

Nigar Agamaliyeva Project Proposal Summary

As credit unions are mostly focusing into the development of rural sector and basically located in remote villages of Azerbaijan, the participation of female citizens in the activity of the credit unions both as member, customer, staff, and management is comparatively lower. It is seen from demographic and economic indicators of the country that women are mostly engaged in housekeeping activity in rural regions and kept at a distance from public works due to male domination in these jobs. However, credit unions are the right chance for women to start their participation in business activity due to a simple reason that many female citizens are engaged in common family businesses such as animal breeding and farming, both of which are actively supported by credit unions. In addition, as credit unions have a democratic business management approach, they are favorable for female candidates to join without any considerable obstacles made by family members. However, the current situation regarding women's participation in credit unions movement, as founders, members and managers in the existing credit unions is unsatisfactory. The current statistics display such low female participation as 15% as women founding members, 33% as ordinary members, 20% as staff members and 15% as managerial staff.

Project Design- The project of Increasing Women's Roles in the Credit Union Movement will aim in enhancing women entrepreneurs' participation in the credit unions movement of Azerbaijan, enhancing their role in the management of credit unions. This will be achieved by arranging need-based trainings and workshops for the managerial staff of the existing credit unions for encouraging them to promote women employees to higher positions, conducting explanatory works in the densely populated women's businesses as well as in general public in order for them to pay a certain interest in joining existing credit unions as members and/or establishing new female-oriented credit unions as founding members, rendering technical assistance to credit unions with female management, coaching/providing training to credit unions with female management in developing institutional capacity in order for them to prequalify for cooperation with local and international partners like lenders, evaluators, auditors, etc. The project shall be implemented in the office of the Azerbaijan Credit Union Association and credit unions as well in the regions of Azerbaijan.

In general, the project will increase public awareness about prospective aspects of the credit union movement, including women's roles as positive contributions towards institutional development of credit unions. It is anticipated that as a result of this project, the credit unions will have an increase in the participation of women in the following aspects: founders by 3-5%, members by 10-20%, staff members by 15-20%, managerial staff by 5-10%. Women's employment in rural areas will grow by 4-5%.