

PN-ABP-766  
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# **Women in Credit Unions**

## **The Untapped Resource**

**A Training Manual  
to Promote Women's Access to  
Credit Union Services, Employment and  
Voluntary Leadership**

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**Produced by the  
African Confederation of Cooperative  
Savings and Credit Associations  
and  
World Council of Credit Unions**

**Produced under a grant from the U.S. Agency for International Development  
with additional financial support from the Canadian Co-operative Association**

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## Acknowledgements

This curriculum owes its existence to the dedicated work of a number of development professionals working in the credit union movement and other agencies. Their interest, support, persistence and good humor enabled us to achieve our goal of creating a gender sensitivity curriculum for use by the credit union movement. Use of this curriculum should increase awareness within the worldwide credit union movement of the causes of low participation by women as well as the benefits of increasing their participation.

The U.S. Agency for International Development (USAID) Office of Women In Development provided the initial grant to develop the curriculum and hold a workshop to test it. These funds were matched by the African Confederation of Cooperative Savings and Credit Associations (ACCOSCA) with other USAID funds. In addition, the Canadian Co-operative Association (CCA) provided financial and program support through its partnerships with ACCOSCA and the Ghana Cooperative Credit Union Association.

Appreciation especially goes to all those involved in the development of the original outline and its field test at a workshop organized by ACCOSCA in Nairobi in April 1993. Rosaline Baatuolkuu, ACCOSCA's WID Officer, organized the process with assistance from many: Victorine Kpohazounde and Nyamikuo Kossi, among others in ACCOSCA; Sarah Jones and the Nairobi based FEMNET Organization. Valuable review was provided by Florence Larkin of CCA/Ghana, Tulin Pulley of USAID, and Jackie Bettinger and Lucy Ito of the WOCCU WID Task Force. Lee Schmucker, Vice President of Association Services at the Kansas Credit Union Association and Credit Union Development Educator, was responsible for gathering all the pieces together and creating what should be a most valuable tool to increase the ability of credit unions to serve all their members. Without Lee's selfless giving of her time and immense talents, this curriculum would not be in the final form you see today.

Finally, sincere thanks to Kris Reid of the Kansas Credit Union Association and Carmen Chong, WOCCU/Washington, who spent many hours preparing the curriculum for printing, and Karen Kaplan, WOCCU/Madison, who directed its publishing.

Judith Shaffer  
WOCCU Manager, Women In Credit Unions Curriculum  
May 1993

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# Women in Credit Unions The Untapped Resource

## Schedule

<b>Day 1</b> Morning	Session 1	1½ hours	Introduction to the Workshop
	Session 2	1½ hours	Are Credit Unions Serving Women?
Afternoon	Session 3	3-4 hours	Gender Roles
<b>Day 2</b> Morning	Session 4	3-4 hours	Gender and Development
Afternoon	Session 5	3-4 hours	Financial Services for Women
<b>Day 3</b> Morning	Session 6	2-2 1/2 hours	Women in CU Leadership
Morning & Afternoon	Session 7	4-5 hours	Now What?
Afternoon	Closing	30 minutes	

**Women in Credit Unions  
The Untapped Resource  
Training Workshop Checklist**

**Location** \_\_\_\_\_

**Dates** \_\_\_\_\_

**Participant Data:**

\_\_\_\_\_ Request for gender disaggregated data for their CUs and country sent to participants well in advance of start of training (send each a paper copy of transparency 8 in session 5).

**Meeting Room Requirements:**

\_\_\_\_\_ Large enough for all participants to sit comfortably and to allow for group discussions

\_\_\_\_\_ Avoid obstructions, such as columns that block participants' views

\_\_\_\_\_ Ability to regulate room temperature

\_\_\_\_\_ No phone, or ability to disconnect phone

\_\_\_\_\_ No mirrors on wall

\_\_\_\_\_ Tables to seat all participants with 4-6 persons per table (preferred as follows: round, square, rectangular)

\_\_\_\_\_ Registration table at entrance

\_\_\_\_\_ Supply table

\_\_\_\_\_ Overhead projector and table

\_\_\_\_\_ Wastebaskets

\_\_\_\_\_ Name and phone # of person responsible for facility arrangements (know how to contact if need arises).

NAME: \_\_\_\_\_

\_\_\_\_\_ Review meeting room (minimum 90 minutes prior to first meeting) and make necessary adjustments, test overhead projector. Check meeting room each morning before workshop starts to ensure room is in order.

**Sleeping Rooms:**

- \_\_\_ Book rooms
  - \_\_\_ singles
  - \_\_\_ doubles
- \_\_\_ Check-out policy

**Meals and Refreshments:**

- \_\_\_ Opening reception
  - \_\_\_ Time and location
  - \_\_\_ Refreshments to be provided
- \_\_\_ Coffee/tea in the morning and afternoon
  - \_\_\_ Time and location
- \_\_\_ Breakfast, lunch and dinner arrangements (ensure participants will get meals within allotted time)
  - \_\_\_ Time and location

**Financial Arrangements:**

- \_\_\_ Negotiate costs for meeting facilities (including tax, tipping)
- \_\_\_ Determine if advance payment is required
- \_\_\_ Determine how bills are to be settled
- \_\_\_ Advise participants of costs host organization will, or will not, cover before they come to the workshop
- \_\_\_ Help people strategize on ways they can afford this training

**Staff/Participant Aids:**

- \_\_\_ Full-size writing pad for each participant, plus a few extras
- \_\_\_ Pen or pencil for each participant, plus extras
- \_\_\_ Miscellaneous office supplies (small stapler, staples, rubber bands, paper clips, paper, pencil sharpener, paper punch)
- \_\_\_ Participant information forms (Participant Registration Form) for participants who may not have previously completed form
- \_\_\_ Folder/binder for each participant in workshop, to include:
  - \_\_\_ Cardboard table "tents" for participant names
  - \_\_\_ Workshop objectives
  - \_\_\_ Schedule
  - \_\_\_ Administrative Information
  - \_\_\_ List of participants
  - \_\_\_ Handouts
- \_\_\_ Flipchart easels (preferably 2)
- \_\_\_ Flipchart paper (approximately 25" x 35")
- \_\_\_ Magic markers, two red/two black, for each flipchart easel
- \_\_\_ Masking tape
- \_\_\_ Overhead transparencies
- \_\_\_ Workshop feedback/evaluation forms

**Recognition For Participation**

- \_\_\_ Certificates for completing Workshop, or other appropriate recognition

## **Notes to the Trainer**

### **Women Need Credit Unions**

Around the globe, women enjoy fewer advantages than men, even though women often work longer hours. In many countries women are prevented from owning land and property, face obstacles to holding responsible positions, are denied an education, and are often refused credit. As a group, women's opinions and work are undervalued. A third of the world's households are headed by women. The majority of the world's poor and illiterate are women.

Although the statistics represent large disparities between the genders, women work hard and seek ways to improve their situation. Throughout history, women focused their energies on improving themselves and feeding, protecting, and educating their children . . . even during the worst of times. Women have formed support groups, joined cooperative projects, created income-generating opportunities, sought credit, saved money for tomorrow's needs, and more. Regardless of the strategy, women--then and now--seek ways to improve themselves and their families . . . which also develops the community.

Savings and credit open doors. Savings tide families over during a crisis and provide them with options. Credit is a tool for development. Financial services offer self-help approaches to financial improvements. Women need credit unions.

### **Credit Unions Need Women**

As a financial cooperative, credit unions are a people's organization formed to serve their members, potential members, and community. Women represent half of the population in our world. Yet, most credit unions serve many more men than women. Decisions makers, committee members, and senior level employees are overwhelmingly men. Therefore, these credit unions are fulfilling only part of their organizational purpose. To achieve their greater purpose, credit unions need women.

In addition, credit unions that do not involve women are overlooking half of their potential members. Women represent savings and loans. Expanding the membership base expands the talent pool for volunteers, committee members, and leadership positions. Credit unions need women in order to increase their membership and leadership base.

Credit unions benefit from targeting women's financial needs because it makes good business sense. Women have proven to be good credit clients. As a group, women reportedly have a higher repayment record and lower delinquency than men. They generally use credit to generate income for family needs. In addition, women are disciplined savers. Thus, credit unions need female members to increase shares and profits.

## **Women and Credit Unions**

To reverse the trend, credit unions must identify increased women participation as a priority. Taking women's participation seriously means understanding women's financial needs, creating services that meet those needs, and developing policies that recognize men's and women's situations. It means sensitizing the entire organization to male-female disparities and unique needs.

This training program is designed to help credit union leaders discover how to tap into the untapped resource: women . . . who comprise half of the world's population.

The 3-day workshop first examines the imbalance between men and women and the limitations resulting from narrowly defined gender roles. Based on this background, participants analyze reasons women are not involved in credit unions. The most important activity during the workshop is when participants analyze their own organization and establish action steps for reaching the female population. Field testing of the curriculum has demonstrated a genuine appreciation of the gender analysis process, even by those skeptical at the outset. But, be prepared for skepticism and resistance.

### **Workshop Objectives**

As a result of this workshop, participants should be able to:

1. Identify inequities and imbalances between the genders
2. Identify credit and savings problems and needs of both women and men
3. Determine ways credit unions can enhance women's access to financial services and participation
4. Work in positive, constructive ways with their credit unions and related organizations to increase women's involvement in credit unions
5. Develop action steps for new programs and organizational changes that will lead to more women obtaining staff and leadership positions within the credit union movement
6. Incorporate gender sensitivity into every aspect of the credit union's operations.

### **Targeted Audience**

This curriculum is designed to be used with leaders and decision makers at three levels: regional confederations, national and state leagues, and credit unions. Managers, directors, officers, and leaders should be among the first participants because this program expects organizational change. And, organizational change starts with the leadership. Employees will watch management to determine how important this issue is. Leadership and management must identify women in credit unions as a priority and endorse the training.

Organizational change also involves everyone. All leaders, decision makers, and employees should experience the training and be involved in the action steps to increase women's participation in credit unions.

The ideal training group will have both men and women. Any number between 10 to 30 should work, keeping in mind the need for enough participants to provide a lively discussion and that a large group consumes more time during reporting-back sessions.

## **Customize the Content**

The African Confederation of Cooperative Savings and Credit Associations (ACCOSCA) has been a partner in the development of this curriculum. It was tested with participants from six African credit union movements. However, this manual is developed for use worldwide and is presented as a guide. The author and producers expect trainers to customize the curriculum, examples, and statistics to fit their audience.

The manual includes the following:

- Content outlines
- Activities and examples to teach the content
- Originals for a participant workbook
- Originals to make overhead transparencies
- Suggested timeframe for each section

These materials are a resource to reduce preparation time. You may copy or modify anything in this manual--the best training programs always fit the participant's needs and situation. To facilitate these modifications, the curriculum is available on computer diskette in WordPerfect 5.1 from the WOCCU WID Task Force in Madison.

This curriculum recommends a 3-day format; however, you may reduce or expand the material to fit specific objectives. Regardless of the workshop length, include activities to help participants understand and accept key points. Your role is to facilitate learning--help participants discover new concepts and applications--not to lecture to them.

One further note. The term "gender disaggregated" is used when referring to statistics that have been gathered and reported separately for men and women. Some do not understand the term or feel it is "jargon". We use it for convenience in the text; feel free to use whatever term best conveys this concept.

Through the gender analysis process and the resulting increased understanding, credit unions will become more sensitive to specific needs of both men and women. As a result, credit unions will touch more people with their "people helping people" philosophy. Have a wonderful workshop.

## **Position of Women in the World**

Women are  $\frac{1}{2}$  the world's population.

Women work  $\frac{2}{3}$  of the world's working hours.

Women earn 10% of the world's income and own 1% of the world's property

Women are  $\frac{2}{3}$  of the world's illiterate people.

Women produce  $\frac{1}{2}$  of the world's agricultural production (60-80% in Africa) and do most of the food processing.

Women head  $\frac{1}{3}$  of all households in the world.

Women-headed households and elderly women represent the vast majority of the poor in the world.

Women are  $\frac{1}{2}$  of the world's enfranchised population but hold no more than 10% of all the seats in national legislatures.

From Seager, Joni and Olson, Ann, *Women in the World: An International Atlas*, Simon and Shuster, New York, 1986.

**Session 1**  
**Introduction to the Workshop**

**Session Length:** 1 - 1/2 hours

- Session Overview:**
1. Welcome participants
  2. Introduce training and administrative staff
  3. Introduce participants to each other to establish an open environment
  4. Describe the purpose and reasons for conducting this workshop
  5. Get participants involved in gender issues

**Session Objectives:** After this session participants will:

1. Know one another by name and something about their work
2. Know what to expect from the workshop
3. Be able to explain why gender sensitivity is important to credit union development

Time	Presentation	Notes
1½ hrs	<b>Open the Workshop</b>	
5-15 min	<p>Welcome the participants. Cover these points:</p> <ol style="list-style-type: none"> <li>1. Introduce yourself (trainer)</li> <li>2. Welcome and workshop endorsement by your organization's leader</li> <li>3. Workshop objectives</li> <li>4. Workshop schedule</li> <li>5. Workshop logistics</li> </ol>	
30-45 min	<p>Get acquainted exercise</p> <ol style="list-style-type: none"> <li>1. Ask participants to find a partner (optional guidelines: someone who is not seated next to them; someone of the opposite gender; from a different organization or country; someone they don't know: someone who has the same birthday month)</li> <li>2. They are to pretend to be a news reporter and interview their partner; complete <u>Handout 1</u>. (5 minutes per partner.)</li> <li>3. Announce when it's time to switch roles.</li> <li>4. Ask each pair to find another pair. Each partner introduces his/her partner to the other pair--<b>summarizing</b> the interview--select the best tidbits. (2 minutes each)</li> <li>5. Ask participants to introduce team member (other than their first partner) to the entire group.</li> </ol> <p>Option B</p> <p>If participants know each other, skip the above exercise and do the following opener. (An opener is vital for establishing an open, relaxed atmosphere for learning.)</p> <ol style="list-style-type: none"> <li>1. Your first goal is to form small groups. Most people sit next to people they work close to or know well. So, the challenge is to form small groups that mixes participants. Below is one method of forming small groups while introducing the workshop theme at the same time. <ol style="list-style-type: none"> <li>a. Prepare ahead of time: Write each statement from the "Position of Women in the World" statistics (page vii) on one slip of paper. (Need one statement for each group--if more than 8 groups, use statements twice.)</li> </ol> </li> </ol>	Handout 1

Time	Presentation	Notes
	<p>b. Determine the size of group you want (2-4 is ideal for openers). Then, cut each statement into that number of pieces. For example: For a group of three, the following statement could be cut into three pieces like this . . .</p> <p style="padding-left: 40px;">Women head      1/3 of all      households in the world.</p> <p>c. Put these pieces of paper in a basket and stir up. Let each participant draw one. Participants mingle in the room looking for partners to complete the statement correctly. When they have found their partners, ask them to select a table and sit together for the rest of the morning. Ask them to discuss several questions:</p> <ol style="list-style-type: none"> <li>1) What is the significance of that statistic to society?</li> <li>2) What is the significance of that statistic to credit unions?</li> <li>3) What expectations or concerns do they have for the workshop?</li> </ol> <p>Ask groups to report their statement and to summarize their discussion. Ask for a report of group expectations--not individual expectations--to reduce the fear of sharing.</p> <p>d. An alternative to using women's position in the world statistics: put workshop objectives on pieces of paper. When groups are formed, ask each group to read its statement to the entire group. This exercise forms small groups and reviews workshop objectives at the same time. Could ask each group to discuss and report their group expectations for the workshop.</p> <p>e. Now you have a small group to do the gender role activity. If people know each well, modify the activity by asking each person to answer the four questions on handout 2; however, each person is to make one of their answers an absolute lie (without being too obvious). The rest of the small group guesses what the lie is. This can be a lot of fun. Often co-workers discover they don't know each other as well as they thought and recognize how inaccurate assumptions can be.</p>	

Time	Presentation	Notes
20-30 min	<p><b>Gender Roles Opener</b></p> <ol style="list-style-type: none"> <li>1. Ask participants to complete <b>Gender Roles (handout 2)</b>. (2-3 minutes)</li> <li>2. Ask participants to share and compile their answers in their foursome. (5-6 minutes)</li> <li>3. Have each group report on their responses.</li> <li>4. Ask the class for observations about similarities and differences.</li> <li>5. Are our choices based on gender or talent?</li> </ol>	Handout 2
5 min	<p><b>Summarize:</b></p> <ul style="list-style-type: none"> <li>● We do some things out of pressure because of our gender.</li> <li>● We do some things because we like them or are good at them.</li> <li>● We don't develop our potential in areas viewed inappropriate by others.</li> <li>● This workshop examines social pressures that restrict women from using credit unions to improve their quality of life.</li> </ul>	

# Let's Get Acquainted

Pretend you are a news reporter. Interview your partner.

What's your name?	
What credit union are you involved with?	
What's your credit union position?	
How long have you served the credit union in this position?	
How many years have you worked/volunteered with credit unions?	
Who may join your credit union?	
Why did you join the credit union system (either as a member or employee)?	
What do you like best about credit unions?	
What are your expectations for this workshop?	

# Gender Roles

Name \_\_\_\_\_

<b>Name 2 things you like doing that are considered typical for your gender.</b>	<b>Name 2 things you don't like doing that are considered typical for your gender.</b>
1.          2.	1.          2.
<b>Name 2 things you like doing that are considered non-traditional for your gender.</b>	<b>Name 2 things you wish you could do that are considered non-traditional for your gender.</b>
1.          2.	1.          2.

## Session 2

# Are Credit Unions Serving Women?

**Session length:** 1 to 1½ hours

**Session Overview:** Present a strong rationale why credit unions need to be sensitive to the needs and involvement of both men and women

**Session Objectives:** At the conclusion of this session, participants will be able to:

1. Give 7 reasons why credit unions need gender sensitivity
2. Describe how credit unions are a tool for community development
3. Identify global and credit union disparities between men's and women's situation

Time	Presentation	Notes
1 - 1½ hours 5 min	<p><b>Credit Unions and Women</b></p> <p><b>Why should credit unions focus on gender issues?</b> Seven reasons why CUs should target women's involvement:</p> <ol style="list-style-type: none"> <li>1. <b>CU Purpose</b></li> <li>2. <b>CU Philosophy</b></li> <li>3. <b>CU Principles</b></li> <li>4. <b>Problems of Disparities</b></li> <li>5. <b>A Process of Change</b></li> <li>6. <b>Progress Requires Action</b></li> <li>7. <b>Profitable for the Credit Union</b></li> </ol>	Transparency 1
15-20 min	<p><b>Let's look at each reason in more detail:</b></p> <ol style="list-style-type: none"> <li>1. <b>CU Purpose:</b> CUs' mission for existence is to "improve the quality of life for all people" <ol style="list-style-type: none"> <li>a. its members</li> <li>b. its potential members</li> <li>c. its community</li> <li>● How does the CU fulfill its purpose? Small groups complete <u>Handout 3</u>. (5 minutes)</li> <li>● Ask each group to give an example in each column. Ask groups not to repeat examples already mentioned. Write examples on flipchart paper.</li> <li>● Was it easier to think of examples for men than for women or community?</li> <li>● Increasing women's involvement fulfills the CU purpose</li> </ol> </li> <li>2. <b>CU Philosophy:</b> "people helping people" (not "men helping men"). From the beginning, credit unions have focused on helping people improve their financial situation . . . including women.</li> </ol>	Transparency 2  Handout 3
15 min	<ol style="list-style-type: none"> <li>3. <b>CU Operating Principles</b> adopted by CUs worldwide <ol style="list-style-type: none"> <li>a. Open membership</li> <li>b. Democratic control</li> <li>c. Non-discrimination</li> <li>d. Serve members</li> <li>e. Building financial stability</li> </ol> </li> </ol>	Transparency 3  Transparency 4

Time	Presentation	Notes
5-10 min	<p>f. Education</p> <p>g. Social responsibility - human, social, and community development</p> <p>These principles apply to women as well as men.</p> <ul style="list-style-type: none"> <li>• How well is the credit union doing? Let's grade ourselves.</li> <li>• Complete <b>Operating Principles in Action (Handout 4)</b>. First individually; discuss responses as group.</li> <li>• Groups report examples.</li> <li>• Summarize.</li> </ul> <p>4. <b>The Problem of Disparities</b>  Many women continue to be oppressed, vulnerable, and disadvantaged</p> <ul style="list-style-type: none"> <li>• Review global data about women</li> <li>• Review CU data (gather data about the CU(s) involved in your workshop or national aggregate)</li> <li>• Draw conclusions from the group. Does the CU experience parallel the global statistics?</li> </ul> <p>The CU purpose, philosophy, and principles compel the CU to fight disparities and financial imbalance.</p>	<p>Handout 4</p> <p>Transparency 5</p>
5-10 min	<p>5. <b>The Process</b>  Improving the quality of life is a process . . . one step at a time.  Making a significant difference requires a targeted effort, conspicuously working for change.</p> <ol style="list-style-type: none"> <li>a. First step is awareness of the problem</li> <li>b. Identify obstacles to progress</li> <li>c. Brainstorm ways to overcome obstacles</li> <li>d. Design solutions</li> <li>e. Outline action steps to achieve solutions</li> <li>f. Implement and monitor the <b>process</b> to ensure <b>progress</b></li> </ol> <p>Improvement is on-going -- it's a process (not an event). For example, good health is a process -- based on good diet, exercise, rest and illness resistance. By the end of this workshop, you will have a <b>process</b> designed to improve the quality of life for men, women, and community.</p>	<p>Transparency 6</p>

Time	Presentation	Notes
5 min	<p>6. <b>Progress</b>  How will you know if the process is working? By evaluating progress: compare tomorrow's results with today's data. CUs should keep gender disaggregated statistics to monitor progress. Look for trends.</p> <ul style="list-style-type: none"> <li>● Is the economic situation of members improving?</li> <li>● Are CU services increased to men and women?</li> <li>● Are women involved in CU leadership?</li> <li>● Has CU membership increased, including women?</li> <li>● Is the community life improved?</li> </ul> <p>Those elements measures <b>Progress</b>. Improving the quality of life for all.</p>	Transparency 7
5-15 min	<p>7. <b>Profitable to the credit union.</b>  What are the benefits to the credit union? Ask participants to "cluster" in small groups of 3-4. Each group list benefits to the credit union of increased participation by women. (3-5 minutes)</p> <p>Plenary Group: Ask each group for a benefit (write on flipchart). Possible answers:</p> <ul style="list-style-type: none"> <li>● increased members</li> <li>● increased shares - women tend to be good savers</li> <li>● increased loan demand</li> <li>● women tend to have good repayment track record</li> <li>● increased public relations in village</li> <li>● larger talent pool for leadership and committee roles</li> <li>● when members experience financial growth, the credit union also grows</li> <li>● women are a link to youth (future CU members)</li> </ul> <p>This workshop is about taking steps to fulfill the credit union <b>purpose, philosophy, and principles</b> by designing a <b>process</b> to reduce the <b>problem</b> of inequity. Increasing women's access to savings, credit and CU participation contributes to the <b>progress</b> of the entire community.</p>	

# The Credit Union Purpose

"improve the quality  
of life for its  
members and community"

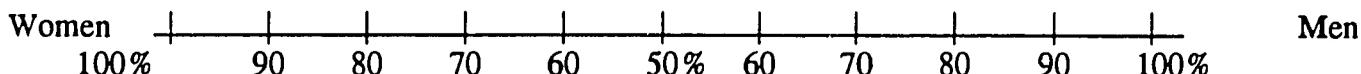
List specific examples of how the credit union improves the quality of life.

For Men	For Women	For the Community

# Credit Union Operating Principles in Action

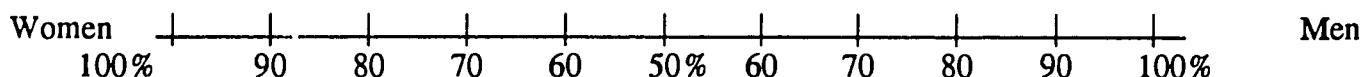
How well is the credit union(s) doing? Place an "X" on each continuum where the credit union (or credit union system) is performing today. Place an "O" where you think it should be.

### Credit Union Membership



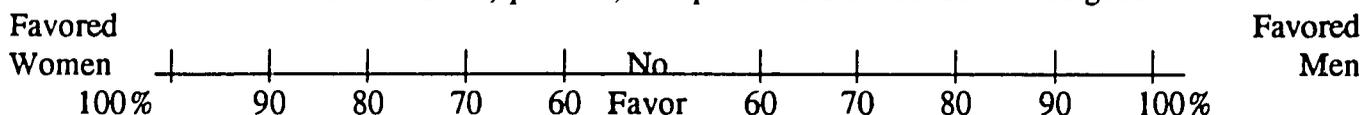
### Democratic Control

Who is actually involved in credit union decision making.



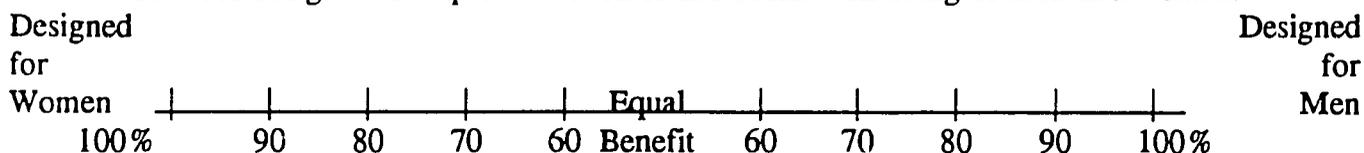
### Non-Discrimination

Credit union decisions, policies, and procedures do not favor one gender.



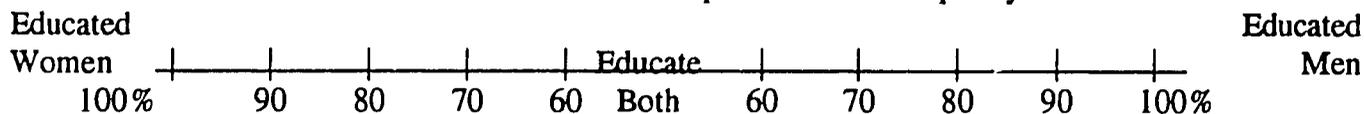
### Service to Members

Services designed to improve economic and social well-being of men and women.



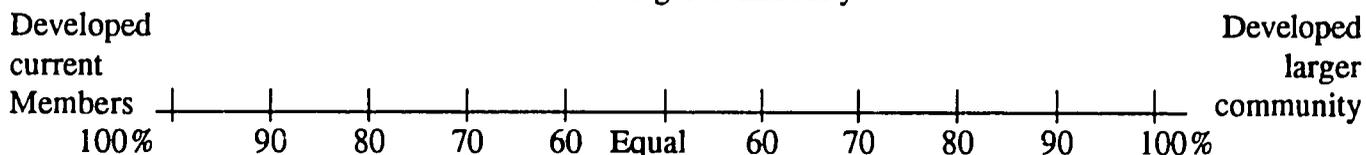
### On-Going Education

Promote member education to improve members' quality of life.



### Social Responsibility

Support human and social development of credit union members, potential members, and the larger community.



# Why Credit Unions Should Target Women's Participation



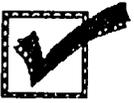
Purpose



Philosophy



Principles



Problem



Process



Progress



Profitable

Transparency 1

# Why Credit Unions Should Target Women's Participation

## Purpose

to improve the  
quality of life

- Members
- Potential Members
- Community

Why Credit Unions  
Should Target  
Women's Participation

 **Philosophy**

"people helping people"

# Why Credit Unions Should Target Women's Participation

## Principles

- Open Membership
- Democratic Control
- Non-Discrimination
- Serve Members
- Building Financial Stability
- Education
- Social Responsibility - Human,  
Social and Community  
Development

# Why Credit Unions Should Target Women's Participation

## **Problem**

### Women of the World

- Half the population
- Work 67% of working hours
- Earn 10% of income
- Own 1% of property
- Produce half of all crops
- Head  $\frac{1}{3}$  homes
- 67% of the illiterate

# Why Credit Unions Should Target Women's Participation

## **Process**

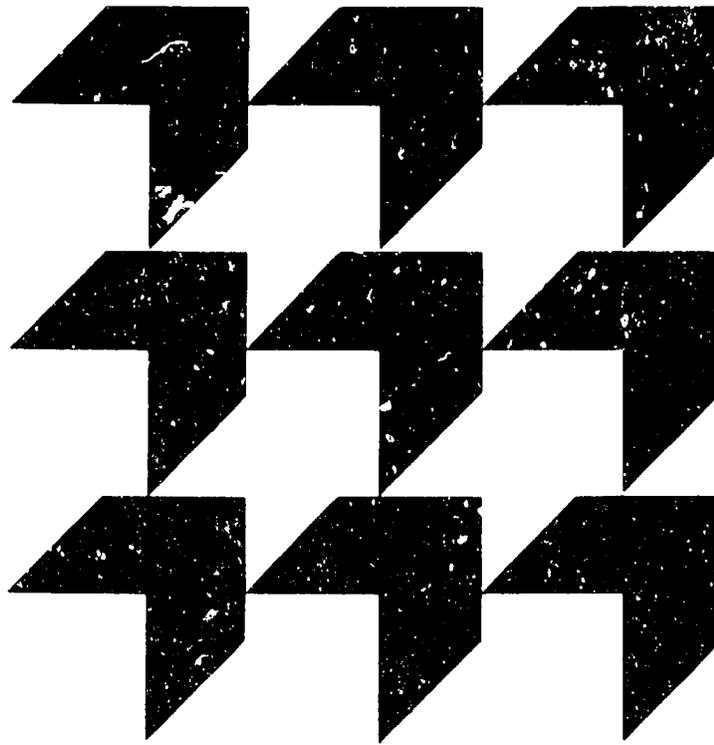
- Awareness
- Identify Obstacles
- Design
- Outline Action Steps
- Improvement is on-going

# Why Credit Unions Should Target Women's Participation

## **Progress**

- Increase Economic Wellbeing
- Increase Service
- Greater Talent Pool
- Bigger Membership Base
- Improve Community Life

"improve quality of life"



## Democratic Structure

**Open and Voluntary Membership**  
Membership in a credit union is voluntary and open to all within the accepted common bond of association that can make use of its services and are willing to accept the corresponding responsibilities.

**Democratic Control**  
Credit union members enjoy equal rights to vote (one member, one vote) and participate in decisions affecting the credit union, without regard to the amount of savings or deposits or the volume of business. Voting in credit union support organizations or associations may be proportional or representational, in keeping with democratic principles. The credit union is autonomous, within the framework of law and regulation, recognizing the credit union as a cooperative enterprise serving and controlled by its members. Credit union elected offices are voluntary in nature and incumbents should not receive a salary. However, credit unions may reimburse legitimate expenses incurred by elected officials.

**Non-Discrimination**  
Credit unions are non-discriminatory in relation to race, nationality, sex, religion and politics.

*These Credit Union Operating Principles are founded in the philosophy of cooperation and its central values of equality, equity and mutual self-help. Recognizing the varied practices in the implementation of credit union philosophy around the world, at the heart of these principles is the concept of human development and the brotherhood of man expressed through people working together to achieve a better life for themselves and their community.*



INTERNATIONAL

# CREDIT UNION OPERATING PRINCIPLES

## Service to Members

**Service to Members**  
Credit union services are directed to improve the economic and social well-being of all members.

**Distribution to Members**  
To encourage thrift through savings and thus to provide loans and other services, a fair rate of interest is paid on savings and deposits, within the capability of the credit union.

The surplus arising out of the operations of the credit union after ensuring appropriate reserve levels and after payment of limited dividends on permanent equity capital where it exists, belongs to and benefits all members with no member or group of members benefiting to the detriment of others. This surplus may be distributed among members in proportion to their transactions with the credit union as interest or patronage refunds, or directed to improved or additional services required by the members.

**Building Financial Stability**  
A prime concern of the credit union is to build the financial strength, including adequate reserves and internal controls that will ensure continued service to membership.

## Social Goals

**On-Going Education**  
Credit unions actively promote the education of their members, officers, and employees, along with the public in general, in the economic, social, democratic and mutual self-help principles of credit unions. The promotion of thrift and the wise use of credit, as well as education on the rights and responsibilities of members, are essential to the dual social and economic character of credit unions in serving member needs.

**Cooperation Among Cooperatives**  
In keeping with their philosophy and the pooling practices of cooperatives, credit unions within their capability actively cooperate with other credit unions, cooperatives and their associations at local, national, and international levels in order to best serve the interests of their members and their communities.

**Social Responsibility**  
Continuing the ideals and beliefs of cooperative pioneers, credit unions seek to bring about human and social development. Their vision of social justice extends both to the individual members and to the larger community in which they work and reside. The credit union ideal is to extend service to all who need and can use it. Every person is either a member or a potential member and appropriately part of the credit union sphere of interest and concern. Decisions should be taken with full regard for the interest of the broader community within which the credit union and its members reside.



WORLD  
COUNCIL  
OF CREDIT  
UNIONS, INC.

Approved 24 August, 1984  
by WCCU Membership Council

## Session 3

# Gender Roles

**Session Length:** 3-4 hours

**Session Overview:** Gender analysis is used to identify the roles and responsibilities of men and women. The process involves looking at four factors: labor, income, expenditures, and resources. Analysis of these factors leads to conclusions about constraints to credit union involvement based on gender.

**Session Objectives:** By the conclusion of this session, participants will:

1. Be able to list and use the key factors in gender analysis
2. Have practiced gender analysis with a case example
3. Have identified typical patterns in gender roles and responsibilities

Time	Presentation Outline	Notes
10 min	<p><b>Gender Analysis</b></p> <ul style="list-style-type: none"> <li>● Used to identify roles and responsibilities of men and women</li> <li>● Gender differences affect how men and women become involved with the credit union</li> <li>● Credit unions need to understand gender roles, activities and needs in order to provide services and products that fit men and women.</li> <li>● This process will help you visualize the contributions of men and women to the community and their access to, control of, and benefits from resources.</li> <li>● Analyze activities carried out by all members of the community. Activities are divided into two types:               <ol style="list-style-type: none"> <li>1. <b>Family/Home Management.</b> Activities that care for the family: food production, child care, etc. Viewed as non-economic; not considered in national income account.</li> <li>2. <b>Productive.</b> Activities that generate economic benefits or income. Example: planting, harvesting, wages, etc.</li> </ol> </li> <li>● Analyze 4 factors:               <ol style="list-style-type: none"> <li>1. Labor</li> <li>2. Income</li> <li>3. Expenditures</li> <li>4. Resource access and control</li> </ol> </li> </ul> <p>A. <b>Activity Profile</b> To demonstrate the gender analysis technique, examine a case and complete a worksheet in small groups (see appendix for additional case studies).</p>	
30 min	<ol style="list-style-type: none"> <li>1. Form small groups (4-6 people)</li> <li>2. Read the case about Indonesia (<u>handout 5</u>).</li> <li>3. Ask each group to complete the "Who does What?" (<u>handout 6</u>) together. Identify the tasks described in the case and determine who usually performs task</li> <li>4. Instruct each group to discuss the questions</li> </ol>	Handout 5 Handout 6
20-30 min	<ol style="list-style-type: none"> <li>5. Groups report to the plenary group (round robin method -- each group takes a turn reporting an item -- avoiding duplications).</li> </ol>	

Time	Presentation Outline	Notes
10 min	<p>Discussion question: What generalities about gender roles does this exercise point out?</p> <p>Possible Answers:</p> <ul style="list-style-type: none"> <li>a. Women are responsible for child rearing</li> <li>b. Women perform most household duties</li> <li>c. Men work outside the home</li> <li>d. Women do field work</li> <li>e. Girls have fewer educational opportunities.</li> </ul> <p>6. Summarize: Gender and age influence who performs specific work activities. These patterns reflect society's expectations resulting in social pressure to continue the routine. Thus, the patterns continue.</p> <p><b>B. Access and Control Profile</b></p> <ul style="list-style-type: none"> <li>1. An understanding of gender activities and responsibilities is the first step when developing CU services and programs targeted for specific needs.</li> <li>2. Second step: Who has access to resources used to carry out the work identified in the Activity Profile? And, who has control over their use?</li> <li>3. Who benefits from the resources? Differentiate between: <ul style="list-style-type: none"> <li>a. access to and control over the use of resources</li> <li>b. access to and control over the benefits derived from the use of resources</li> </ul> </li> <li>4. Access means the ability to use and make short-term decisions about resources. It does not mean the power to control the resource. For example, a person who has access to land to raise crops.</li> </ul>	

Time	Presentation Outline	Notes
15-20 min	<p>5. <b>Access</b> can be granted to you by the owner, but control is maintained by the owner.</p> <p>6. <b>Control</b> is the ability to use and dispose of a resource and to impose one's own definition upon other people in that situation. For example, the land owner controls the land, determines amount of rent, who rents it, what the land is used for, etc.</p> <p>7. To illustrate the concepts of access and control, let's look together at a simple case. Read aloud the "<b>Goat Selling in Nandom Viillage</b>" (<u>handout 7</u>) case. Then ask the group the questions listed on handout 8 (thereby demonstrating how to do an access and control analysis.)</p>	Handout 7
30 min	<p>8. Instruct groups to complete exercise "<b>Resources: Who has Access and Control?</b>" (<u>handout 8</u>). Use the Indonesia case information.</p>	Handout 8
20-30 min	<p>9. Plenary group discussion  Questions:  a. What resources do women have access to?  b. What resources do women not have access to?  c. What resources do women have control of?  d. What resources do women not have control of?  e. Who benefits from these resources?  f. If you did not have control over a resource or receive benefits from an activity, how would it affect your motivation to work hard?</p> <p>10. Summarize:  ● Emphasize the importance of equal access to resources and control.  ● Lack of control reduces choices, development, and motivation.</p>	

Time	Presentation Outline	Notes
5-10 min	<ul style="list-style-type: none"> <li>● When resources are withheld from half of the population, development is hindered.</li> <li>● But people who have resources to use, control and benefit from will be more motivated, and will contribute to the development of the community.</li> </ul> <p><b>C. Factors Influencing Activities, Access and Control</b></p> <p>What factors affect the gender roles identified in the activity and resource profiles?</p> <p>Pass out <u>handout 9</u>. Ask each small group to select <b>one</b> of the following factors. Each group should pick a different topic.</p> <ol style="list-style-type: none"> <li>1. Political - Government</li> <li>2. Economic - Money value, wages, resource costs, poverty levels, inflation rates, income distribution</li> <li>3. Cultural - Traditions, community norms, religious beliefs</li> <li>4. Educational</li> <li>5. Legal - Laws</li> </ol>	
15-30 min	<p>Ask each group to discuss the following questions and to summarize answers on flipchart paper.</p> <p><b>Discussion Questions</b></p> <ol style="list-style-type: none"> <li>a. What influence does the factor have on women's roles?</li> <li>b. On men's roles?</li> <li>c. How does it impact the quality of life for men, women and the family/community?</li> <li>d. How does the factor affect efforts to improve the quality of life for women? For men? For the community?</li> </ol> <p>Groups summarize their discussion for the whole group.</p> <p>Refer to "<b>Women's Position in the World</b>" statistics (p.vii) and "<b>A Woman's Daily Activities</b>" at end of this section.</p> <p>Can quality of life be improved if these factors you discussed restrict women's participation in the credit union?</p>	Handout 9

## Indonesia

The village, located in Eastern Indonesia, had a population of nearly 4,000 - 56% females and 44% males. The average household was 5.9 people.

Women and men both owned and inherited land. Men owned 68% of all productive land, women the remaining 32% - a result of traditional inheritance patterns. The average size of landholding per household was .7 hectares, with 6% holding more than 3.5 hectares. Twenty percent of households were headed by women and, in 10%, the men had migrated in search of waged employment.

Wage labor accounted for 30% of male income (down 10% in 5 years) and 17% of female income (down 15% in 5 years). The drop reflects a decline in local forestry employment, increased mechanization by wealthy farmers, and land use changes by large landholders - from increasingly unprofitable agriculture to private woodlots - which decreased the need for hired labor.

Local men who had not migrated for work were involved in agriculture, either on family land or as hired labor. Men did field preparation, terrace construction, and ploughing with oxen. They were also involved in animal care and feeding. Their daily work might also include some artisanal craft production (making rattan furniture) and trading. From time to time, men raided the reforested area for building material or additional space for home gardens.

Women managed the households. They were involved in seasonal rice planting, transplanting, hoeing, weeding and harvesting, rice processing and storage, and work in their gardens. Many women worked as unpaid laborers alongside their husbands who were employed by the state forestry company. Some also worked seasonally for wages, picking and drying coffee and tobacco for wealthy farmers.

Year-round, women collected fuel wood and natural medicines, made non-wood forest products from rattan and traded at the market. They collected wood from the piles made when fields were cleared or walked further into the hills. As clearing moved further away from home, women walked greater distances for fuel wood. As they returned home, they also collected leaves and fruit along the way. Women were active in traditional wedding and funeral activities, and found alternatives to institutional credit by raising money through participation in the local *arisan*.

Girls were involved in household work from an early age. At 7, they helped feed animals, carry water, gather fuel wood. By age 10, girls were helping plant and harvest rice. Boys were active in feeding and caring for the animals, and helping with their fathers' work. There was a primary school in the village which both boys and girls attended, but, as they got older, girls were needed to help at home for longer hours than boys. Girls, especially those whose mothers worked as laborers or traded in the market, had to drop out of school.

Poverty in the area was a result of the complex relationship between high population density, poor quality soil, inequitable land tenure arrangements, and migration of men. The poorest people tended to be women and their families in single-headed households. Women traditionally did not benefit from credit and extension programs for farmers as much as men. Women's incomes had declined, and because of a multitude of factors including lack of education, there were few employment opportunities for women.

## Discussion Questions

1. Who performs most household duties?
2. Who performs family maintenance duties?
3. Who is self-employed?
4. Who does what in agriculture?
5. Who looks after the children?
6. What leisure activities do men and women enjoy?
7. Based on this exercise, summarize women's work.
8. Based on this exercise, summarize men's work.

# Activity Profile

## Who Does What?

Activity	Women/girls	Men/boys
<p><b>Family/Home Management</b></p> <ul style="list-style-type: none"> <li>● Water related Activity 1 Activity 2</li> <li>● Fuel related</li> <li>● Food preparation Activity 1 Activity 2 Activity 3</li> <li>● Childcare</li> <li>● Health related</li> <li>● House cleaning and repair</li> <li>● Market related</li> <li>●</li> </ul>		
<p><b>Production Activities</b></p> <ul style="list-style-type: none"> <li>● Agriculture Activity 1 Activity 2 Activity 3</li> <li>● Income Generating Activity 1 Activity 2 Activity 3 Activity 4</li> <li>● Employment Activity 1 Activity 2 Activity 3</li> </ul>		



## Resources: Who Has Access and Control?

	Access		Control	
	Women	Men	Women	Men
<b>Income: List sources and who controls each source</b> <ul style="list-style-type: none"> <li>● Primary sources</li> <li>● Seasonal sources</li> </ul>				
<b>Expenditures: individual financial responsibilities</b> <ul style="list-style-type: none"> <li>● Who pays for what?</li> </ul>				
<b>Resources</b> <ul style="list-style-type: none"> <li>● Land</li> <li>● Equipment</li> <li>● Labor</li> <li>● Cash</li> <li>● Credit</li> <li>● Education/training</li> <li>● Time</li> </ul>				
<b>Benefits: Who benefits from the results of resources</b> <ul style="list-style-type: none"> <li>● Outside income</li> <li>● Asset ownership</li> <li>● Basic needs: <ul style="list-style-type: none"> <li>a. food</li> <li>b. clothing</li> <li>c. shelter</li> <li>d. labor saving devices</li> </ul> </li> <li>● Education</li> <li>● Political power/prestige</li> <li>● Credit</li> </ul>				



## Factors Affecting Activities, Access and Control

Select one:

Political

Economic

Cultural

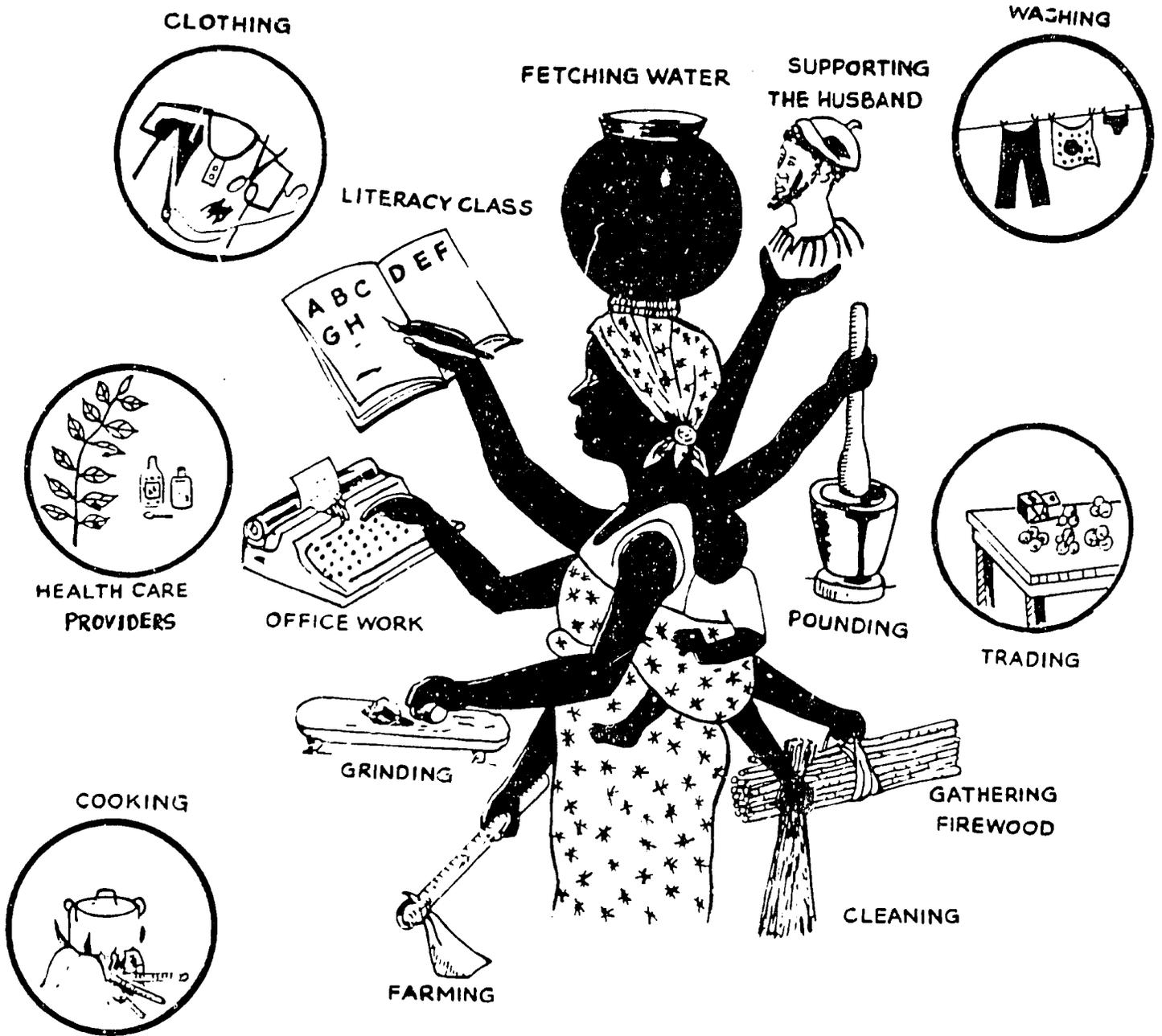
Educational

Legal

Group Discussion Questions

1. What influence does the factor have on women's roles?
2. On men's roles?
3. How does it impact the quality of life for men, women and the family/community?
4. How does the factor affect efforts to improve the quality of life for women? For men? For community?

# A WOMAN'S DAILY ACTIVITIES



## WORK LOAD ON WOMEN IN AFRICA

**Session 4**

**Gender  
and Development**

**Session Length:** 3-4 hours

**Session Overview:** This session helps participants understand that sex roles are based on biological factors -- laws of nature. However, gender roles are assigned by society, culture, religion, etc. Gender differences are socially constructed; therefore, can be socially changed. Gender roles are socially constructed to suit the needs and situations of the human race in different cultures at different stages in its history and development. Gender role designations that were appropriate in the past may not be relevant for the present and the future.

**Session Objectives:** At the end of this session, participants should be able to:

1. Differentiate the concepts of gender and sex
2. Identify myths and generalities about roles
3. Examine how society assigns gender roles
4. Challenge limitations placed on assigned roles
5. Identify constraints and opportunities for reducing limitations

Time	Presentation Outline	Notes
20-30 min	<p><b>Gender and Development</b></p> <p>A. "Who Am I" Exercise. Ask each person to think of their roles and identity in life. Complete sections A and B of "Who Am I?" worksheet (<u>handout 10</u>). Allow 2-3 minutes.</p> <p>Break into groups and assign discussion leaders: the person who will celebrate a birthday next (in each group) is the discussion leader. Each person shares their list of "Who Am I?" (10-15 minutes)</p> <p>Group Discussion Questions:</p> <ol style="list-style-type: none"> <li>1. What similarities exist among the list of roles?</li> <li>2. What differences exist?</li> <li>3. Are any of the differences based on gender?</li> <li>4. Are priorities different between the genders?</li> </ol> <p>Groups report on conclusions (10-15 minutes)</p>	Handout 10
15-30 min	<p>B. <b>Gender vs. Sex</b></p> <ol style="list-style-type: none"> <li>1. To introduce the difference between the terms: "gender" and "sex", select one of the following activities:</li> </ol> <p>Option A: Show the video, "Men at Work". Ask participants to list areas of gender concern that they noticed in the video.</p> <ul style="list-style-type: none"> <li>● Women are expected to be secretaries.</li> <li>● Language regarded women as sex objects.</li> <li>● Women are discriminated against because of their family management activities.</li> <li>● Women are expected to be artists; men are scientists.</li> </ul> <p>Allow participants to come up with the above list. If they do not list these items, ask leading questions.</p>	

Time	Presentation Outline	Notes										
10-15 min	<p><b>Option B:</b> Do a role play showing gender concerns; such as, women do housework, laundry, food preparation, child care, marketing, farming, etc. Men visit with the men in village; men ask to be served; men watch women work; men tend to the cattle; men work in factories or plantations, etc.</p> <p>After the role play, ask participants to list gender concern areas.</p> <p><b>Option C:</b> Ask teams to identify songs (slogans or nursery rhymes) that describe gender roles or differences. Examples: "A women's work is never done", "the hand that rocks the cradle rules the country", "behind every successful man is a successful woman".</p> <p>Ask participants to list gender concerns.</p> <p><b>Option D:</b> Find advertisements in magazines and newspapers that communicate gender roles. Discuss the gender concerns.</p> <p>2. Ask participants to list differences between men and women (write on a flipchart).</p> <table data-bbox="588 1354 1142 1550"> <tr> <td><b>Men:</b></td> <td><b>Women:</b></td> </tr> <tr> <td>S ● have beards</td> <td>S ● have breasts</td> </tr> <tr> <td>S ● get bald</td> <td>S ● give birth</td> </tr> <tr> <td>● are factual</td> <td>● are emotional</td> </tr> <tr> <td>● are brave</td> <td>● are cowards</td> </tr> </table> <p>Which ones are biological characteristics? Write a "S" in front of the word. These words describe <b>factual</b> differences--no arguments. Look at other words. For example, "brave". Do you know any "brave" women? Of course, then it's not true to say women are cowards.</p> <p>3. "Sex" refers to biological differences. Therefore, sexual roles are defined by physiological (unchangeable) functions.</p>	<b>Men:</b>	<b>Women:</b>	S ● have beards	S ● have breasts	S ● get bald	S ● give birth	● are factual	● are emotional	● are brave	● are cowards	
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S ● get bald	S ● give birth											
● are factual	● are emotional											
● are brave	● are cowards											

Time	Presentation Outline	Notes		
15-20 min	<p>4. Examination of gender roles and gender stereotypes. "Gender" refers to socially assigned roles; what people are expected to do. Gender roles are socially constructed to suit the needs and situations of the human race at different stages in its history and development. Gender role designations that were appropriate in the past may not be relevant for the present and the future.</p> <p>Examples of typical gender roles:  Women cook                      Men work away from home  Women weed                      Men clear the bush</p> <p>Society's perception and attitudes towards gender roles, responsibilities, and their worth are often based on value judgments, stereotypes and tradition. . . not biological differences or limitations.</p> <p>Examples of stereotypes:  Women are weak and cowardly  Men are strong and brave.  Women enjoy house work  It is not manly to do housework.  Women are housewives  Men are farmers and producers.  Women are maintained and supported  Men are wage earners.</p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <p><b>The Executive Man</b></p> <ul style="list-style-type: none"> <li>● He is aggressive</li> <li>● He is good on details</li> <li>● He is candidly blunt about what he thinks</li> <li>● He is close mouthed</li> <li>● He is flexible</li> <li>● He is getting married and means he is settled</li> <li>● He is resigning because he sees better opportunities</li> <li>● He has lunch with the boss because they are solving some knotty problem</li> <li>● He is a tough task master</li> </ul> </td> <td style="vertical-align: top; width: 50%;"> <p><b>The Executive Woman</b></p> <ul style="list-style-type: none"> <li>● She is pushy</li> <li>● She is picky</li> <li>● She is bitchy</li> <li>● She is secretive</li> <li>● She is indecisive</li> <li>● She is getting married and will soon become pregnant</li> <li>● She is resigning because she is not dependable</li> <li>● She has lunch with the boss because they are sleeping together</li> <li>● She is hard to work for</li> </ul> </td> </tr> </table>	<p><b>The Executive Man</b></p> <ul style="list-style-type: none"> <li>● He is aggressive</li> <li>● He is good on details</li> <li>● He is candidly blunt about what he thinks</li> <li>● He is close mouthed</li> <li>● He is flexible</li> <li>● He is getting married and means he is settled</li> <li>● He is resigning because he sees better opportunities</li> <li>● He has lunch with the boss because they are solving some knotty problem</li> <li>● He is a tough task master</li> </ul>	<p><b>The Executive Woman</b></p> <ul style="list-style-type: none"> <li>● She is pushy</li> <li>● She is picky</li> <li>● She is bitchy</li> <li>● She is secretive</li> <li>● She is indecisive</li> <li>● She is getting married and will soon become pregnant</li> <li>● She is resigning because she is not dependable</li> <li>● She has lunch with the boss because they are sleeping together</li> <li>● She is hard to work for</li> </ul>	
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Time	Presentation Outline	Notes
30 min	<p>Realities are often different, but the fact that society holds these stereotypes becomes oppressive to all. For example, a man who is not a bread winner is forced to pretend that he is and will over assert himself. Women who are strong are made to feel guilty, etc.</p> <p>This leads to serious conflicts because of the disparities between the expectations and the realities.</p> <p>5. Illustrate with <u>The Myths Exercise (handout 11)</u>. Ask small groups to explore attitudes and values about men and women; these have been passed down through history. Complete the handout as a group. (Assign a new discussion leader: i.e., the person wearing the most red or the person with the smallest shoe size.)</p> <ul style="list-style-type: none"> <li>● Set up a competition among groups -- the group with the longest list earns a prize (candy, etc.)</li> <li>● Groups report -- round robin style.</li> </ul> <p>Trainer's Points:</p> <ul style="list-style-type: none"> <li>● These attitudes and values are not based on facts. Therefore, they are myths.</li> <li>● Myths have become accepted as truth by society.</li> <li>● Therefore, we act as though these attitudes are factual, which limits choices and behaviors.</li> <li>● Myths/stereotypes are not based on "natural" or biological laws. (Example: cooking for the family is woman's work; yet restaurant chefs are often men. Are men capable of cooking for the family?)</li> <li>● These stereotypes influence how gender roles are defined.</li> <li>● Roles were assigned many generations ago.</li> <li>● Traditional attitudes/myths prevail in society long after they're proven irrelevant.</li> <li>● Gender roles can be socially changed.</li> </ul> <p>How can CUs respond to myths?</p> <ul style="list-style-type: none"> <li>● Products and policies should not be designed to fit myths</li> <li>● Actively dispel myths -- they limit all of us and the community.</li> </ul>	Handout 11

Time	Presentation Outline	Notes
20-30 min	<p>6. Illustrate with <b>The Family Finance case</b> (<u>handout 12</u>).</p> <ol style="list-style-type: none"> <li>1. What myths are illustrated in this case?</li> <li>2. Why might the fiancee demand Maria to take her money out of the credit union?</li> <li>3. Does removing the money benefit anyone or group? (No)</li> <li>4. Brainstorm ways the credit union might have handled this situation so that Maria and her soon-to-be husband might both "win" (as well as the credit union).</li> </ol> <p>7. Ask the group, based on the Activity Profile completed on the Indonesia case: "Are men's work and women's work based on "sex roles" or gender roles?"</p> <ul style="list-style-type: none"> <li>● Men's work tends to be <b>production</b> outside home</li> <li>● Women's work tends to be <b>family maintenance</b> in or near the home</li> <li>● Men's work receives pay</li> <li>● Women's work receives no or minimum pay</li> <li>● Thus, men's work is valued higher than women's</li> <li>● How do these work definitions fit into myths and stereotypes discussed?</li> </ul> <p>8. Ask each group to select one myth or stereotype. Let them develop a role play illustrating:</p> <ol style="list-style-type: none"> <li>1. a gender stereotype and</li> <li>2. changing the stereotype into gender equality</li> </ol> <p>(Note to Trainer: This exercise helps participants visualize change.)</p> <p>9. Summarize the differences between sexual roles and gender roles. Sexual roles cannot be changed; gender roles can and have been changed.</p> <p>Gender roles are based on myths and stereotypes.</p> <ul style="list-style-type: none"> <li>● They limit choices for both men and women.</li> <li>● They oppress development and growth.</li> <li>● They should be based on the situation and needs of the individuals.</li> <li>● They should be flexible.</li> <li>● Credit unions should help "free" people from stereotypes, not limit them by stereotypes. CU mission: improve the quality of life.</li> </ul>	Handout 12

**Who Am I?**

A. Think of your roles in life then answer the question: Who Am I?

I am

B. Put a "c" beside each role you chose and an "a" by those assigned to you by someone else. Were your choices based on gender?

C. Compare your list with your group members. List similarities and differences.

Similarities	Differences

D. Are any differences based on gender? How many roles do you play? Is the list similar to others of your same gender? How many characteristics are on the list? Any patterns based on gender?

Conclusions:

- 1.
- 2.
- 3.
- 4.
- 5.

E. Are priorities different between the genders?

Conclusions:

- 1.
- 2.
- 3.
- 4.
- 5.

# The Myths Exercise

Throughout history society develops and promotes attitudes and values about gender and roles. Experience has proven that many gender attitudes are false or invalid.

1. Think of cultural myths or stereotypes about women and men. Add to this list.

Men	Women
<input type="checkbox"/> are strong and independent	<input type="checkbox"/> are weak and dependent
<input type="checkbox"/> are logical and rational	<input type="checkbox"/> are emotional
<input type="checkbox"/> are good with numbers	<input type="checkbox"/> are not good with numbers
<input type="checkbox"/> should be paid for their work	<input type="checkbox"/> should not be paid (or should be paid less) for their work
<input type="checkbox"/> are to be heard	<input type="checkbox"/> are to be seen
<input type="checkbox"/>	<input type="checkbox"/>



## **Who Controls Family Finances Case**

Maria had belonged to her credit union for six years. She knew how important it was to save every month no matter how small. Although it was very difficult, Maria managed to save 10% of her income over the year and was very pleased with her efforts. She felt that the credit union had really improved her life and was enthusiastic in her efforts to convince her friends to join.

Maria was also happy for another reason - she was engaged to be married to a man she dearly loved. One day shortly before her wedding, she was explaining to her fiancée about her membership in the credit union and how it had helped her. Her fiancée became very quiet and then told Maria that he did not want her to belong to the credit union and that she must close her account. Even though Maria cried and pleaded with him, he refused to change his mind. Although she did not want to, she went to the credit union the next day to close her account.

1. What myths are illustrated in this case?
2. Why might the fiancée have demanded Maria to take her money out of the credit union?
3. Does removing the money benefit anyone or any group?
4. Brainstorm ways the credit union might have handled this situation so Maria and her soon-to-be husband might both "win" (as well as the credit union).

**Session 5**

**Financial Services  
for Women**

**Session Length:** 4 hours

**Session Overview:** This session integrates gender roles with financial needs of women. Participants examine credit union services and users. Is the credit union attracting women? Are women using the services? Do the services match women's needs? What are the obstacles that prevent women from using the credit union? What are the benefits to the credit union of increased participation by women?

**Session Objectives:** At the end of this session, participants will be able to:

1. Compare the credit union's performance in serving men and women
2. Compare typical constraints to women's access to financial services with the credit union's situation
3. Identify strategies to remove or reduce the constraints
4. Identify benefits to the credit union of increased women participation

Time	Presentation Outline	Notes
30 minutes	<p><b>Financial Services for Women</b></p> <p>A. Use the "Diversity Appreciation" exercise (<u>handout 13</u>) to form small groups.</p> <ul style="list-style-type: none"> <li>● the goal of this activity is to form small groups as diversified as possible. Distribute the handout, present the categories, and explain the points assigned to each category.</li> </ul> <p>Each person gets 1 point for each characteristic he/she has. If more than 1 person in the group has the same characteristic, the group earns only 1 point. Example: maximum points available for gender is 2--1 for the men and 1 for the women in the group.</p> <p>After participants know their individual points, tell them to:</p> <ol style="list-style-type: none"> <li>1. Mingle in the room "hawking" their diversity worth (points)</li> <li>2. Form groups of 5 persons--as diverse as possible (the small groups need to be equal in size; 4-6 works well)</li> <li>3. When a group has 5 members, find a place to sit together. (They now have their work group for the day.)</li> <li>4. Ask each group to add their diversity score (be ready to help them determine their score).</li> <li>5. Reward the group with the highest score.</li> </ol> <p>Discussion Questions:</p> <ul style="list-style-type: none"> <li>● How difficult was it to achieve diversity?</li> <li>● Is the class more diverse than you expected?</li> <li>● Was anyone excluded from a group because they didn't add to the diversity? Reactions? Feelings?</li> <li>● How does it feel to be wanted because of your diversity?</li> <li>● How does diversity add to group discussions and understanding?</li> </ul>	Handout 13

Time	Presentation Outline	Notes
10 min	<p>Summarize: Our background and characteristics influence our experiences, perceptions, attitudes, and understanding of the gender issues. The credit union needs diversity represented in decision-making groups, employment positions, and leadership roles in order to integrate gender sensitivity into policies, procedures, and programs.</p> <p>B. Credit Union Statistics Collect credit union statistics prior to the workshop using transparency 8 and prepare a handout summarizing gender data about credit union membership and service users. Or as a group list statistics on transparency 8 or a flipchart. Include numbers and percentages by gender for these categories (customize list for your setting):</p> <ul style="list-style-type: none"> <li>● Membership</li> <li>● Potential membership</li> <li>● Total assets</li> <li>● Total number and balance of shares</li> <li>● Average share balance</li> <li>● Total number and balance for each loan category</li> <li>● Average loan size</li> <li>● Delinquent loans</li> </ul>	Transparency 8
30-45 min	<p>C. CU Membership -- "Constraints To Women.." (handout 14). Analyze membership percentages based on gender and potential members.</p> <ul style="list-style-type: none"> <li>● Why do women join the credit union?</li> <li>● Why don't women join the credit union?</li> <li>● List possible solutions on a flipchart.</li> </ul>	Handout 14
30-45 min	<p>D. "CU Services"--(handout 15) Analyze current services, current users and potential users.</p> <p>1. In small groups, list all the services available through the credit union. Be specific. Use the worksheet. Give examples:</p> <ul style="list-style-type: none"> <li>● Passbook savings</li> <li>● Education loan</li> <li>● Income generating (productive loans)</li> </ul>	Handout 15

Time	Presentation Outline	Notes
60-90 min	<ol style="list-style-type: none"> <li>2. Who uses or benefits from these services?</li> <li>3. What conclusions can you draw about credit union services?</li> <li>4. What obstacles or constraints exist preventing women from using specific services?</li> </ol> <p>E. Overcoming Obstacles In order to increase membership and usage one must modify services to fulfill specific needs and reduce constraints to using the service.</p> <ol style="list-style-type: none"> <li>1. Read the "Savings Capacity Case" (<u>handout 16</u>) in small groups and discuss the question.</li> <li>2. The "Constraints Affecting Financial Services for Women" (<u>handout 17</u>) identifies common constraints, problem definitions, and possible solutions. Follow the directions. See "Examples of Ways Organizations Attract Female Members" at end of this section for ideas.</li> </ol>	<p>Handout 16</p> <p>Handout 17</p>
10-15 min	<p>F. Identify benefits to credit unions from increased participation by women. Some items might be:</p> <ol style="list-style-type: none"> <li>1. Increase membership base.</li> <li>2. Increase asset base.</li> <li>3. Traditionally, women are good savers.</li> <li>4. Traditionally, women have good repayment records.</li> <li>5. Women use money for income generating or to benefit family and community.</li> </ol> <p>G. Recap.</p>	

## Diversity Appreciation

Handout 13

Group members:

Category	Value	Group Diversity	Point
Gender	1 point each (2 points maximum)	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Race/color	1 point each	List all races represented	
Ethnicity	1 point for each ethnic heritage (a person may have several ethnic parts)	List ethnic heritages	
Citizenship	1 point each	List countries represented	
Age	1 point for each decade represented	Birth decade <input type="checkbox"/> 1920 <input type="checkbox"/> 1930 <input type="checkbox"/> 1940 <input type="checkbox"/> 1950 <input type="checkbox"/> 1960 <input type="checkbox"/> 1970	
Religion	1 point each	List religions represented	
Marital Status	1 point	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow/widower <input type="checkbox"/> Divorced	
Parenthood	1 point	<input type="checkbox"/> Mother <input type="checkbox"/> Childless <input type="checkbox"/> Father <input type="checkbox"/> Grandmother <input type="checkbox"/> Grandfather	

Individual Score

Total Group Points

# Constraints to Women Becoming CU Members

Constraint	Define the Constraint	Possible Solutions
1. Location		
2. Hours		
3. Eligibility requirements		
4. Intimidated		
5. Policies		
6. Services don't meet their needs		
7. Don't know about		
8. Language barrier		
9.		

List all the services available at the credit union(s). Be specific. What is the primary purpose or benefit of each service and who is its primary or typical user?

Service	Purpose or Benefit	Men	Women
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			

## **Savings Capacity Case**

Amin belongs to a credit union in the Northern part of Ghana. In addition to the plot of land she farms, she operates a small cloth weaving business. She is a skilled weaver and her cloth is considered the best woven in the village. There is also good demand for these types of cloth in the local markets in the surrounding areas. The inputs required for the weavers, however, are expensive. She must travel to Kumasi, a city 400 km away, to get thread. Because she does not own a vehicle, she takes public transport which involves 10 hours one way. Sometimes the thread she requires is not available in Kumasi; then, she must go to Accra which is another 200 km further south. She also needs transportation to get to market areas.

Amin estimates she needs about 5,000 cedis to make her business better. She is a member of the credit union and is eligible for a loan. But she is only eligible to receive twice the amount of savings.

Amin has only been able to save 1,000 cedis because all the money she makes from her business goes to family expenditures.

1. What credit constraints does Amin face?
2. Is Amin a good credit risk?
3. How would Amin benefit from credit?
4. How would the credit union benefit?
5. Brainstorm ways to allow Amin to receive a loan for her business development.

## Constraints Affecting Financial Services For Women

What are the constraints which keep women from using financial services? Below is a list of obstacles developed from research around the world. The key question is: "What obstacles exist for women in your community or country?" Use this worksheet as a tool in your analysis.

- Step 1:** Review each item listed. If you agree that the item is an obstacle for women in your area, place a check mark in front of the item number. If you're not sure, place a question mark in front of the number. If the item does not relate to your situation, cross it out.
- Step 2:** What obstacles exist that are not listed? Write them in the empty boxes.
- Step 3:** Evaluate the obstacle definitions. Add or delete reasons that fit your situation.
- Step 4:** In small groups brainstorm ideas for reducing the obstacles. Be creative.

Constraint	Definition	Possible Solutions
1. Location not convenient for women	<ul style="list-style-type: none"> <li>● Less free time</li> <li>● Less mobile</li> <li>● Family duties tie them down</li> <li>● Less cash for transportation</li> <li>● Fewer own transportation</li> <li>● Cultural and religious barriers may inhibit mobility</li> </ul>	<ul style="list-style-type: none"> <li>● Open once a week in small villages (Indonesia)</li> <li>● Take services to the members (i.e. market women's CU in Ghana)</li> </ul>

Constraint	Definition	Possible Solutions
2. Hours of operation not suitable for women	<ul style="list-style-type: none"> <li>● Typical open hours are during women's commercial and domestic activities</li> </ul>	<ul style="list-style-type: none"> <li>● Take services to members</li> <li>● Modify hours according to needs and schedules of potential members</li> </ul>
3. Shortage of savings services	<ul style="list-style-type: none"> <li>● Savings provide start-up capital</li> <li>● Minimum deposit too large</li> <li>● Savings accounts not available to women</li> <li>● Women need ready access to money</li> <li>● Women concerned about safety, convenience, and ease of deposit and withdrawal</li> </ul>	<ul style="list-style-type: none"> <li>● Credit union treasurer goes to market daily to accept deposits and loan payments of any size (Ghana)</li> <li>● Add passbook savings services</li> </ul>
4. Low literacy	<ul style="list-style-type: none"> <li>● Female literacy often low</li> <li>● Application process requires literacy</li> <li>● Forms/documents intimidating</li> </ul>	<ul style="list-style-type: none"> <li>● Passbook has photo or thumb prints for identification</li> <li>● Organize literacy classes</li> <li>● Simplify forms</li> <li>● Use pictures and word of mouth for information.</li> </ul>

Constraint	Definition	Possible Solutions
5. Lack experience with formal institutions	<ul style="list-style-type: none"> <li>● Women's experience usually home based and friendship based</li> <li>● Formal financial organizations may be intimidating</li> <li>● Don't know about services or membership options</li> </ul>	<ul style="list-style-type: none"> <li>● Outreach activity</li> <li>● Education on joining</li> <li>● Open house, invite potential members</li> <li>● Each member bring a friend</li> <li>● Promotion activities</li> <li>● Create a women's desk</li> </ul>
6. Lack of traditional collateral	<ul style="list-style-type: none"> <li>● Lack of asset ownership</li> <li>● Non-traditional collateral--jewelry, small animals--not accepted</li> <li>● Some institutions insist on a male cosigner despite collateral</li> </ul>	<ul style="list-style-type: none"> <li>● Base lending on character, and ability to repay</li> <li>● Take unusual collateral</li> <li>● Use repayment incentives</li> </ul>
7. Lack of working capital	<ul style="list-style-type: none"> <li>● Ranks 1st or 2nd in need for women entrepreneurs</li> <li>● Often receive less credit from suppliers</li> <li>● Vending has rapid turnover requiring continuous working capital</li> <li>● Resist long-term loans (fear changes in market and personal conditions)</li> <li>● Savings often used for start-up or working capital</li> </ul>	<ul style="list-style-type: none"> <li>● Make short-term loans</li> <li>● Weekly installments</li> <li>● Flexible payment terms</li> <li>● Easy access to savings (passbook accounts)</li> <li>● Payment due when inventory sold or harvest finished</li> </ul>

Constraint	Definition	Possible Solutions
8. Lack of technology (depresses their productivity)	<ul style="list-style-type: none"> <li>● Fear long-term financing for new equipment</li> <li>● Limited information about new technologies (no access to extension agents, trade magazines, trade fairs, university research)</li> <li>● Limited time for training</li> </ul>	
9. Loan officers do not understand the dynamics and constraints of women's businesses	<ul style="list-style-type: none"> <li>● Policies and decisions based on typical male businesses</li> <li>● Potential female members overlooked</li> <li>● Women intimidated by men</li> </ul>	<ul style="list-style-type: none"> <li>● Hire female loan officers</li> <li>● Select a respected local resident who promotes services, identifies potential members, helps with the forms, etc.)</li> <li>● Train/sensitize loan officers</li> </ul>
10. Credit policies	<ul style="list-style-type: none"> <li>● Written by men</li> <li>● Tend to fit men's needs - not women's</li> <li>● Not flexible</li> </ul>	<ul style="list-style-type: none"> <li>● Record the reasons women ask for a service</li> <li>● Interview potential female members or service user - discover their needs</li> <li>● Adjust the policies to serve both men and women</li> </ul>

Constraint	Definition	Possible Solutions
11. Male domination	<ul style="list-style-type: none"> <li>● Women's needs not represented</li> <li>● Traditional qualifications exclude qualified candidates</li> </ul>	<ul style="list-style-type: none"> <li>● Challenge the election process</li> <li>● Organize female advisory council</li> <li>● Set up classes on duties and leadership</li> <li>● Recruit qualified women</li> <li>● Limit office terms to encourage new leadership involvement</li> <li>● Train elected officials</li> </ul>

Adapted from Weidemann, C. Jean, *Financial Services for Women*, U.S. Agency for International Development, 1992, and WOCCU reports.

# **Examples of Ways Organizations Attract Female Members**

## **Hours of Operation**

### **In Paraguay**

Fundacion Paraguaya experienced a higher default rate for women than for men. Interviews were conducted to determine the reasons. Reportedly, 68 percent of defaulters said the hours for paying loans (8 AM to 2 PM) coincided with the height of women's commercial activity and deterred them from making loan installments because it required leaving their businesses. A simple change in hours of operation or periodic visits to borrowers could have solved this problem.

### **In Dominica**

The Agricultural Development Bank of Dominica (ADB) reported 11 percent of its clients were female. The island's credit union system reported 60 percent of its membership were female.

The hours of operation of these two financial institutions was the main difference affecting women's use of their services. The credit unions were open from 9 AM to 4 PM; ADB was open from 9 AM to 1 PM. The reduced hours created conflict for women who were unwilling to leave their businesses during the busy morning hours to go to the bank.

## **Membership Strategies**

### **In Cameroon**

#### **Radio**

CamCCUL broadcasts radio programs in both French and English emphasizing the benefits of credit union membership to women.

#### **Field Inspectors Training**

CamCCUL has highlighted the need for promoting increased women's participation in credit unions to its field inspectors. In turn, the field inspectors promoted increasing women's membership in credit unions, and women's elevation to credit union leadership roles. The Education and Training Officer and WID Advisor travelled extensively to attend annual general meetings of credit unions. They stressed that, where possible, at least one third of the board members should be women. Their initiative has proven successful.

## **Market Visits**

### **In Ghana**

The volunteer treasurer of the Market Women's Credit Union in Ghana visits members at their place of business whenever the market is open to collect savings deposits and loan payments.

# **Group Lending**

## **In Bangladesh**

The Grameen Bank emerged from a small private initiative started in 1976 to help the landless poor obtain credit. It was not originally gender targeted but became so when bank officials noticed that women's repayment rates were higher than men's. Instead of requiring collateral, the bank's customers are organized into five-person groups, and each member must establish a regular weekly pattern of savings before seeking a loan. The first two borrowers in a group must make several weekly payments on their loans before other group members can borrow. Bank staff meet weekly to disburse loans, collect savings deposits and loan payments, and provide training in financial responsibility. Most loans are used to finance the trading and purchase of livestock, with loan sizes averaging \$58. In 1990, beneficiaries numbered 800,000, 37 percent of whom were women.

## **In Bolivia**

PRODEM has been lending since 1987 to self-formed solidarity groups in Bolivia. Although not originally targeted toward women, 70 percent of its borrowers are very poor female entrepreneurs. After four years of operation - using careful credit management techniques - PRODEM is self-sufficient, and its repayment record is almost 100 percent.

## **In South Africa**

The Get Ahead Foundation, a nonprofit, black-owned foundation, promotes microenterprise development in black South African townships. Get Ahead offers credit, legal advice, business training, and marketing to a population that had never received any services before. Based on the Stokvel Lending Program, it uses group lending techniques. Women comprise 91 percent of the participants. Originally, the program did not target women, but shifted toward women because women repay more readily and are more willing than men to enter groups. Nearly all loan officers are women. Loans are given for one-year terms and average \$162. No collateral is required, but all clients must have existing enterprises.

## **In Kenya**

In the first four months since it began in 1991, Kenya Rural Enterprise Program (KREP) extended more than 2,000 loans, averaging \$400, to residents of one of Nairobi's poorest slums. The female participation rate is 60 percent. The program, modeled after the Grameen Bank, works with groups of five people who pay monthly deposits of \$8 into a savings and loan guarantee fund.

By changing from its original individual loan approach to the current modified Grameen approach, KREP has achieved dramatic effects: repayment rates have risen from 75 percent to more than 95 percent; loans are disbursed six times faster; and administrative costs have fallen from \$1.75 for every \$1 lent to only 25 cents per \$1 lent. Initially, the program had more male participants, but their number dropped because males were not as willing as females to work in groups and their repayment rates were lower than those of women.

## **Reward Loan Officers**

### **In Egypt**

The Rural Small-Scale Enterprise Project provides credit to rural and urban, micro- and small-scale entrepreneurs through branches of the National Bank for Development. The project makes special efforts to attract female clients by offering recognition to loan officers who have many female borrowers and by financing petty trade, ambulant enterprises, and service activities as well as manufacturing. Project leaders seek out outstanding local women who can mobilize others to join the project. These efforts have resulted in 20 percent of the borrowers being women. Although this figure is low compared with other regions of the world, it is considerably higher than other Egyptian projects. Furthermore, the level of women's participation in the economy of Egypt is lower than in many regions.

## **Small Loans**

### **In Java**

The BKK program lends small sums without collateral. Although not intended to be a women's program, 60 percent of the borrowers are women, often involved in trading activities. The loan application forms are less than one page long, and loans take less than a week to process. The average first loan size is \$60.

## **Located In Villages**

### **In Java**

The BKK is highly decentralized--more than 35 percent of Central Java's 8,500 districts are served by 500 subdistrict units and 3,000 village posts. Roughly 2,700,000 beneficiaries have received loans. Interest rates cover costs and earn BKK units substantial profits. Character references from local officials and peer pressure encourage repayment. Initial loans are small, introducing villagers to the credit system and graduating them to larger loans. Most clients reported that the greatest incentive for repaying on time was the expectation of another loan. BKK has recently changed its deposit services from certificates of deposit to passbook savings in order to attract more savers.

The Unit Desa system of BRI also serves rural Indonesia with lending and savings facilities at more than 3,600 rural bank branches located in subdistrict towns. The BRI has made nearly 8 million loans in six years and earns a substantial profit on its activities. Collateral is required for all loans, and the average loan size in 1990 was \$440. Women make up approximately 24 to 30 percent of the clientele. A remarkable achievement is its savings program. There are more than five times the number of savers as borrowers, and the value of savings exceeds the value of loans by millions of dollars.

Examples collected from World Council of Credit Unions, USAID, and Canadian Cooperative Association reports.

# Women and the Credit Union

	M	W	%
● Membership	_____	_____	_____
● Potential Members	_____	_____	_____
● Savers	_____	_____	_____
● Borrowers	_____	_____	_____
● Board Members	_____	_____	_____
● Committee Members	_____	_____	_____
● Average Savings*	_____	_____	_____
● Average Loans*	_____	_____	_____

(\* per member, in local currency)

## Session 6

# Women in Credit Union Leadership

Session Length: 2 - 2 1/2 hours

Session Overview: This session will focus on why women tend to be a minority in leadership positions, what are their constraints, and how could obstacles be reduced. The case illustrates what the consequences are when decision-makers do not consider the special needs of women.

Session Objectives: At the conclusion of this session, participants will be able to:

1. Describe how feelings of dominance, equality, and subordination affect one's willingness to lead/participate
2. Develop a leadership and decision-making gender profile of their organization
3. Identify obstacles to women gaining leadership positions and recommend strategies to increase women in leadership



Time	Presentation Outline	Notes												
45-60 minutes	<p><b>C. Who are the leaders?</b></p> <ul style="list-style-type: none"> <li>● Plenary Group: Introduce this section with the case "<b>Women and Credit in West Africa</b>" (<u>handout 20</u>). Read the case to group and lead discussion based on the questions. This case will help participants recognize imbalance and lack of leadership. The group discussion demonstrates the analysis techniques. After this discussion, participants will be more open to analyzing their own organization. Small group: complete the organization chart for your "<b>Credit Union Organization</b>" (<u>handout 21</u>). Identify the number of men and women at each level of decision making.</li> <li>● Discuss the following questions: <ol style="list-style-type: none"> <li>1. How many men and women at each level? Are the numbers in proportion to the membership statistics or to the community at large? For example, in Cameroon, 27% of the members are women. CamCCUL estimates the following leadership statistics for women:</li> </ol> <table data-bbox="503 1015 1238 1255" style="margin-left: 40px;"> <thead> <tr> <th style="text-align: left;">Position Held</th> <th style="text-align: left;">Per Cent Women</th> </tr> </thead> <tbody> <tr> <td>Credit Union Board Members</td> <td>15%</td> </tr> <tr> <td>Credit Committee Members</td> <td>16%</td> </tr> <tr> <td>Education Committee Members</td> <td>27%</td> </tr> <tr> <td>Supervisory Committee Members</td> <td>10%</td> </tr> <tr> <td>Credit Union employees</td> <td>over 40%</td> </tr> </tbody> </table> <ol style="list-style-type: none"> <li>2. Who makes decisions?</li> <li>3. What's the danger of one gender making decisions affecting both men and women members?</li> <li>4. What are the potential benefits when men and women are represented at all levels of the organization?</li> </ol> </li> </ul>	Position Held	Per Cent Women	Credit Union Board Members	15%	Credit Committee Members	16%	Education Committee Members	27%	Supervisory Committee Members	10%	Credit Union employees	over 40%	<p>Handout 20</p> <p>Handout 21</p>
Position Held	Per Cent Women													
Credit Union Board Members	15%													
Credit Committee Members	16%													
Education Committee Members	27%													
Supervisory Committee Members	10%													
Credit Union employees	over 40%													
60 min	<ul style="list-style-type: none"> <li>● What obstacles/constraints keep women from participating in leadership? <ol style="list-style-type: none"> <li>1. Add to the list in column 1 on <u>handout 22</u>, "<b>Constraints To Women's Involvement in CU Leadership</b>".</li> <li>2. What are the causes or reasons for the obstacles? Complete column 2 on the handout.</li> </ol> </li> </ul>	<p>Handout 22</p>												

Time	Presentation Outline	Notes
	<p>3. Brainstorm potential solutions. Be creative. Avoid limiting the possibilities by the stereotype trap. Complete column 3. Here are examples:</p> <p>A. Credit unions in Cameroon practice grassroots participatory democracy; the principal of "one person, one vote" has been the custom since the movement first began in 1963. The existing model credit union by-laws assure that elections are held at least biennially. Campaigning for elective office is usually vigorous.</p> <p>In 1991, CamCCUL fieldworkers led a mostly-successful, concerted effort to improve the proportional representation of women on credit union boards of directors. At the same time, the League suggested some changes in qualifications to run for office, to ensure that elected officials were themselves meeting required average savings and activity levels in their credit unions.</p> <p>Cooperatives in Sri Lanka are promoting women's membership and forming women's committees. Although women are actively involved in agricultural production and often manage household finances, they have traditionally not been members of a cooperative. Newly mobilized women's committees will receive training in cooperative principals, leadership, community development, family health and nutrition, and some income generation skills. Women members will be eligible to receive loans for agricultural and income generation activities. Eventually, district and national level women's committees will be formed and women will be represented on all levels by their leaders.</p> <p>4. Share ideas in plenary group.</p>	

Time	Presentation Outline	Notes
5-10 minutes	<p>Summarize:</p> <p>Summarize key points made by the participants. Points might include:</p> <ul style="list-style-type: none"> <li>● Women often are not represented proportionally to membership.</li> <li>● Women's specific needs are usually misunderstood or overlooked by all-male boards and committees.</li> <li>● Often, women who have positions do not have real decision-making power or relinquish it.</li> <li>● Overcoming constraints or obstacles takes concerted effort to achieve.</li> <li>● Using the talents, developing the skills, and expanding leadership benefits everyone involved: women, men, family and community.</li> </ul>	





## Credit Union and Leadership Case

A Cooperative Savings and Credit Union in Uganda serves the local community. Sixty percent of the members are men. The credit union has a management committee comprised of 5 men. The other committees have only male members, too.

The main occupation of the membership is agriculture; however, many men work in various government establishments in Kampala. The women have no source of income other than their small farming operations.

When the credit union started 5 years ago, a minimum share was valued at Sh. 100 which seemed affordable to all members. As a result of economic depression in Uganda, income levels dropped drastically. Citizens who earned low incomes--many women--were affected the hardest. The poor became poorer.

The credit union also faced a crisis. Its asset base dropped drastically. During a Management Committee meeting, the members voted to raise the minimum share from Sh. 100 to Sh. 2,500. No one consulted the membership prior to the vote. In view of their low income, many women could not afford the new minimum shares fixed by the committee, forcing them to withdraw their membership. Only nine women could afford the new minimum shares and remained as members of the Cooperative Savings and Credit Union. Most of the male members continued membership.

### Discussion Questions

1. What short- and long-term impact will this decision have:
  - A. On the local community?
  - B. On the financial condition of men versus women?
  - C. On the credit union?
2. What alternative ways could the credit union respond to its need for capital without eliminating the "poor" from membership? Brainstorm ideas . . . be creative.
3. How could the credit union ensure that "discriminatory" decisions are not made again?

## Women and Credit in West Africa Case

Women in parts of West Africa have a long history of involvement in informal income earning and small business activity. Even those rural women who have primarily provided labor for household farming have increasing needs and opportunities to earn cash. Much of this income earning is very marginal. Access to credit has always been a major problem.

The national Credit Union Association (CUA) offers member credit unions a variety of services including education and training, auditing, a revolving loan fund, savings and loan insurance, and forms for recording transactions. This work is carried out by a team of field workers and auditors.

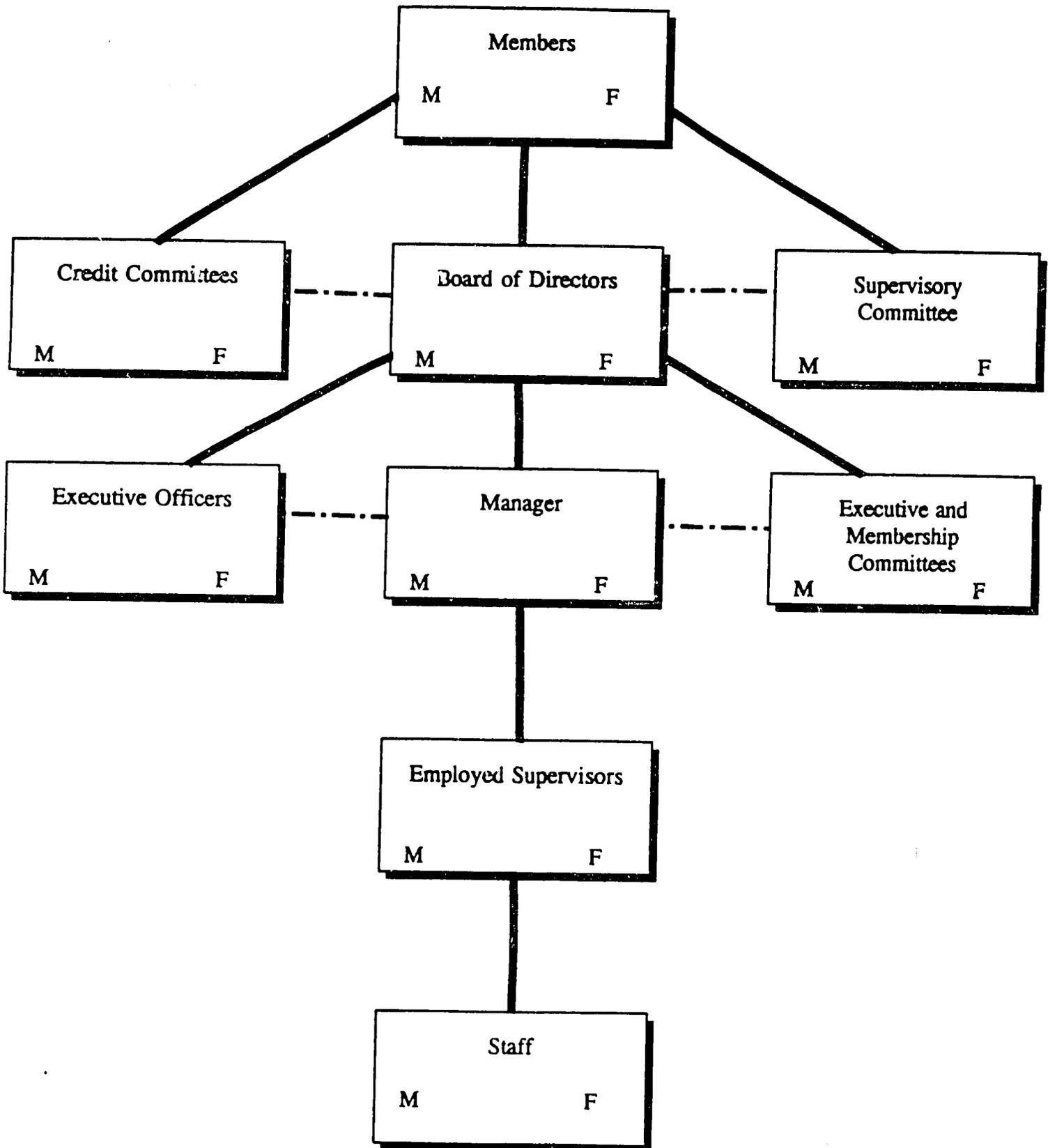
CUA is administered by a board of directors, a central fund committee, and regional chapters. All member credit unions have a board of directors and a local credit committee. The members of the national board of directors and the central fund committee, and all CUA staff (including field workers) are men. Two women will be added to the Central Fund Committee to meet bylaw requirements. There is only one woman among all the representatives of the regional chapters. Women participate on credit union boards only in credit unions which have primarily women members. There is somewhat better representation of women on credit committees.

Approximately 25% of individual members are women. Many of these are members of credit unions that are organized around businesses in which women predominate such as bakers, traders and street food producers, and which have a majority of women as members.

The goal is to improve the status and living conditions of women by improving their access to financial services, such as savings or credit for productive and economically viable activities.

1. Who does what?
2. Who makes decisions?
3. What are the problems/obstacles/constraints?
4. What are possible solutions?
5. What are the potential benefits when men and women are involved, represented, and active?

# Credit Union Organization



Key:  
 — Lines of authority  
 - - Communications and working relationships

**Constraints  
to Women's Involvement  
in CU Leadership**

Constraint	Define the Constraint	Possible Solutions
1. Time involved in the position	<ul style="list-style-type: none"> <li>● Many responsibilities (house, family, income generating)</li> <li>●</li> </ul>	<ul style="list-style-type: none"> <li>● Split the volunteer role among three women</li> <li>● Reduce the number of tasks for each role</li> </ul>
2. Meeting time	<ul style="list-style-type: none"> <li>● Not proper for women to be away from home after dark</li> <li>● Conflicts with child care duties or income generating activities</li> </ul>	<ul style="list-style-type: none"> <li>● Change the meeting time</li> <li>● Provide child care during meeting</li> </ul>
3. Intimidated in a mixed group		<ul style="list-style-type: none"> <li>● Leadership training for men and women</li> </ul>
4. CU Bylaws	<ul style="list-style-type: none"> <li>● Prohibit or restrict women</li> </ul>	<ul style="list-style-type: none"> <li>● Change the bylaws</li> </ul>
5. Cannot meet in mixed group setting	<ul style="list-style-type: none"> <li>● Religious or cultural customs</li> </ul>	<ul style="list-style-type: none"> <li>● Create advisory councils by gender</li> </ul>
6. The expected role of women		<ul style="list-style-type: none"> <li>● Campaign for women</li> <li>● Promote benefits of women representation</li> <li>● Conduct training</li> </ul>
7. Child care responsibilities	<ul style="list-style-type: none"> <li>● No one to care for children during CU activities</li> </ul>	<ul style="list-style-type: none"> <li>● Provide child care during meetings</li> </ul>
8.		
9.		

## Session 7

# Now What?

**Session Length:** 4-5 hours

**Session Overview:** This session provides a work period for participants to develop strategies, priorities, and action steps for implementing change. Throughout the workshop, many concerns and possible solutions have been discussed. Participants need a structured time to target the concern(s) and solutions that are most important to their situation.

**Session Objectives:** At the conclusion of this session, participants should have goals and a plan for implementing change.

Time	Presentation Outline	Notes
10-15 min	<p><b>Now What?</b></p> <ul style="list-style-type: none"> <li>● Ask for volunteers to share one idea or concept that impressed them during the workshop. (This serves as a good review of the material.) Record on a flipchart. If main points are not covered, solicit by asking leading questions.</li> </ul>	
30 min	<ul style="list-style-type: none"> <li>● The next session is the most important of the entire workshop. If you leave here and do nothing, you have wasted your time by attending.</li> </ul> <p>The question is: Now what? What happens when you go back to your organization? What steps are you going to take to start the process of bringing gender awareness to credit union policies and services? Share examples from Cameroon CCUL at the end of this section.</p> <ul style="list-style-type: none"> <li>● To start the brainstorming, assign small groups to discuss "<b>Successful Strategies for Financial Institutions</b>", (<u>handout 23</u>). Return to plenary group. Share examples of strategies and ideas. (Note to trainer: This exercise helps participants think of new methods.)</li> <li>● The biggest obstacle to change is our "habits and blinders." We do things without consciously thinking. Let's test that concept: Please fold your arms. Which arm is on top? Why are some of you backwards?</li> </ul> <p>Now fold your arms the opposite way. How does it feel? (Awkward, uncomfortable.) (Note: Physiologically, no reason we can't fold either way. But, because of habit, we do it one way without considering the other way.) Habits limit the options we consider.</p> <p>To step outside of habits, we must consciously consider other methods (like folding arms other way).</p>	Handout 23

Time	Presentation Outline	Notes
	<p>Second key point. We tend to view <b>our</b> habit as the right way. Remember my comment: "Some of you folded your arms backwards." Instead of right or wrong, consider it as a <b>different</b> choice.</p> <p>To explore change, consciously think about what you haven't tried. Don't let habits limit you.</p> <p>During brainstorming, comments like:</p> <ul style="list-style-type: none"> <li>● "We have to do it this way."</li> <li>● "It would never work."</li> </ul> <p>are not appropriate. Think of all possibilities. Refine the strategy later.</p> <ul style="list-style-type: none"> <li>● Instruct participants to follow the <b>Decision-Making Model (handout 24)</b> and prepare action plans. (Describe each step.) Participants from the same organization should work together.</li> </ul> <p>Step 1 Define a problem and establish a goal.  Step 2 Determine possible solutions or strategies to address the problem.  Step 3 Select several options from step 2 to implement.  Step 4 Who, how, and when will step 3 be implemented or started?  Step 5 What results or improvements do you expect and when? How will progress be measured?  Step 6 Whose support is needed in order to implement this strategy?  Step 7 Who will monitor progress?</p> <p>Talk through the <b>Action Plan Example</b> (page 84). Assign each group to a work area. Give them 2-3 hours to complete the "<b>Action Plan Worksheets</b>" (<u>handout 25</u>) for their credit union/country. Do one for each problem (eg, low membership of women, low percentage of women on boards, etc.) Facilitator(s) should circulate among groups to help them brainstorm and keep them on track.</p>	<p>Handout 24</p> <p>Handout 25</p>

Time	Presentation Outline	Notes
	<ul style="list-style-type: none"> <li>● <b>Plenary Group</b> Each group reports on their plans.</li> </ul> <p>Collect action plans; type and distribute with workshop report to all participants (and their managers if appropriate.)</p> <p><b>Closing</b></p> <ul style="list-style-type: none"> <li>● Recap the objectives of the workshop</li> <li>● Summarize Transparency 1; highlight the reasons why credit unions have a responsibility to empower women and improve their economic situation.</li> <li>● Credit unions have always been a facilitator of cooperation so that all may improve their quality of life.</li> </ul> <ol style="list-style-type: none"> <li>1. To illustrate: ask each participant to find a partner. (You need one, too, to demonstrate.) Ask them to thumb wrestle. Partners face each other; thrust one hand toward the other person and hook their 4 fingers together. Each person tries to "pin" the other person's thumb with his or her thumb. When a "pin" is achieved, release the thumb and try for another.</li> <li>2. Let each pair practice.</li> <li>3. They will have 15 seconds to try to get the most pins. Each person keeps his or her own score. The pair with the most pins wins a prize.</li> <li>4. Most individuals will <b>compete</b> with their partner, missing the announcement that "the pair with the most pins wins." When they compete, they'll be lucky to have 5-10 pins.</li> <li>5. Often one or two partners will simply "give up" and allow the other person to pin them continuously. This illustrates the role of the opposed. No hope.</li> <li>6. One or two groups may figure out that by taking turns both partners win. By cooperating they can achieve 50-100 pins.</li> </ol>	

Time	Presentation Outline	Notes
	<ul style="list-style-type: none"> <li>● As you leave this workshop, you have choices: you can compete. You can give up. Or, you can cooperate to improve the quality of life.</li> <li>● Cooperation requires help, equality, strength, encouragement, care.</li> <li>● What will YOU (each participant) personally do to make a difference for those you interact with?</li> <li>● Ask participants to name one thing they will do individually . . . starting when they return home.</li> <li>● Congratulate and encourage each contributor. Thank them for participation, wish them well . . . . Tell them they are change agents.</li> </ul> <p>Ask participants to complete the feedback sheets (<u>handout 26</u>).</p>	<p>Handout 26</p>

## Successful Strategies for Financial Institutions

Financial institutions that attract large numbers of women borrowers adhere to the practices listed below.

Strategy	Ways CU has adopted strategy	Ideas to implement strategy
1. Adopt a market perspective so that member preferences are understood and financial products are designed to meet them.		
2. Target the poorest of the economically active.		
3. Lend for trade and service activities, as well as manufacturing.		
4. Use simple loan forms and have rapid approval processes.		
5. Offer small, short-term working capital loans with frequent payments.		
6. Decentralize operations so that financial service is convenient for women borrowers.		
7. Accept alternatives to traditional collateral, such as solidarity groups or character references.		
8. Ensure larger, future loans for clients with good repayment records.		
9. Establish convenient deposit facilities for clients.		
10. Charge interest rates sufficient to cover CU operating costs.		
11. Develop credit consciousness through training of borrowers.		
12. Provide intensive practical training for developing a motivated cadre of workers and organizers.		

Adapted from Weidemann, C. Jean. *Financial Services for Women*, USAID March 1992

### **Decision-Making Model**

- Step 1**      **Define a problem and establish a goal.**
  
- Step 2**      **Determine possible solutions or strategies to address the problem.**
  
- Step 3**      **Select several options from step 2 to implement.**
  
- Step 4**      **Who, how, and when will step 3 be implemented or started?**
  
- Step 5**      **What results or improvements do you expect and when? How will progress be measured?**
  
- Step 6**      **Whose support is needed in order to implement this strategy?**
  
- Step 7**      **Who will monitor progress?**

# Action Plan

## Example

Problem 1: Low Membership Among Women

Work Group: Cooperative Savings and Credit Union

Goal (State as an End Result)	Action Steps	Support	Assigned to	Start Date	Target Com- pletion Date
1. Add 100 new female members by the end of this year.	1. Interview potential female members to discover needs and obstacles	Board and Manager	Loan officers, staff	1 March	31 March
	2. Review policies for obstacles.	Board	Manager and Loan Officers	1 April	15 April
	3. Develop or adapt service/product.	Board	Managers	16 April	30 April
	4. Conduct village meetings about membership benefits.		Manager and Board Member	1 May	30 July
	5. Visit marketplace and villages to sign up new members.	Manager and Board Member	Loan Officer	15 May	15 December

# Action Plan

## Work Sheet

Problem 1:

Work Group:

Goal (State as an End Result)	Action Steps	Support	Assigned to	Start Date	Target Completion Date

# Evaluation

## Women in Credit Unions Workshop

Date \_\_\_\_\_

1. Please indicate your overall impression of our session:

Poor		Fair		Satisfactory		Good		Excellent
1	2	3	4	5	6	7	8	9

2. Please indicate strong points (Give examples please):

3. What did you consider to be weak points? (Give examples please):

4. Recommendations for improvement:

5. Other comments:

# **Plan Organizational Change Examples from Cameroon Cooperative CU League**

## **Collect Statistics**

The issue of gender has become important as League staff and leadership began understanding the important role of women in Cameroon's economy. To complement the League's efforts to improve its knowledge of gender issues, a study was conducted by the Midwest University Consortium for International Affairs (MUCIA).

As a result of the study, the League board of directors included "increasing women's participation in credit unions" as one of the eight major objectives of the next five year plan. It created a "Women's Affairs Department" which has already outlined strategies to increase women's participation in credit unions' decision-making processes and promoted increased productive lending to women borrowers. The League recognizes that expanding women's participation in credit unions will increase both its savings pool and membership.

## **Prepare Action Steps**

One of CamCCUL's managers prepared an institutional plan of action to improve financial services to women. She recommended collecting gender-disaggregated data and publishing national statistics (savings, loans, membership, and loan purpose) by gender.

Her plan also suggested that CamCCUL collect information on women's activities that may require funding, improve credit union education for women especially on rights and responsibilities, and consider the possibility of establishing a loan guarantee fund for women who borrow from credit unions, until such time that women can build their own savings base as security.

Future steps involve reviewing the types of loans men and women are most likely to default on, proposing the types of activities that women might do to increase their income, and suggesting ways to help women consider credit.

## A Bakery In Kenya

The women of Bomani village in Kenya decided to set up a bakery. They earned money to get started by selling their traditional handicrafts (baskets and weaving). Help was hired to build a big brick oven. Two members of the group attended a bread-baking course, ..en taught the others basic bread-baking techniques. The women elected a treasurer, pooled their money to buy supplies, worked out a schedule for sharing the baking and planned how to distribute the bread.

The bakery turned out to be far more than an activity in economic development. Health, nutrition, sanitation, family life, business skills, cooperation between men and women and leadership in the village were all affected by the women's project. The bakery had to be built according to government specifications. A latrine was required by law. The Ministry of Health set standards of cleanliness for workers to follow. The workers had to be immunized against certain diseases.

The men were impressed by the women's achievement and many of them began to help. Some did so by allowing their wives to attend learning sessions. Others contributed money or labor. The women learned how to keep records, manage their money and use financial services. Many are learning to read, write, and use sophisticated mathematics in accounting for their income and expenses. They have also learned that they are capable of carrying out an activity that is important to their community; that they can deal with the authorities that provide access to the resources they need for further activities; and that they can have justifiable confidence in their considerable abilities.

The original concept has grown to include a second oven, a bakery building, and a tea and bread kiosk. The women are marketing their bread in other villages. They are talking about starting a poultry project to provide eggs for the bakery and additional income and food for the families.

The undertaking has not been an easy one. First, raising money to fund the bakery was difficult. Second, the latrine shed fell down while the women were building it and they had to start again. Third, there were early problems with the bread; so, the two women who had originally learned to make it returned to the training center to re-learn how to measure ingredients. Fourth, the group met weekly; however, some arrived late or failed to attend. The women were strict about their agreements and stern with those who failed to abide by them. They often charged a fine for absences.

But the women persevered and the project began to prosper. They kept their money in a financial institution rather than at the treasurer's home, so it would earn interest. Today, the group's bread is in demand. The group members gained a lot more than a way to earn some money.

## **Bangoukoire, Niger**

Bangoukoire is located in Niger, 30 kilometers from Niamey. One thousand two hundred people live in this area on the right bank of this great river.

Rice was traditionally cultivated by women. Nearly all the women grew rice, even the oldest. Some of them cultivated as many as five rice paddies, which they had inherited or acquired by other means. In addition to rice, the women grew okra and sesame using traditional tools such as the daba, which is common throughout Africa. The amount of time available to spend on growing rice depended on the amount of domestic work they had to perform. The women's daughters helped them in the paddies.

The money they earned from selling rice was by no means just "extra income" for the family, nor was it just used to pay unpredictable expenses such as marriages, gifts for relatives, burials or to invest in cattle. Sixty-one percent of the money that men working outside the country sent back home was used for the same purpose. Moreover, thanks to the rice that the women grew, the community was able to tide itself over during the hard times when millet was in short supply.

Growing rice gave women increased social and economic power both inside and outside the family. In addition, rice cultivation provided a window to the outside world: to sell their rice, the women went to the city market in Niamey.

### **Irrigation Project**

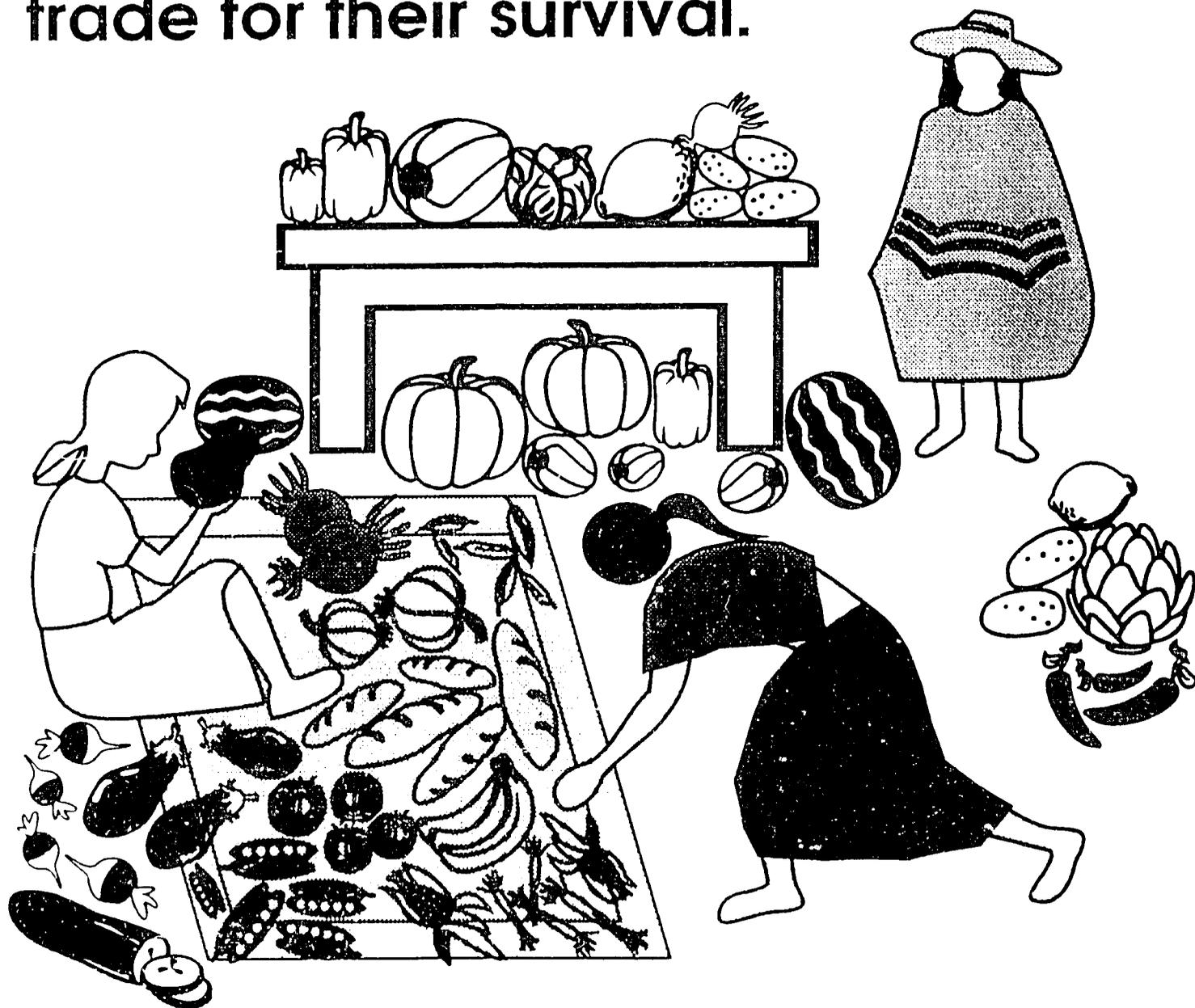
In 1980, a large international organization irrigated an area of 176 hectares for intensive rice cultivation. Two crops were planned per year, and yields of five to eight tons were expected, a considerable improvement over previous years.

The irrigation project completely destroyed the existing balance. Why? Because the irrigated plots of land were allocated to the men--the family heads--not to the women. The men who did not work outside the country managed and worked in the growing of millet. They were less familiar with transplanting rice plants and weeding, so they had the women and children--cheap and efficient labor--work in the paddies. One man told the investigators he had never even set foot in a rice paddy, but had put his wife in charge of it; however, he received the money twice a year, after the harvest.

As a result of the project, the women went from being independent farmers to unpaid farm-workers. Despite all this, they continued to cultivate rice in the paddies along the river for family consumption and grow vegetables for the market as in the past. Their workload increased and they had to walk long distances from the village to the irrigated paddies, from the paddies to the river and back to the village again, gathering wood on the way home.

# WOMEN IN THE MARKETPLACE

Without legal protection or security, women often depend on informal trade for their survival.



Some Examples:

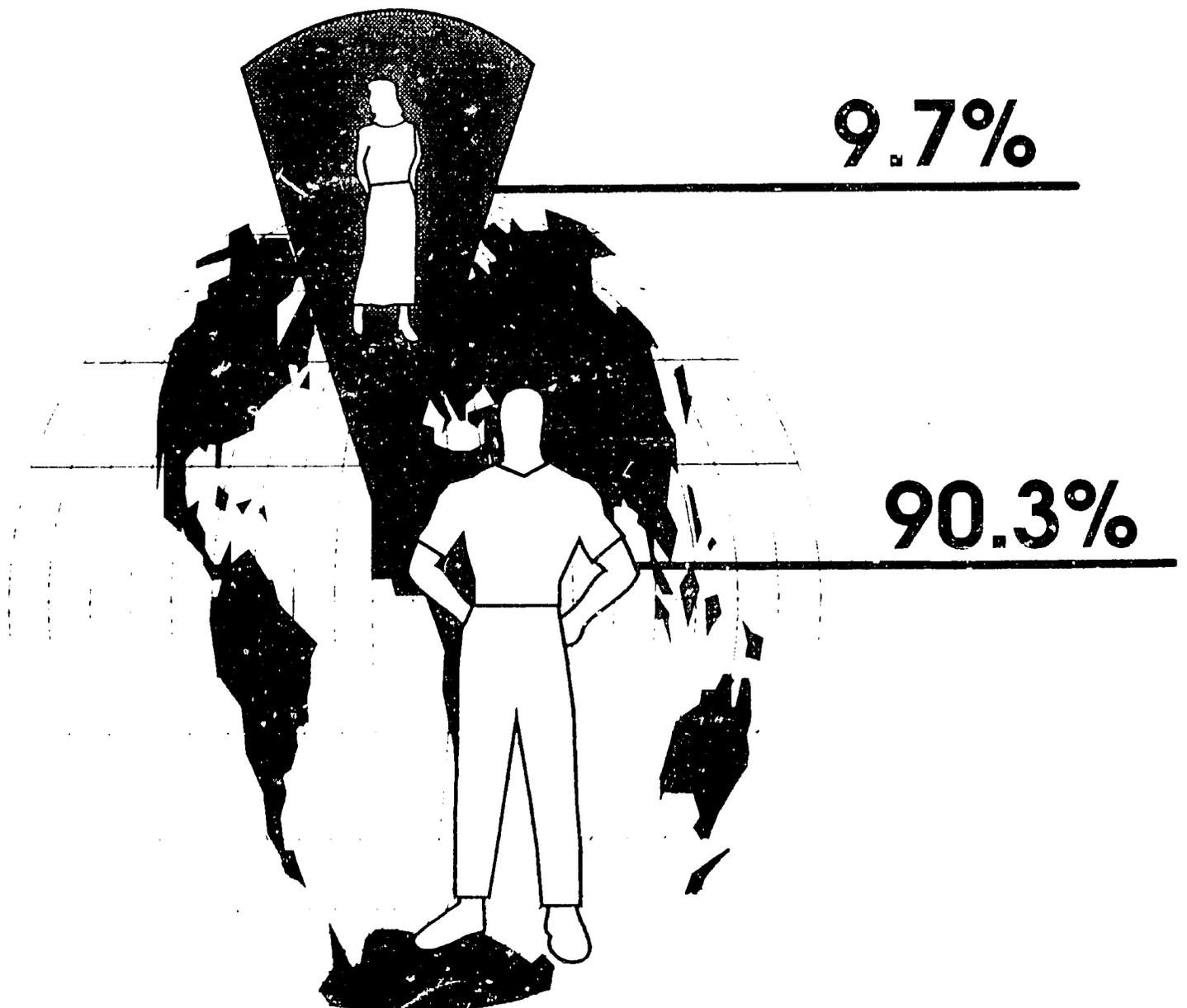
Nigeria:	94%
Thailand:	80%
Philippines:	63%

(% of street food vendors who are women)

# WOMEN: THE SILENCED MAJORITY

## *PARLIAMENTS*

Women who are more than one half of the world's population are hardly represented in the world's parliaments.



(Global average of representatives)

# MALE MONOPOLY OF POWER



For every 100 ministerial-level decision-makers, there are only four women.



<i>REGION</i>	<i>WOMEN</i>	<i>MEN</i>
Africa	2.5%	97.5%
Asia and the Pacific	1.6%	98.4%
Latin America	4.0%	96.0%
Socialist Countries	4.6%	95.4%
Western Industrial	8.9%	91.1%

published by the UN, dept. of P.I. 11-89

# GENDER ANALYSIS - FACTORS AND ISSUES

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Who Does What In .  
the household?  
agriculture?  
family enterprise?

Does It Vary By Season?

---

Sources?  
Seasonality?  
Inputs?



# GENDER ANALYSIS - FACTORS AND ISSUES

---

Who Has It?

Implications for  
Participation?

When, Where?

---



Who Decides?



time?

labor?

family planning?

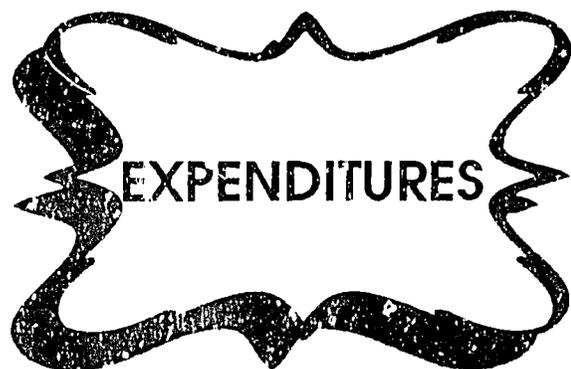
expenditures?

resources?

mobility?

# **GENDER ANALYSIS - FACTORS AND ISSUES**

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**Separate Purses?**

**Who Pays For What?**

- 
- land
  - labor
  - education
  - information
  - transportation
  - capital, credit
  - local knowledge
  - technical assistance

**Who Has Access?**

**Who Has Control?**

