



ANGELICAN ALLIANCE

Development · Relief · Advocacy

**Economic Empowerment
Workshop - Outcomes
Nairobi, September 2012**



Development and advocacy – the headlines

Who - the unbanked

Sectors – Agriculture – small farmers

Tools - access to finance, access to markets, social insurance, empowerment/education, theology

Modes - Partnerships, networking, research

Frameworks - Global advocacy

Leadership



Development - Access to finance – the people

- Microfinance – that we support and will work to increase access to finance focusing on the active poor to provide pathways out of poverty, for very low income entrepreneurs who can create employment, especially women, young people, people in agriculture, and the urban poor.
- We will support the work of the church to provide access to finance for economic empowerment in conflict affected countries and communities and displaced people.
- We will support the development of new products and services that can provide access to finance for the most poor, especially products for farmers.
- We recognise the high cost that people on very low incomes pay when financial services fail, and will work to improve protection through better regulatory regimes and insurance. (See advocacy)
- We will support the development of models that use new technology to deliver financial services to hard-to-reach communities

Development - Access to finance models

We will support models that are relevant to the society including:

- Co-operatives – integrated access to finance and markets, such as the Philippines model
- Partnerships with existing financial service institutions – such as the Equity Bank or five Talents Model
- Direct intervention by the church, or its development wings, through micro-credit or savings schemes – such as the Bangladesh or Mothers Union model

We will especially support and develop models that return profits to the community, are community(member)-owned and led and encourage economic participation by the most poor.

We will support women's representation at all levels – (note that at least 30 % representation is needed for “culture change”) and of other excluded sectors of the community.

Development - empowerment/education

Economic empowerment is also achieved through education and capacity building of individuals and communities, and we support the development of the Church's role in training in financial literacy, financial rights and debt prevention/management, looking at existing programmes

This can be either as part of an access to finance scheme, or as a standalone activity by the Church.

- Once our first Open University distance learning modules are in place, we will consider financial literacy as a further module.
- Identify good literacy materials to provide.



Development - Access to markets

Alongside the access to financial services, we will also work to improve access to markets through:

- Improved communications and technology including for a marketing chain (eg current market prices, and prices along the value chain) and to sell direct
- Education/capacity building in marketing
- Improved infrastructure (see advocacy)



Development - Valuing assets recognising gifts

Church has assets to mobilise and utilise

- Land and other resources have value
- Use of church land which may be used for food security
- People with time, talents and gifts to offer



Development - insurance

We recognise the linkage between financial and social well-being. Protecting the health and ensuring the education of people on very low incomes is part of the economic empowerment of poor communities, and government has the lead role to play in ensuring delivery of these services to the poor.

We recognise the role that micro-finance and other mutual organisations can play in paying for education and health costs, including through micro-insurance schemes for health services, where these have not been provided by governments. Although these schemes have not yet proved sustainable, we support the continued exploration of models of micro-insurance. (See advocacy and partnerships)



Advocacy - Food

We will advocate to governments at global, regional and national level for:

- Protection for land rights of women and children.
- Increasing to at least 10% the proportion of African national budgets that go to agriculture as agreed at the Maputo declaration
- More support for women farmers
- Ensuring small-scale farmers have more access to affordable finance, markets and insurance schemes
- Donors to increase aid for agriculture to at least 10% of their grants
- Provision of more education in agriculture, including to encourage more positive attitudes towards the sector.



Advocacy - Food

Advocacy directed at the Church, noting that food security is related to wider issues of well-being that are of concern to the Church:

- To intensify measures to mobilise communities on the issue of food shortages, work toward changing the negative attitudes toward agriculture especially among young people, and avail their infrastructural resources for training and land for agricultural production.
- To lobby local, regional and national leaders for policies that will enhance food production to alleviate hunger, increase access to land by the marginalised and landless communities, and protect them from land-grabbing, including through criminal activities by armed groups or drug gangs.

Advocacy - Economic Empowerment

Lobby national, regional and global government institutions for:

- Recognition of the role that access to finance plays in economic empowerment and support for extension of financial services to the unbanked globally.
- Development of shared baseline standards for regulation of micro finance services globally and for standards in setting of interest rates
- Access to non-financial resources that can generate/become assets
- Development of shared baseline standards for insurance schemes to protect micro-finance clients.
- Decision making to be inclusive at all levels of economic empowerment and women to get equal representation
- Investment in the infrastructure needed especially transport and communications to provide access to markets and information
- Market share for small-scale producers at all levels
- Advocate on governance issues essential for economic empowerment

Modes of Working - Partnerships

As an Alliance we will work to build partnerships for economic empowerment bringing together:

- Churches and Church agencies with a special role for the Church's women's groups
- Financial services institutions, especially those based on mutual/co-operative models and those with a commitment to providing services for people on lower incomes
- Relevant umbrella groups including the World Council of Credit Unions
- Appropriate groups working in the agricultural sector, including AGRA and Farming Gods Way and movements representing landless people.
- Education institutions with a commitment to financial literacy and adult education
- We will develop a partnership with an academic institution or group to progress our research into what works in micro-finance



Modes of Working - Networking

- Sharing best practice through the use of the website
- Sharing within and between provinces
- Networking with professionals working in financial services – making special use of Anglican expertise
- Working with the Anglican Health Network



Modes of Working - Research

- Research into regulatory standards
- Research to establish what works/doesn't work. The Alliance will develop a tool to enable churches and partners to report their results and experiences, and share them through the website. This work to be conducted in partnership with an academic institution.
- Research into impacts for different people and in different sectors



Theology of development

Recognising the importance of our shared faith and mission, the Alliance will facilitate a Biblical theology of economic empowerment with contributions from across the Communion, including the participants at this workshop. The theology will be liberating and empowering.



Leadership

Challenge to the Church

Training of leadership – working with theological colleges and clergy

Reflect on role of Church and its agencies in other contexts



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Thank you!