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1994

# Rural women's access access to credit

Aquaculture Department, Southeast Asian Fisheries Development Center

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Southeast Asian Fisheries Development Center, Aquaculture Department (1994). Rural women's access access to credit. Aqua Farm News, 12(2), 13.

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# Rural women's access to credit

To enhance the role of rural women in development, NGOs have assisted in the establishment of credit programs.

## **Kababaihang Barangay of San Miguel, Bulacan (KBB)**

The KBB (literally Women of the Village) is a loose, cooperative-type association of village women in San Miguel, Bulacan. It was organized in 1977 and by 1985 membership had grown to more than 2,000 women members from about 54 chapters in 45 villages of San Miguel. Various projects are undertaken, ranging from community beautification and family planning information campaigns to income-generating activities such as swine raising. Backyard swine raising has been made possible through the financial support of the Canadian government and UN-ESCAP (Economic and Social Commission for Asia and the Pacific). Loans from the Canadian government are interest-free while those sourced from the UN-ESCAP are lent to KBB at 1.5% per annum. During the phase of the program financed by UN-ESCAP, KBB decided to undertake a "forced-savings" scheme whereby women beneficiaries were required to deposit half of net earnings from the project in a joint account with the organization (the KBB). Most participants were able to repay the loan and even had enough savings to continue the project on their own.

## **BFAR-ESCAP tie-up**

The Bureau of Fisheries and Aquatic Resources (BFAR) with financial assistance from UN-ESCAP in Palawan, Davao and Pangasinan accomplished the following:

- Enhanced the immediate utilization of manpower skills, technology and local resources into viable livelihood projects;
- Provided employment and additional source of income for the women (mostly housewives) in their respective fishing communities;
- Helped the women acquire basic tools in fish processing e.g. ladle, kettle, drying tray, tongs, pin plate, pail, styrofoam, etc.;
- Stimulated socioeconomic development;

- Contributed to the improvement of nutrition especially among school children;
- Helped the small fish traders in the locality to earn something for their daily needs; and
- Helped promote the export of shellcraft products (e.g., project of Luciente Uno in Bolinao, Pangasinan).

The loan fund has grown from P63,579 in 1984 to a total of P79,359 due to interest income earned from the bank and interest and penalty charges collected from the borrowers as of October, 1987.

## **Rural Improvement Clubs (RICs)**

The Rural Improvement Club in the Philippines is a voluntary grassroots organization of rural women geared toward improving the family life. The RICs have been promoted by the government nationwide through the Bureau of Agricultural Extension (now Agricultural Training Institute), since the early 1970s. These RICs are engaged in homemaking concerns that include food and nutrition, clothing, family life and child development, home industries, beautification programs and community projects that are basically the women's domain. These clubs are linked with other organizations through municipal, provincial, regional, and national networks. In 1982, the Department of Agriculture introduced the RICs to cooperative projects. This led to the registration in 1986 of 14 RICs as cooperatives, six of which are credit cooperatives.

Guidance in the organization and management was provided by the Department of Agriculture through the Regional Action Officer of the Department of Agrarian Reform. Seed funding was obtained from the Agrarian Reform Education Service which is the Secretariat for the National Coordinating Committee of the FAO programme sponsoring the development of rural women's club.

Source: BFAR brochure, undated; **Studies in Rural Finance and Development**. 1993. Agricultural Credit Policy Council.