

4th Conference on Women - About the ICA Statement

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ICA NEWS

Special Issue on Women and Co-operatives Published to Coincide

with the Fourth World Conference on Women,
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ICA statement to the Fourth World Conference on Women

In its Statement to the Fourth World Conference on Women in Beijing, the ICA reiterates the potential of co-operatives for improving the economic and social conditions of women worldwide. In the words of the United Nations Secretary-General:

"Co-operative enterprises provide the organizational means whereby a significant proportion of humanity is able to take into its own hands the task of creating productive employment, over-coming poverty and achieving social integration. They constitute a model for a people-centred and sustainable form of societal organization, based on equity, justice and solidarity. And they involve in the development process all sections of society including women..."

The ICA Statement stresses that co-operatives have a key role to play as they are able to respond to both women's practical and strategic needs - those critical areas of concern noted in the Platform for Action - by providing access to income-generating activities as worker-owners and providing essential services, such as health-care, child-care and consumer goods, which contribute to the advancement of women.

The Platform for Action recognizes the contribution of co-operatives to the advancement of women - that of increasing women's economic capacities through income-generating opportunities.

Co-operatives are a form of organization which women can use to help themselves. With their democratic structure, co-operatives offer women opportunities for participation in and influence over economic activities. Women gain self-reliance through this participation, as well as access to opportunities which they would not have been able to obtain on their own.

Over the last 100 years of its existence, the International Co-operative Alliance (ICA) has been working with and through co-operatives to empower both women and men in partnership. Indeed in its very first Congress in 1895, the need to fully integrate women into the Co-operative Movement was recognized as a means of achieving economic and social advancement. Co-operatives have served communities and contributed to the

advancement of women in Africa, Asia, Latin America and Europe. However, we realize that much work lies ahead.

Through their national, regional and international organizations, co-operatives have pledged to further the advancement of women. The ICA is actively working towards this aim - our common challenge for the next millennium.

Co-operative Clinics Set the Pace in Medical Care

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Co-operative Clinics Set the Pace in Medical Care

by Melvis Dzisah (IPS) reporting from Benin

It started as an idea that, according to the doomsayers, was not going to work.

But four years on, a group of formerly unemployed health workers operating from a rented bungalow in Sikecodji, a suburb of Benin's capital, Cotonou, are dispensing health care to more and more people in the area.

The members of the Sikecodji Co-operative Health Clinic are the nucleus of a private co-operative clinic project initiated by the government about four years ago with financial help from the World Bank.

The project is aimed at providing jobs for unemployed health workers and helping to improve the availability of health care in the West African republic.

Edwige Adekambi, a doctor at the clinic, graduated from medical school in the mid-1980s with a grim future staring her in the face. The government, in the midst of implementing a structural adjustment programme (SAP), had frozen all public service recruitments.

Not that there was an overabundance of health professionals in Benin. In 1990, the country had just one doctor for 14,290 people and one nurse for 2,460, according to UN Development Programme figures.

"I could not imagine what I was going to do, especially when relatives who had helped finance my education were expecting so much from me," - said Adekambi.

While she waited for years for what she calls 'divine intervention', the Government came up with a lifeline. It suggested to unemployed health workers that they form co-operative clinics.

"The idea seemed so strange and impractical from the beginning, but we decided to go along since we had no option," Adekambi told IPS here.

Under the project, each co-operative clinic must have at least a medical doctor, two midwives, two nurses and two health assistants. Each institution gets seed capital in the form of a loan of 9,200 to 13,000 US dollars.

Adekambi and other health workers took up the challenge and started their clinic in May 1991. Since then, nine other clinics

have opened in various parts of the country. The government's target is to bring the number to 15.

The Sikecodji area has a population of 20,000. Records at the clinic show that average daily attendance has jumped from four in 1991 to 20 last month and the clinic has received 19,175 outpatients~ visits since its establishment.

Patients pay a small fee since "our income is determined by revenue," says Adekambi. "We earn less than our colleagues in the public sector, but here we are building a future for ourselves, working with the knowledge that this clinic belongs to us."

She and her team also make house visits to patients and train health assistants. Jountehgebe Marriane (24) is one of 15 now undergoing training at the Sikecodji clinic. She says she chose it because it was cheaper than others. "In the public hospital, I was asked to pay 150,000 CFA (about 278 US dollars) for the course. Here we pay only 50,000 CFA (93 dollars)."

The Ministry of Health sources says the two objectives set under the programme continue to be met. "The establishment of the private co-operatives has helped improve the country's health care system considerably while health workers who were jobless are now working", said a Ministry official.

"Medical care services are reaching more people than before as these clinics get installed across the country, creating jobs for themselves and training more health hands," he added.

Despite its poverty (per capita gross domestic product was about 248 US dollars in 1994, according to African Development Bank figures) Benin has been able to improve its health indicators.

In its 1991 global population report, the UN Population Fund (UNFPA) put Benin's infant mortality rate at 85 per 1,000. This year's report says 79 per 1,000, less than the African average of 85 per 1,000.

Access to basic health care is now 99 percent, according to the UNFPA, up from under 30 percent in the mid-1980s.

While the clinics have helped improve health coverage in Benin, they still have a hurdle to clear. Says Adekambi: "We are still grappling with co-operative management, something we did not learn in school".

In response to this need, the International Co-operative Alliance (ICA) plans to provide training for members of co-operative health clinics in Benin.

According to Sendra Ratsimandresy-Toure, Human Resource Officer at the ICA Regional Office for West Africa, located in Abidjan, Cote d'Ivoire, more than two million CFA (about 3,700 US dollars) have been set aside for the programme.

"All the necessary negotiations have being completed and the training programme is to start in Cotonou very soon," she told IPS.

Adekambi says once her group receives training in co-operative management, the next step will be to expand the Sikecodji clinic.

Canada: Domestic Violence: Turning Policy into Practice (1995)

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October 1995

Domestic Violence : Turning Policy into Practice

Excerpt from Co-observations, May 1994

Five years ago, Jackson's Point Housing Co-operative (Toronto, Canada) became the first housing co-operative to call itself a "domestic violence free zone". A new by-law allowed the board of directors to evict abusers and to provide subsidies to help victims of abuse in the co-op.

A year later, Jackson's Point came to the Co-operative Housing Foundation's (CHF Canada) annual meeting to ask other co-ops to talk about domestic violence. The response was overwhelming. Over 400 delegates passed a resolution urging CHF Canada's members to declare their co-ops domestic violence free zones.

What has CHF Canada done?

CHF Canada has passed resolutions and put together information to encourage more co-ops to get involved in this issue. In 1992, members passed a resolution urging co-ops to extend their domestic violence by-laws to protect children. Thom Armstrong, Director of Corporate Affairs at CHF Canada says the resolutions and policies are a national response to grassroots concerns. "The efforts of co-ops like Jackson's Point Housing Co-operative have encouraged us to promote the issue more widely among our members."

Armstrong believes federations of housing co-ops can play an important role. The national federation has produced a domestic violence kit and training workshops to help give co-operators the tools they need to understand and deal with domestic violence in their communities.

In spite of this support, co-ops are discovering that there are no easy solutions. "Preventing domestic violence goes far beyond calling a meeting and creating a policy that allows the co-op to evict abusers", says Karla Skoutajan, Co-operative Management Officer at CHF. "Changing people's attitudes is a very difficult process. In the meantime, though, we need to put safeguards in place that are sensitive to the real needs of the victims."

"Leaving brochures and posting phone numbers of emergency services in a neutral area - like the co-op laundry room - tells women that support is there", says Judy Oswin, member of the Jackson's Point Housing Co-operative.

Oswin says co-ops shouldn't get hung up on the eviction question

when talking about domestic violence free zones. "Have it in your by-laws, but concentrate on raising awareness, on sharing information and giving support."

Armstrong is encouraged that more co-ops are talking about domestic violence and taking action. "Of course it would be wrong to think that there is more violence in co-ops than in the larger community. In tackling the issue, housing co-ops are just showing that the leadership they have always shown on a great number of important social issues.

We all know that co-op housing is more than just putting a roof over our heads," he says. "Deciding what kind of communities we want to live in is the very heart of what co-op housing is all about."

The Perfect Combination

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October 1995

The Perfect Combination

Bolivian credit unions and small-business owners

Special Report from WOCCU

Maritza de Paco is a successful small-business owner. She is also a credit union member. It is a combination that is becoming more prevalent in Bolivia.

Credit union loans make dreams possible

De Paco, who now runs a screen printing shop out of her home in a lower-middle class neighborhood of Santa Cruz, relied on the San Luis Credit Union to help her achieve her goal of owning her own business.

"Two years ago my husband and I moved to Santa Cruz. When we did, we found out about the San Luis Credit Union and with loans we were able to build our business little by little," said de Paco.

The de Pacos' first loan was for US\$1,000, from which US\$750 was used to buy a machine, and the rest to obtain raw material. After a while, she says, they applied for another loan and bought one more machine. After these loans were paid off, they received US\$2,000, which enabled them to purchase two additional machines. Today, they own seven.

Small-business owners improve the lives of others

Aside from allowing them to acquire machines, the credit union enabled de Paco to hire workers. De Paco, of native ancestry came from "the interior" ~ the mountainous area of Bolivia. She now speaks proudly of the fact that she employs ten others from "the interior," principally young, native women like herself.

This type of migration is good for Santa Cruz for it has enabled it to grow from a sleepy town of 35,000 in the 1950's to the booming agricultural and industrial city that it is today. In fact, Santa Cruz owes its success to its inhabitants' dedication.

"In the future, we are going to keep trying to make the workshop grow and give more people opportunities to work. My husband and I trust the credit union and we know that it is going to continue to help us," De Paco said.

People's confidence in Bolivian credit unions surges

The de Pacos are just two of thousands in Bolivia that believe in their credit union. This feeling of trust can be attributed to the World Council of Credit Unions project in that country, which has made it possible for credit unions to now be regulated under the superintendency of banks and financial institutions.

The de Pacos have succeeded in making their lives better, and in doing so, improving the lives of others by reducing unemployment and poverty in Bolivia. This is an accomplishment that both credit unions and

small-business owners can be proud of because without each other none of this would have been possible.

Sweet Success

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Sweet Success

Sri Lankan woman opens candy store

Special Report from WOCCU

When Alice Pallewela of Sri Lanka needed money to support her family, she turned to what she knew~candy and her credit union. This unlikely combination changed her life and her village~s perception of its credit union.

A sticky situation

After Pallewela married, her husband, a government employee, transferred to Yodagama, which was once an ancient village during the time when kings ruled Sri Lanka. Today, this tiny hamlet, in the Ratnapura District, attracts Sri Lankans from the south, who have settled in Yodagama under the government's agricultural colony scheme.

"Not everyone can be a farmer. Some have to be artisans and microentrepreneurs. I knew I needed to start my own business to supplement my husband's small salary," explained Pallewela.

After she decided to go into business for herself, Pallewela needed to choose what type of business. She said that choice was easy. It had to be candy. "I've always loved sweets. I especially enjoy the traditional preparations done during the festival seasons."

It proved to be the right niche; the closest candy seller was 50 miles away.

Recipe for a business

After six months of data collection, Pallewela said she decided to sell only a few varieties of candy, those that could be produced using the raw materials available locally.

She now needed to purchase some equipment. Pallewela's credit union granted her request for a loan of US\$100. "The credit union was there for me from the beginning, offering me both technical advice and the credit necessary to build my candy business."

Sri Lanka's credit union movement

Credit unions first appeared in Sri Lanka in 1906. Since that time, the number has grown to almost 7,000, which serve close to 700,000 people, accounting for a six percent market penetration rate. Working with SANASA (the Sri Lanka Credit Union Federation), the World Council of Credit Unions over the last 10 years has used U.S. Agency for International Development funds to strengthen that country's credit unions so they can provide needed services to members like Pallewela. The efforts are paying off as members saved about US\$31 million and received US\$23.5 million in loans by year-end 1994.

Taste of success

Pallewela's business now draws enough profit for her to save regularly, allowing her credit union to lend to other entrepreneurs. In fact, since first helping Pallewela, the credit union's membership has grown; nothing is more powerful than word-of-mouth endorsements.

As for Pallewela's business, she now employs six young women, all of whom have become partners, and her product is recognized as one of good quality in the market. "I own a business~something many only dream of doing. But I no longer have to dream thanks to my credit union."

Sweden: Folksam and the Women Security Programme (1995)

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Folksam Sweden and the Women's Security Programme

Katarina Apelqvist reporting from Stockholm

Throughout the world, women are less financially secure than men, and subsequently have a lower standard of living, particularly when they become sick and old. This is also the case in Sweden despite the fact that 84% of all women between 20 and 65 are gainfully employed.

In 1985, Folksam, the Swedish co-operative insurance company, decided to make a conscious effort to focus on women as a direct target group for insurance sales.

Emphasis was placed on marketing, channels of distribution, product development and increasing gender awareness within Folksam.

The results are very encouraging; e.g. the market share of newly issued individual pension insurance sold to women increased from 14.1% to 25.9% over a five-year period. The corresponding percentages for men are 12.4% and 17.4%.

In 1989, Folksam introduced a collective pension insurance product, "Members' Pension", which by its flexible structure and low cost is of particular interest to women. Women who have never before considered taking out pension insurance decided to do so. Today, 118,575 women and 70,037 men have taken out a Members' Pension policy. The total premium income from women is 333,1 million Swedish crowns and the premium income from men's policies is 193,0 million crowns.

What has brought about such results?

A wide range of approaches and activities have been integrated in order to reach women. Examples of these methods are:

1. For five years Folksam had one woman employee at a managerial level working full-time with matters concerning Women's Security. This was a unique post in the Swedish and probably the whole world's Insurance sector. Today there is a special working party dealing with this issue.
2. Seminars and lectures are held for women on how to plan and manage the personal financial situation.
3. Advertising material is produced addressing needs and concerns with which women can identify.
4. Participation in trade and idea fairs for women.
5. Setting up of an all-women sales team.
6. New approaches such as home parties and luncheon and evening arrangements at work-places and community centres.

The results would not have been possible without Folksam's

long-standing dedication to women's issues in line with the basic co-operative principles of equality and social responsibility. Folksam has published books on women's problems and rights, aimed at increasing women's knowledge of finances and law, health and security, and has had a company-wide equality program for many years.

Knowledge gained about the differences between women's and men's terms, values and experiences has been invaluable.

In 1992 the Swedish Equal Opportunities Ombudsman and the largest Swedish business magazine awarded Folksam 1st prize for furthering equality between women and men in the workplace. It was stated that Folksam's activities from managerial recruitment to finding solutions to everyday problems illustrated that Folksam has been a pioneer in the work for equality between women and men. Folksam's equality programme comprises affirmative actions in the sphere of management, recruitment, wage policy, training/development and sexual harassment. The goals are measurable and distinct and there is a deadline for implementation.

Are Some More Equal Than Others?

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Are Some More Equal Than Others?

The article by Doub Mellgren of Associated Press, which is quoted below appeared in the Seattle Times and was circulated by E-mail.

A recent UN study supports what women worldwide have long known: Most are over-worked, underpaid and under-appreciated.

The UN Human Development Report found that, in country after country, women do 53 percent of the total work. "If women's work were accurately reflected in national statistics it would shatter the myth that men are the main breadwinners of the world," according to Mahbub ul Haq, a former Pakistani Finance Minister, who led the team which compiled the report. "The male community is going to hate us," he said.

However, Haq believes that men will also lose out by discriminating against women. "To deny women full participation in economic and social development is to rob future generations of the opportunity to reach their full potential," he said.

Gender-Adjusted Rankings

Here are the top and bottom 10 countries of 130 nations on the United Nations gender-related development index. The top countries were those considered to have approached gender equality.

1. Sweden
2. Finland
3. Norway
4. Denmark
5. United States
6. Australia
7. France
8. Japan
9. Canada
10. Austria
121. Burundi
122. Chad
123. Mozambique
124. Ethiopia
125. Guinea
126. Burkina Faso
127. Niger
128. Mali
129. Sierra Leone
130. Afghanistan

FAO Puts Faith In Small Savings Funds

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FAO Puts Faith In Small Savings Funds

Leila Deeb (IPS) reporting from Amman, Jordan

More effort to reinforce savings systems, more consideration of their use by women and more flexibility in accepting loan collateral will help put more cash resources into small farms in the Middle East, say experts working in the region.

The United Nations Food and Agriculture Organisation (FAO) came to Jordan earlier this month to pool the knowledge and ideas of their own experts, developing country agricultural banks and development agency specialists.

High up on the list of priorities was the question of women and their access to safeguarded deposit accounts for their savings and better use of their collateral in lending.

FAO consultant, Professor Dale Adams from Ohio State University in the United States, said agricultural banks were reforming to stress their services in keeping funds in savings deposit accounts, of which "quite a bit will come from women".

Adams cited the Principal Bank for Development and Agricultural Credit (PBDAC) in Egypt, which has 900 village banks, and has extended loans of 1.2 billion dollars, but which is now readjusting itself to the savings sector.

Village Gam'ia societies ~ short for 'Gam'ia ta'awuniyyah' or co-operatives ~ have a large female participation. "What is interesting is that women are often the leaders," Adams told IPS.

He added that research shows that 90 percent of bank employees are members of co-operative credit societies, and that 15 percent of their incomes go into informal saving societies. "The surprise is that women are the main organisers there" he said.

Adams said that the women employees of these rural banks in Egypt are often kept in the back rooms, but his argument is that there should be clerks to work with the women customers.

"Women in most low-income countries have a less secure place in society. They have to build up relations with other people they can rely on. Also, some women need credit, and they often give their money to a money keeper, who is a person of high standing in the village, who promises to give it back to them when they need it."

"This tells me that they need a better place to keep their money. I've been arguing that it is very important to have these deposits mobilised, as people need a place to save."

Adams said the FAO was interested in finding ways of putting these savings to safer, more practical and more effective use. One of the major topics of discussion at the consultation, he added, was how to secure guarantees for the deposits.

"You need to know how traditionally people fund themselves without help. Women know how to save. You do a woman a real favour by creating reliable systems." He argued that while existing community based women's credit unions were valuable, rural women could perhaps make more use of reliable cash deposit systems.

"I never met a woman, even a desperately poor one, that didn't know how to save... rice, jewellery, sheep," said Adams. He said NGOs also needed to put more emphasis on deposits and savings rather than credit.

Credit systems remain a key to development systems. Jordanian Minister of Agriculture, Mansour bin Tarif, Chairman of the Board of Directors of the Agricultural Credit Corporation told IPS in an interview that Jordan has run an agricultural credit system since 1962, and was aware of its importance as a development mechanism.

The Jordanian network has since then issued short, medium and long-term loans, mainly to around 100,000 small farmers, worth around 180 million Jordan Dinars (260 million dollars).

"Eight percent of Jordan's GNP comes directly from agriculture, as well as 19 percent of Jordanian exports, while 22 percent of Jordanians live from agriculture," he told IPS. Agriculture was a promising sector, and the government's goal was to increase self-sufficiency in food, create jobs, absorb and balance exports.

Mohammad Rashrash Mustafa, head of the Near East and North Africa Regional Agricultural Association (NENARACA) said the consultation, held in the field instead of FAO HQ in Rome as is the normal practice, allowed them to track new trends.

"The rich can get credit from anywhere," he told IPS. They planned a study emphasising the need for credit to go to small farmers. The network would also take realistic account of the kinds of collateral they could provide and the value of their farm stocks.

He said this would involve credit based on the value of their inventories. Farmers who could not get good prices for their produce, should be allowed to store it with support organisations.

These groups would then issue the farmers with receipts on which they can get credit: a system already in use in Egypt and Sudan, he added.

New ICA Programme in Eastern and Central Europe

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New ICA Programme in Eastern and Central Europe

The ICA Women's Committee and the Co-op Network have launched a new Women's Programme for Central and Eastern Europe. The Programme, which is financed by the Commission of the European Communities under the Phare Democracy Programme, aims to increase women's managerial and organizational skills, thereby enhancing their access to decision-making levels within co-operative movements in the region. The programme includes training and the establishment of networks.

The Programme will begin with a three-day seminar entitled "Women's Financial Security - Needs, Finances and Opportunities". The seminar, the date and location of which has not yet been communicated to ICA, will consist of lectures by legal and financial experts, group work and panel discussions focusing on the identification of women's needs, rights and opportunities for achieving financial independence and security. The target group will be women co-operators from Western, Eastern and Central European Co-operative Organisations.

There is also a three-week course on "Management and Gender Perspectives" in the pipeline. This will be organised in collaboration with the Histadrut Levinson Institute in Israel and will target co-operators (both women and men) from all over the world.

The ICA Women's Committee is a specialised committee within the International Co-operative Alliance. It was set up in 1965 and currently has 39 members from some 25 countries worldwide. The Committee works for equal opportunities between women and men and gender integration in the co-operative movement and in the wider community.

The Network was set up in 1993 and is part of the ICA's European Region. Based in Geneva the Network is headed by Mats Ahnlund, Director-General.

Focus on Co-ops

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Focus on Co-ops

The Fourth World Conference on Women will bring co-operators from all over the world together. There will be delegations from the ICA, the World Council of Credit Unions, the Co-operative Housing Foundation (USA) and a number of co-operative organizations from Asia and Latin America.

Events have been scheduled during the Conference which will focus on how co-operatives have contributed and can contribute to the advancement of women. Some of these are listed below:

Special Events during NGO Forum

Women and Co-operatives Forum

Date: 1 September

Time: 09:00-11:00

Location: Room12-M66, NGOForum - Huairou

Organizer: AsianWomen in Development Co-operative Forum (Indonesia)

The forum will tackle issues such as co-operatives and the Platform for Action, responses from co-operatives to gender issues, and what can women in co-operatives do together. The programme will also include a screening of a video, "Liberating Co-ops (Philippines)".

Housing Finance for Women

Date: 2 September

Time: 09:00-11:00

Location: Room 10-M35, NGO Forum - Huairou

Organizer: Co-operative Housing Foundation (USA)

Special Event during the Fourth World Conference:

Rural Women in the 21st Century - Empowerment through Employment and Organization

Date: 7 September

Time: 15:00-18:00

Location: Room L, Beijing International Convention Centre (BICC)

Organizers: FAO, ILO, UNIDO, ITC, UNV, DDSMS

The meeting will include presentations by the International Co-operative Alliance and SEWA on the role of co-operatives in empowering rural women.