

**Empowerment:**  
Improving Women and Youth Access to Business Development Services



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**Panelist's**

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Ballav Timalisina, Training Officer, NEFSUN - Nepal

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**Empower**

Enabling people to be equal agents in sustainable development, ensuring their full and meaningful participation in decision-making by providing safe and inclusive mechanisms for engagement.

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### What are Business Development Services (BDS)

- BDS are defined as those non-financial services and products offered to customers/entrepreneurs at various stages of their business needs
- These services are primarily aimed at skills transfer or business advice

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### Importance of BDS

- When applied appropriately, Business development services (BDS) can assist an enterprise achieve its corporate goals at the strategic, tactical, and operational levels.
- In addition to driving efficiencies, a robust business plan promotes confidence and trust to facilitate greater investment in a particular sector.
- BDS are **important** within a **development** context, because they can help SME in **developing** countries to run their **business** more profitably.

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### Improving Women and Youth access to Business Development Services

- Developing business capabilities through targeted support services.
- Major obstacles to the development of SMEs in credit unions include a lack of entrepreneurship skills and business capabilities, both crucial for providing the know-how and skills needed to seize growth opportunities, innovative and be competitive.

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### Question: What is your Credit Unions?

- Appetite - Commitment
- Level of Interest - Priority, Engagement
- Perceived gain - Community
- Desired outcomes - Community

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### Capacity and Capability

- Capacity – can be defined as the power, ability or possibility of doing or receiving something
- Capability – can be defined as an actual ability, competence or quality that can be harnessed, developed or used

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### Proposition

- Credit Unions may need to build their organisational:
- Capability (best practice) to promote confidence and trust to facilitate greater investment in the community.
- Capacity, the ability of the Credit Union to perform the work and achieve the outcomes that the community envisage for it.

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## Gender Focused

- Research has shown that there is little awareness of the constraints that women and youth face
- There is not enough attention to the needs of women/youth enterprises at different levels.
- There needs to be a way to differentiate programs in terms of their aims relating to poverty reduction, sustainable development or job creation.
- Programmes need to be integrated with access to finance strategies for women and youth
- Culture – Purpose driven boasts a stronger culture.
- Having stakeholder buy in and aspiring to improve society enables your organisation to respond effectively when opportunities arise.

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## Perceived constraints facing women and youth seeking finance

- Women and youth are not taken seriously
- Women tend to be more empathic and can be perceived as less business like
- Women tend to be conservative
- Women and Youth lack confidence
- Women have to prove themselves all the time
- However women and youth are perceived as being very passionate – which is a key factor for success

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## Suggestions for improving Women and Youth enterprises

- A dedicated fund could be set up to address lack of security constraints;
- The environment needs to make it easier for start-up businesses to obtain resources
- There is a need to reduce the burden in the regulatory environment
- Provision of appropriate business support, ensuring providers have the right skills and experience
- Women and youth need role models – they need to see the success of other women and youth to be inspired.
- More business training and development facilities are needed in rural areas.

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## Trust = Empowerment

- The absence of traditional forms of security (for example assets) are generally recognised as a barrier to accessing finance. Sound BDS' such as accurate forecasting, may demonstrate the capacity of a business to pay down debt, and act as evidence of risk mitigation.
- In developing countries, these alternative methods of assessment are necessary to foster entrepreneurial skills, where growth and success is not only measured in terms of business profitability, but in the succession planning of community, and by ensuring a sustainable and viable industry.

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## What does Empowerment look like to you?




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