministries in consultation with ACOSCA. Of the 13 West African countries invited, delegations attended from Cameroon, the Gambia, Ivory Coast, Niger, Senegal, Sierra Leone, Togo, and Upper Volta.⁴ Fifty-four percent of the participants represented government ministries; the other 46 percent were equally divided between representatives of the credit union movement and representatives of women's or other organizations. Of the eight countries represented, five were French-speaking; two English-speaking; and one, Cameroon, bilingual.

⁴All members of ACOSCA except Niger and the Gambia.

ACOSCA received assistance in the organization and implementation of the seminar from host country officials and credit union advisors. Senegal provided an organizing committee consisting of the president of CONACAP and four senior government officials under the sponsorship and coordination of the Secretary of State for Human Promotion. Funds for technical assistance were provided through a direct grant by the U.S. Agency for International Development to the U.S. Credit Union National Association (CUNA) on behalf of ACOSCA.

A number of resource persons were drawn from ACOSCA and its member federations, the World Council of Credit Unions, and several outside organizations. Credit union advisors from Sierra Leone, Togo, and Upper Volta served as work group facilitators. In addition to the Research Consultant who assisted in seminar organization and collaborated in the preparation of this report, resource persons included representatives of USAID/Senegal, USAID/Upper Volta, the U.N. Economic Commission for Africa, the International Labour Organization, the Overseas Education Fund, and the National Council of Negro Women.

CONACAP and the Government of Senegal provided a wide range of logistical and support personnel, while the Worldwide Foundation for Credit Unions made available the assistance of a bilingual secretary/interpreter. A senior staff member of the World Council of Credit Unions served as seminar program advisor and managed the USAID contract on behalf of CUNA, the grantee. (See Appendix II for full list of participants and resource persons.)

Design and Methodology

The seminar was designed so that participants would be able to build each day on previous information received and ideas generated, culminating in the preparation of eight country-specific action plans. (See chart, next page.)

The initial work of the conference began with presentations from several resource persons on topics ranging from the general to the specific.

Participants were then divided into three small work groups (two French-speaking and one English-speaking), each of which were facilitated by credit union advisors. While in discussion groups, participants identified many of the problems West African women face in obtaining credit and participating in credit unions. A subsequent exercise led each group to develop lists of a broad range of possible solutions to those problems. The next step was for them to re-group themselves into country delegations where they assessed the problems and solutions in light of their own country's context. Each delegation then drafted its own plan of action for implementation at home. (See Appendix I.) Throughout the week, participants gathered in report-back sessions to exchange information and ideas generated in the small work groups. On the final day of the seminar, participants appointed a committee to draft the seminar resolution, which was subsequently adopted unanimously by the group.

Plenary Sessions

To provide participants with fundamental background information which could later be used in their work groups, resource persons made presentations on the development role of women in Africa, the credit union development

WORK PLAN

<p>DAY 1</p>	<p><u>Plenary work sessions</u></p> <ul style="list-style-type: none">• Women's development role in Africa region• Credit union development role in West Africa• Credit union promotion techniques
<p>DAY 2</p>	<p><u>Plenary work sessions</u></p> <ul style="list-style-type: none">• Credit union organizational structure• Savings and credit patterns of women in Cameroon• Credit for village women in Upper Volta
<p>DAY 3</p>	<p><u>Plenary work sessions</u></p> <ul style="list-style-type: none">• International organizations technical and financial assistance programs <p><u>Work groups</u></p> <ul style="list-style-type: none">• Problem identification and analysis
<p>DAY 4</p>	<p><u>Work groups</u></p> <ul style="list-style-type: none">• Solution identification and analysis• Preparation of draft country action plans
<p>DAY 5</p>	<p><u>Work groups</u></p> <ul style="list-style-type: none">• Finalization of country-specific action plans• Enactment of resolution

role in West Africa, credit union organizational structure, and credit union promotion techniques. To facilitate the transition from general institutional knowledge and to assist in the task of preparing realistic action plans, two papers were presented. One detailed the savings and credit habits of women at the Tole Tea Estate in Cameroon; the other reported progress being made on a USAID credit project for women in Upper Volta, which is designed to help women become more involved in economic development.

Dr. Virginia DeLancey, an economist associated with the University of Yaounde, Cameroon, presented research findings indicating that both wage earners and self-employed women save and invest at least a portion of their income. DeLancey cited reasons for saving, which were most often educational or medical, as well as other investment and development purposes. These involved, for the most part, long-term investment in human resources, rather than directly productive, self-liquidating projects. Less than one-third of the reasons were based solely on consumption.

DeLancey reviewed some of the problems faced by women involved in nearby credit unions. She noted that, while the women had saved in traditional organizations due, in part, to the geographic and financial inaccessibility of commercial banks, they were now able to utilize credit unions, institutions relatively new to the Southwest Province of Cameroon. Her conclusion stressed the need for women to apply their knowledge of savings and investment in human resources to more extensive borrowing and productive loan uses.

Madame Mariam Konate described a USAID-funded women's credit project in Upper Volta that is being implemented in cooperation with the Ministry of Rural Development. The objectives include granting credit to women's groups, increasing training, and providing technical information and assistance. She explained that a certain proportion of the loan funds has been designated to support micro-projects in 85 villages with a total of more than 5,000 women. The project has financed activities at the national, regional, and local levels. Mme. Konate pointed out that such projects encourage the organization of women into groups, associations, or cooperatives, and educate them about the use of credit and management of benefits.

A final resource provided for the participants before they divided into small work groups was a panel presentation by representatives of international organizations, each of whom described the types of resources and assistance that might be available to participants for follow-up projects. Seminar participants heard presentations from the following organizations:

- United Nations Economic Commission for Africa
- International Labour Organization
- Centre International du Credit Mutuel
- USAID/Senegal
- Overseas Education Fund
- National Council of Negro Women
- World Council of Credit Unions

In anticipation of the need for external support for the country action plans, many of the participants requested the above panelists to provide outlines of funding criteria and procedures for obtaining organizational assistance.

Problem Identification

The first task facing the participants in the three work groups was to identify the constraints to women gaining access to credit and their full participation in credit unions. The problems identified by participants as those which hinder women's access to credit can be summarized as follows:

- Arbitrary terms of lending, such as requiring collateral or another guarantee of repayment from a woman, while a man may obtain a "character" loan.
- Unwillingness to lend to women on the part of both the traditional sector and the banks. Contributing to this is the fact that women rarely have property in their own names which can be used as collateral.
- Reluctance to lend. This is the result of high risk or loan default due to factors within the control of the borrower (e.g., theft or migration) or beyond the control of the borrower (e.g., poor harvest due to weather conditions).
- Excessively high interest rates on loans from traditional savings and credit associations or from moneylenders, which women cannot afford to pay.
- Insufficient quantities or irregular availability of loan capital. While this affects men as well as women, men are often the first to receive whatever funds are available.
- Limitation of credit to short-term loans. This may be a result of insufficient quantities or irregular availability of loan capital, or it may also be a result of fear of default on long-term loans.

In areas where formal credit unions are established, the level of participation and leadership by women is still very low compared with that of men. The second set of problems identified by the groups were those that impede women's participation and leadership in credit unions. Those most relevant to women included:

- Insufficient education, information, and training for women in how to participate at all levels.

- Reluctance of men to view women's participation positively. Men sometimes take loans that commit both their own and their wives' resources, thus preventing their wives from borrowing against their own savings. The participants also gave examples of various ways in which men have successfully excluded women from leadership positions on the boards of directors of credit unions and national credit union organizations.
- Restraints caused by socio-cultural factors. Certain religious attitudes limit women's participation in credit unions. In addition, beliefs regarding acceptable work for women may prevent them from performing required credit union duties, such as overnight travel by married women into the countryside to organize credit unions.
- Low motivation to participate due to low incomes. Mme. Konate noted that attempts were being made to alleviate this problem in Upper Volta through the USAID project, where increases in certain crops and handicrafts were being engineered to increase the income of women.
- Lack of time due to heavy domestic workloads.
- Difficulty in transferring income from non-wage employment to credit union accounts. Dr. DeLancey provided an example which indicated that in one location in Cameroon, wage-employed women were using credit unions almost as much as the traditional institutions because, at the employee's request, an employer automatically deducts a certain amount of the employee's wage to deposit directly into her credit union account. Self-employed women, not able to utilize this system, were using credit unions very little.
- Fear of default if the loan is desired for purposes other than production, such as payment of school fees and medical expenses. Dr. DeLancey gave an example showing that women will sometimes remove their savings from the credit union rather than take a loan against it for fear they will not have a sufficiently regular income to allow them to make the repayments.

It was noted by the participants that the two categories of problems are not mutually exclusive; that there is some overlap between the general problems of obtaining credit and the specific ones of participating in credit unions. Perhaps the most important issue cited by the delegates was that

a successful credit union movement could not emerge without the prior promotion of income-generating opportunities, since without income, there could be no savings or justification for the provision of credit.

Suggested Solutions

In small work groups once again, the participants reviewed the composite list of problems and attempted to find solutions. While each group approached the task in a different manner, interaction took place in report-back sessions during which the groups outlined their solutions. One French-speaking group suggested broad, general concepts involving the need for increased savings, education, and training by ACOSCA, and a reduction in the size of the woman's workload. The other French-speaking group suggested that state intervention would resolve some other problems, such as those of excessively high interest rates or arbitrary terms of lending.

The English-speaking group suggested specific solutions for those problems that had been identified as preventing greater participation by women in credit unions. These delegates emphasized that the credit committees of the credit unions, government officials of departments of cooperatives, and the officers of ACOSCA must educate, inform, and train women through personal contact, mass media, and organized training programs. They also suggested that, while women must try to organize their work so as to enable them to find time to participate more fully, men should also help their wives by sharing domestic duties. Furthermore, where men have

trouble understanding the benefits of women's participation in credit unions, and even prevent them from doing so, women must help the men gain greater understanding of women's activities, and alleviate suspicion by acquainting the men with their plans.

Country Action Plans

An important result of the seminar was the preparation of preliminary plans for each of the eight participating countries. All of the action plans reflect common as well as country-specific needs that were identified during the seminar and they contain a variety of methods and objectives. ACOSCA expects that some steps in each action plan will be implemented upon the participants' return home; other steps may require formal training or project development.

Some plans emphasized the search for basic income-generating activities for women, while others considered ways of integrating existing cooperative societies into credit union structures and national associations. Still others seek to strengthen the role of women in established credit union systems. The plans were designed with consideration of actual possibilities and opportunities as well as constraints present in their countries. Some of the intended actions include:

- Conducting seminar and training sessions to educate national, regional, and local populations, especially women, about organizing and managing credit cooperatives.
- Urging government support of women's activities, and establishing women's departments where there are none.
- Obtaining assistance from women's bureaus and women's project leaders in establishing and promoting credit unions.

- Soliciting technical and financial assistance from national and international organizations for service training of women and funding of programs.
- Placing more women decision-makers in both national and local credit unions.
- Reducing the workload of women through the establishment of day-care centers and the introduction of appropriate labor-saving technology.
- Conducting statistical studies to indicate: 1) the level of participation of women in cooperatives for production and savings, and 2) the types of activity around which savings and credit can be promoted.
- Promoting cooperative principles in the secondary education system through visits by female cooperative members.
- Integrating women's thrift and credit or cooperative societies into credit union structures, forming national credit union associations, and affiliating national associations with ACOSCA.

See Appendix I for the text of country action plans developed by participants for Cameroon, the Gambia, Ivory Coast, Niger, Senegal, Sierra Leone, Togo, and Upper Volta. The participants resolved that they, as individuals, would support their proposed specific country-action plans upon return to their respective countries.

Resolution

The final joint action taken by the participants was the drafting and adoption of a resolution urging that greater efforts be made by ACOSCA to help strengthen the role of women in credit unions. Following is the text of the resolution unanimously adopted by the delegates to the ACOSCA Regional Bilingual Seminar for West African Women, Dakar, Senegal, on March 6, 1981:

WE, THE PARTICIPANTS OF THE ACOSCA REGIONAL BILINGUAL SEMINAR FOR WEST AFRICAN WOMEN,

Considering the necessity for the mobilization of savings for the economic and social development of West Africa; and

Convinced that this development requires the combined full use of human resources, male and female; and

Noting U.N. General Assembly Resolution 3520 (XXX) of 1975 and that of the World Conference on the United Nations Decade for Women held in Copenhagen in July, 1980, which urged that governments and organizations, both governmental and non-governmental, support more vigorously actions to extend financial and lending facilities to women; and

Noting that credit facilities are a necessary prerequisite for the improvement of economic activities of women engaged in self-reliance projects; and

Aware that insufficient research has been done on constraints faced by rural women in obtaining access to credit; and

Convinced that innovative measures must be taken to increase women's access to credit; and

Commending the preliminary steps taken by ACOSCA with a view towards facilitating credit for women in Africa;

WE URGE ACOSCA:

To immediately take steps to initiate research on the difficulties women face in gaining access to credit and in using available credit efficiently; and

To take measures to increase the percentage of women attending courses at ACOSCA training centers; and

To increase the number of women on the staff of ACOSCA and to include at least two women in the membership of the Board; and

To hold a seminar every two years to consider progress made in this field; and

To select at least two countries, one anglophone and one francophone, for the realization of two pilot projects pertaining to the implementation of proposals put forward during the seminar; and

To recommend strongly the selection of contact persons in both anglophone and francophone countries.

WE, AS PARTICIPANTS TO THE SEMINAR UNDERTAKE TO SUPPORT, UPON RETURN TO OUR RESPECTIVE COUNTRIES, THE AGREED-UPON COUNTRY ACTION PLANS AND TO INSURE FOLLOW-UP OF THIS RESOLUTION ADOPTED WITH REGARD TO AFRICAN WOMEN, IN OUR COUNTRIES OF CAMEROON, GAMBIA, IVORY COAST, NIGER, SENEGAL, SIERRA LEONE, TOGO, AND UPPER VOLTA.

ACOSCA believes that the enthusiasm and dedication exhibited at the seminar, as well as support from the governments of the participating delegations, are vital to the successful application of the conclusions reached in Dakar. With the benefit of those factors, ACOSCA believes that obstacles can be surmounted and steady advances will be made in increasing the role of women in credit unions and development in West Africa.

###

My friends, your task is not complete. Indeed, it remains to translate into reality the directions you have launched and formulated in your resolutions, and that is not easy. You must have courage and a firm resolve, but you must also have the means to proceed.

— **Mme. Maimouna Kane**
Secretary of State for Human Promotion
Senegal

APPENDICES

Appendix I: Action plans adopted by country delegations participating in the seminar

Appendix II: List of participants and resource persons

COUNTRY ACTION PLAN

Adopted by the delegation of
CAMEROON
March 6, 1981 § Dakar, Senegal

Preamble

In making the follow-up plan, consideration is taken of

- the existence of formal and informal women's groups in Cameroon (i.e., the women's wing of the Cameroon National Union, which with its ideal structure, groups women at all levels; the Christian Women's Fellowship; the Catholic Women's Association; etc.)
- the existence of succeeding women's cooperatives which need further assistance in the area of finance.
- the high involvement of women at all levels of leadership positions in general and the existence of a good number of trained women cooperative and agricultural field persons in particular in Cameroon.

Plan

Visits to existing women's cooperative societies to explain the role of the credit unions and how the credit unions can be useful to both individual women and the cooperative societies.

Invite women leaders of cooperative societies and other groups to participate in league-organized seminars for credit union leaders.

Using the female field person and Mrs. Nkuku Nwigwe who attended the ACOSCA Seminar in Dakar to contact women's groups with a view to educating more and more women on the values of credit unions and getting them to join existing societies.

In collaboration with the National Service for Cooperatives Education and Training, to organize a seminar for women on the organization and management of credit cooperatives.

To encourage women to participate through their credit unions in the small farmer production credit programs of CamCCUL (Cameroon Cooperative Credit Union League).

###

COUNTRY ACTION PLAN

Adopted by the delegation of
THE GAMBIA
 March 6, 1981 § Dakar, Senegal

Preamble

Among the countries represented, it would appear that the Gambia is the only English-speaking country in West Africa which is not affiliated yet to ACOSCA. We are thankful to ACOSCA for its interest in the Gambia by inviting us to all of its gatherings, both at international and regional level. The Gambia has been in the forefront of continental, global, and regional organizations and therefore it is just a matter of time before the Gambia affiliates.

Thrift and credit societies have been operating in the Gambia since the mid-1950s. Therefore, we have taken recognition of the importance of credit unions in both social and economic development. From the paper attached herewith, it would be seen that there are a lot of credit societies in the Gambia, 40 of which are registered with some 5,640 members and a majority of which are women members.

It is not easy to be precise as to what is exactly the country plan. However, the following are our indicative lines of action upon our return to the Gambia:

Plan

Disseminate the outcome, resolutions of this seminar on the mass media, especially Radio Gambia and the newspapers.

Make written reports to the Department of Cooperation and the Gambia Cooperative Union.

In particular, we would want to recommend that the existing credit societies be reorganized to give them a sound base, e.g., by reviewing by-laws, etc.

The general public, rural and urban, should be sensitized to the importance of thrift and credit societies.

An intensive educational campaign be carried out as a matter of urgency for all organizers of thrift and credit societies, e.g., seminars, conferences, and congresses, with the assistance and guidance of ACOSCA.

Formation of the present thrift and credit societies into a national association which could later affiliate the Gambia Cooperative Union.

The Gambia Cooperative Union should apply for affiliation to ACOSCA.

COUNTRY ACTION PLAN - THE GAMBIA

The Gambia Women's Bureau, in collaboration with the Department of Cooperatives, should assist the formation of thrift and credit societies among the salaried women.

The Government of Gambia seeks the assistance of such organizations as World Council of Credit Unions, World Council of Churches, Overseas Education Fund, USAID, ILO, and others to help fund our programs because of the persistent drought in the Sahel countries, especially the Gambia.

###

COUNTRY ACTION PLAN

Adopted by the delegation of
IVORY COAST
March 6, 1981 § Dakar, Senegal

The importance of the creation of credit unions for women has been under-scored during the course of these sessions. Cooperatives must absolutely be accompanied by production activities which allow women to find the necessary resources for savings.

Our participation in this seminar has reinforced our feeling of the need to set up structures for savings and loans. It would be useful to undertake the following:

a) Statistical studies indicating

- the participation of women in cooperatives for production and savings
- the types of activity around which savings and credit can be promoted

b) The financing of production operations

- "survival crops" -- cassava, rice, greens
- conservation and transformation of foodstuffs
- lightening of the tasks of women in both villages and cities (through technology and day-care centers)

c) Training

- sensitization and training of women leaders in management methods of production and credit union cooperatives
- recycling of organizers (in the field)

d) Supplies

- subsidy for the purchase of
 - small farming materials
 - strong boxes
 - crushing and husking/shelling machines
 - rollers to transport or convey food products

###

COUNTRY ACTION PLAN

Adopted by the delegation of
NIGER
March 6, 1981 § Dakar, Senegal

As a first step, it will be necessary to conduct research in order to determine the constraints faced by the people as well as appropriate linkages.

As a next step, using the results of the research conducted, determine the actual problems confronting women with a view towards identifying with them the ways and means to resolve these problems.

As a third step, proceeding from both formal and informal existing structures, organize the people with a view to improved production, firm bases of revenue, and sensitization to the need of savings.

How to achieve this

- To encourage women to develop new ideas that will generate substantial income and savings;
- To organize women to form credit unions at the level of village units, and little by little to orient them toward the regional and national credit union structures.

The prerequisite for all such organization rests upon:

- increased participation at all levels
- education
- training in production and management

For these purposes, the assistance of ACOSCA and other groups will become indispensable to the support of this national action.

###

COUNTRY ACTION PLAN

Adopted by the delegation

SENEGAL

March 6, 1981 § Dakar, Senegal

Identification of Problems	Activities to Conduct	Objectives	Resources			Funding Sources
			Human	Material	Financial	
1. Domestic occupations	program to lighten workload of women	savings of time and effort for more productive activity		supplies	to be determined	Women's Fund PVO's International organizations
2. Lack of income sources	to promote productive projects (agriculture, husbandry, small businesses)	to increase income and improve living conditions	population leadership	agricultural & logistic supplies	"	Women's Fund ONG ACOSCA International organizations
3. Lack of productivity	supply women	increase their productivity	population leadership	logistic resources	"	Women's Fund ONG International organizations
4. Lack of savings	sensitizing, organizing, struggle against waste in home economics	form a savings capital with the view to reinvest it in other activities	population leadership	"	"	Women's Fund ONG ACOSCA International organizations
5. Identification of credit	investigations among people of Senegalese origin within international organizations	increase savings capital — promote development	population leadership	"	"	Women's Fund ONG International organizations

Identification of Problems	Activities to Conduct	Objectives	Resources			Funding Sources
			Human	Material	Financial	
6. Lack of technical training	village workshops, meetings, seminars, consultation with experts, study trips	to have women acquire familiarity with practical techniques	population leadership technicians	logistic resources	to be determined	Women's Fund ONG ACOSCA International organizations
7. Socio-religious problems	sensitization - information	expand women's participation in decision-making process	leadership population religious leaders unions women's org.	logistics	"	Women's Fund ONG International organizations
8. Lack of information and education	sensitization - information	increase the percentage of women participating in educational programs	leadership population	"	"	Women's Fund ONG International organizations
9. Absence of savings window in cooperatives and women's groups	experiment with a savings section in cooperatives and women's groups; educate and inform	build savings capital and facilitate loans	leadership population experts	"	"	ACOSCA International

N.B. "Leadership" is the responsibility of CONACAP, Office of Human Promotion, other cooperating technical services.

The creation of women's cooperatives will have its base in the existing groups for the advancement of women. To this effect, a window for savings and credit will be developed from the revenues that emerge from their productive activities.

COUNTRY ACTION PLAN

Adopted by the delegation of
SIERRA LEONE
 March 6, 1981 § Dakar, Senegal

Plan

After studying the various problems and possible solutions for obtaining credit for women in Sierra Leone, our delegation has decided on the following action plan:

- Use of mass media (radio, newspaper, TV) where possible to get people, particularly the women and female members of the cooperative department, to participate in discussion forums on cooperative principles;
- Training programs to be undertaken at amalgamated village level, converging at a particular village center for meetings and educational programs;
- Solicit moral, technical and financial assistance of national and international aid agencies for opportunities for service training for women in particular;
- Initiate the use of the Cooperative Bank, or commercial bank, in banking services for women's cooperative societies;
- Make contacts with agricultural institutions and any development agency at national level to provide services such as water supply, farming inputs, expertise, and appropriate labor-saving devices to members of female credit unions;
- Support for wholesale cooperative consumer facilities to cater to the consumer needs of the women's credit societies;
- Assist and encourage female cooperative officers to play active roles in the organization of the various female credit unions with the National Savings and Credit Cooperative League (NASCCLOS);
- Loan policies in the credit societies to be drawn up and accepted by all members of the societies;
- Embark on a nationwide education program for women on self-reliance and self-sufficiency. This will be done through personal contact, use of mass media, and organized training programs;
- Solicit funds from national and international agencies to improve the health facilities, transport facilities, and skills development for women in various credit societies;

COUNTRY ACTION PLAN - SIERRA LEONE

Involvement of female credit societies in activities that will generate funds and create an awareness in the public of the credit needs of women in female credit societies;

All female cooperative societies must make a joint effort in educating the public, particularly the men, on the need for women to join and participate fully in viable credit unions;

Involvement of female members of cooperative societies in the schools' educational programs by paying periodic visits to girls' schools to give talks to the girls on cooperative principles;

The Department of Cooperatives and NASCCLOS, ACOSCA, and the World Council of Credit Unions must take interest in promoting the activities particularly of women in credit unions;

Involve policymakers at all levels (both politicians and traditional rulers) in matters aimed at sustaining the viability of female cooperative societies;

Involvement of female members of mixed credit unions in policymaking.

Conclusion

The delegation is confident that if the above action plan is implemented, this will help the women of Sierra Leone to gain access to credit through the credit union system.

###

COUNTRY ACTION PLAN

Adopted by the delegation of
TOGO
March 6, 1981 § Dakar, Senegal

1. We would like the National Committee to lend itself much more to the problems of educating and training women, in rural as well as urban environments, by seminars, colloquia, and study groups in collaboration with the unionized structures of the country.
2. Inclusion of Togolese as promotional agents within CONAUDEC to motivate and increase the participation of women's communities in both cities and villages.
3. Study of the water problem (financing and sinking of wells).
4. Production loans for clearing and field preparations.
5. Production loans for the commercialization of staple supplies.
6. To examine structural problems of building village roadways to transport basic products to the local markets.
7. Credit and technical support for cooperatives of women fishmongers.
8. We propose that the National Committee appeal to the Togolese leadership for technical assistance at the level of the Ministry of Development to undertake the creation of a women's section within the National Committee.
9. We suggest a visit with the USAID office to discuss the possibilities of formulating a women's project within the National Committee.
10. Lightening of the workload of women (creation of village day-care centers).
11. Study trips and advanced classes for the women's cooperatives and agents of women's development.

###

COUNTRY ACTION PLAN

Adopted by the delegation of
UPPER VOLTA
March 6, 1981 § Dakar, Senegal

General presentation on the context of Upper Volta

Upper Volta is a Sahelian country, with resources limited by its geographic location and climate. Ninety-five percent of the population of Upper Volta lives off farming, which is hampered by the risk of flooding and by the low level of technical skills among the people.

The national effort is nonetheless directed toward agricultural development through major programs to train farmers to adopt modern techniques of production. National financial resources are insufficient to allow the realization of accompanying actions such as the creation of public supplies, of distribution circuits, large-scale school attendance, etc. The national leadership has therefore placed the accent on organizing and increasing the participation of rural populations in collectives responsible for the satisfaction of their own needs. It is thus that since 1972, all programs in rural development have been engaged in the process of reconstituting village groups. These groups have become more and more numerous, and affect every rural homeland. They represent basic structures from which can be conducted a variety of actions in the collective interest.

The groupings of women are just as numerous, and conduct diverse activities. The credit union operation in Upper Volta is still limited, and affects primarily men. The diversity and multitude of projects animated by women, as well as the current initiative that women's groups are taking in Upper Volta, represents a springboard from which both women's and mixed credit unions can be promoted.

The group representing Upper Volta at this seminar proposes to engage, upon its return, in a plan of information and sensitization at the national level to open a path for the creation of further credit unions.

Organization of a national meeting of the leaders of projects animated by women

This meeting will take place under the aegis of the Ministry of Rural Development, which has at its center the Service of Rural Institutions, an office which will convene the national leadership concerned with the problem.

The following themes will be discussed:

- a) What is a credit union?
- b) The experience of Upper Volta in the area of credit unions: UAVEC.
- c) The problems connected with the promotion of credit unions.
- d) The interest and the need to integrate women into credit unions.

COUNTRY ACTION PLAN - UPPER VOLTA

The meeting should end with the identification of zones, projects organized in areas where women possess sufficient income, and where one can launch projects with a view to mobilizing people to create new credit unions.

At the request of those groups that seem ready for the experience, UAVEC will organize (with the collaboration of CESAO) the training of animators, charged with the promotion of credit unions within such groups.

At the same time, the results of the meeting should bring the leaders of the women's projects to understand the need to promote economic activities that will generate increased income for women.

###

My country, Senegal, is among the African states who have been tirelessly working towards a global as well as collective advancement of women.

- **M. Francois Bob**
Secretary of State for Youth
and Sports
Senegal

There is an African proverb that says, "You cannot clap with one hand. . . ." Both men and women are needed.

- **Mrs. Mary Tadesse**
Chief, African Training &
Research Centre for Women
U.N. Economic Commission
for Africa
Ethiopia

All of us here recognize the significant part women play in the economic development of their nations and immense leadership within the credit union movement. We, at ACOSCA, are committed to finding appropriate ways of having African women achieve full participatory status in the movement.

- **Mr. George Okeyo**
Vice-Chairman
ACOSCA
Kenya

We know that a successful savings program at the grassroots level is possible throughout Africa and particularly in Senegal. Proof of this is the ease with which money is collected by women for the financing of any family celebration.

- **M. Alioune Ndiaye**
President
Conseil National pour la Promotion
des Caisses Populaires au Senegal
Senegal

We must intensify action in favor of women but also create activities with a view towards bettering the life-style of the entire population.

- **Mme. Berthe Sawadago**
Deputy to the National Assembly
Ivory Coast

The structures which provide financial assistance are still the male populations, although today no one would question the fact that women have the capabilities to manage agricultural facilities and to carry out productive activities.

- **Mme. Mariam Konate**
Director, SWID Project
USAID
Upper Volta

It is appealing to individuals to be able to save in an institution in which one can usually place confidence in the security of one's savings. Credit unions have generally been able to provide this security. Banks have also been able to provide it, but they are often geographically and financially too inaccessible to the rural or small saver.

- **Dr. Virginia DeLancey**
Visiting Professor
University of Yaounde
Cameroon

We have gained a lot of experience in this first seminar. Following closely, we all promise here, on our honor, to implement every decision made here when we get back to our respective countries, because we have all worked in good faith and in unity.

- Closing speech on behalf
of the participants
by **Mrs. Nkuku Nwigwe**
Vice President
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le soleil

MARDI 3 MARS 1981 N° 3.261

11^e ANNEE ● 75 FRANCS CFA
CÔTE D'IVOIRE 150 F CFA ● MAURITANIE 20 U.M.

Le séminaire a été ouvert *Sensibilisation des femmes à l'action coopérative d'épargne et de crédit*



Le secrétaire d'Etat à la Jeunesse avec à sa gauche, l'ambassadeur des Etats-Unis, prononçant son allocution

UN SEMINAIRE :

Les femmes et l'épargne

Au nom de Mme Maimouna Kane, secrétaire d'Etat à la Promotion humaine absente de Dakar à ce moment, M. François Bob, secrétaire d'Etat à la Jeunesse et aux Sports, a présidé, hier matin au Centre international d'Echanges de Dakar, le séminaire sur la sensibilisation des femmes à l'action coopérative d'Epargne et de crédit. Le séminaire qui durera jusqu'au 6 mars est organisé sous l'égide de l'association des coopératives d'épargne et de crédit d'Afrique (ACECA) avec le concours du Conseil mondial des coopératives d'épargne et de crédit, de l'Agence américaine pour le Développement international et de l'association nationale pour le développement et la promotion des caisses populaires. Il s'agira, a dit M. François Bob, durant ces cinq jours, de réfléchir sur les voies et moyens les plus adaptés «pour amener de plus en plus la femme à prendre conscience de la nécessité d'une épargne organisée» pour l'amélioration de ses revenus et du développement.

(Voir page 3)

«Sensibilisation des femmes à l'action coopérative d'épargne et du crédit», tel est le thème du séminaire qui s'est ouvert hier au Centre international d'Echanges, sous la présidence de M. François Bob, secrétaire d'Etat à la Jeunesse et aux Sports. Organisé par l'Association des Coopératives d'Epargne et de Crédit d'Afrique (ACECA), avec le concours du Conseil mondial des Coopératives d'Epargne et de Crédit, de l'Agence américaine de Développement international (AID), et de l'Association nationale pour le Développement et la Promotion des Caisses populaires, le séminaire va regrouper, pendant 5 jours, 38 représentants de 13 pays d'Afrique occidentale.

A la séance d'ouverture, on notait la présence du vice-président de l'ACECA, de la représentante du Conseil mondial des Coopératives d'Epargne et du Crédit, ainsi que l'ambassadeur des Etats-Unis à Dakar, M. Carrington.

M. François Bob qui représentait Mme Maïmouna Kane, secrétaire d'Etat à la Promotion humaine, a saisi l'occasion pour redéfinir la politique du gouvernement sénégalais en matière de promotion de la femme. Il a rappelé à cet effet, la création, en 1978, d'un département ministériel chargé de la Condition féminine et sa fusion avec le Promotion humaine en 1980.

Loin de reléguer au second plan la condition féminine, cette fusion, a-t-il souligné, maintient les priori-

tés pour la promotion des femmes et renforce même «la volonté et la politique gouvernementales en la matière».

Puis, il a souligné «le caractère diversifié et intégré des actions du département de la Promotion humaine», ainsi que son rôle dans l'élaboration et la mise en œuvre de la politique du gouvernement en vue de promouvoir les populations et de susciter la participation de celles-ci au développement économique et social.

«Ces objectifs que voilà», a-t-il poursuivi, intègrent ceux des coopératives d'épargne et de crédit. D'où l'intérêt du séminaire qui sera d'une grande utilité pour les agents de la Promotion humaine qui encadrent l'association nationale pour la promotion des caisses d'épargne et de crédit.

Combattre l'usure

La politique du gouvernement en matière de sensibilisation des femmes à l'action coopérative recoupe, selon M. Bob, les objectifs du conseil mondial des coopératives d'épargne et de crédit et de l'ACECA. Il s'agit, d'abord, a-t-il souligné, «grâce à la mise en place d'organisations populaires à principes coopératifs, de combattre l'usure».

L'émergence de groupements de femmes dynamiques est un signe encourageant. A cet effet, le

secrétaire d'Etat à la Jeunesse et aux Sports a révélé qu'il existe au Sénégal 324 groupements où s'activent 26.476 femmes.

Le séminaire de Dakar a encore dit M. Bob, aidera une réflexion sur les voies et moyens les plus adaptés pour amener de plus en plus la femme à prendre conscience de la nécessité d'une épargne à des fins individuelles et collectives pour une amélioration de ses revenus. A cet égard, l'ACECA s'est rendu compte, dix ans après sa création, du peu d'adhésion des femmes dans les coopératives d'épargne et de crédit. Au Sénégal, où les femmes ont une réputation de grandes dépensières, saisiront l'occasion pour prendre conscience de la nécessité d'épargner. Au moment où nos Etats sont obligés de s'adresser le plus souvent à l'extérieur pour financer leur développement, il est plus que nécessaire de diversifier une bonne politique d'épargne. Par le biais de l'épargne et du crédit, nos femmes rurales pourraient également améliorer considérablement leurs conditions de vie en acquérant par exemple, des décoratives, des moulin à mil. Cela leur permettrait de s'attaquer à d'autres tâches de développement, des travaux agricoles et d'artisanat notamment.

A. BARRY

le soleil

SAMEDI 7 ET DIMANCHE 8 MARS 1981 N° 3.265

11^e ANNEE ● 75 FRANCS CFF
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Projets - tests pour le développement de l'épargne en Afrique

Deux pays, probablement le Sénégal et la Gambie vont abriter les projets tests de développement de l'Epargne en Afrique... grâce aux femmes. C'est l'une des décisions prises à l'issue du séminaire sur l'auto-développement des femmes organisé par l'association des coopératives d'Epargne et de Crédits en Afrique.

Ce séminaire qui se tenait depuis le 2 mars à Dakar, a été clôturé hier par le secrétaire d'Etat à la Promotion humaine, Mme Maimouna Kane..Son objectif : «sensibiliser et éduquer les femmes pour en faire des leaders au niveau de chaque Etat d'Afrique de l'Ouest, dans la promotion de l'Epargne et le développement des coopératives de

Séminaire sur l'Epargne coopérative Promouvoir l'auto-développement des femmes

La mobilisation de l'Epargne dans chaque pays grâce aux femmes en Afrique de l'Ouest. Il ne s'agit point d'un simple vœu pieux, mais au-delà du discours, d'un pari que l'Association des Coopératives d'Epargne et de Crédits d'Afrique compte gagner.

Et le séminaire régional sur la sensibilisation des femmes à l'épargne, qu'elle vient d'organiser du 2 au 7 mars, en est une parfaite illustration. En présidant hier à 18 heures au siège de l'UNESCO à Dakar, la cérémonie de clôture de cette importante rencontre, le secrétaire d'Etat à la Promotion humaine, Mme Maimouna Kane, n'a pas manqué de souligner le handicap majeur que constitue la faiblesse de l'Epargne nationale en Afrique dans l'initiation des projets de développement.

De plus, le mouvement coopératif offre une alternative aux personnes ne possédant que des moyens modestes ou limités, et qui ayant des liens communs de par leur emploi, leur localisation géographique ou leur association, peuvent réunir leur épargne afin de consentir des crédits et des

des buts de prévoyance et à des fins productives. Une des nombreuses recommandations du séminaire veut que 2 pays, probablement le Sénégal et la Gambie abritent des projets-pilotes de promotion de Coopératives de crédits. Du reste, pour les femmes, un certain nombre d'activités génératrices de revenus pouvant constituer une base pour l'épargne a été identifié. Il

s'agit entre autres de l'emploi salarié, mais aussi du traitement et de la commercialisation du poisson, du petit commerce, de la couture, du jardinage, etc...

Quoi qu'il en soit, l'Association des Coopératives d'Epargne et de Crédits qui réunit 23 pays d'Afrique a décidé d'orienter son action en direction des femmes, qui représentent un faible pourcentage des

adhérents. Les groupements de femmes existant aussi bien en milieu rural qu'en milieu urbain sont particulièrement visés.

Les promoteurs bénéficient de l'appui d'institutions telles que le Conseil mondial des Unions d'Epargne et de Crédits et de l'aide d'organismes donateurs comme le Conseil œcuménique des Eglises.

M.M.



Mme Maimouna Kane au cours de la séance de clôture : «La faiblesse de l'épargne nationale en Afrique,