



COOPERATIVISM AND THE GENDER INCLUSION AT LABOR MARKET AND ACCESS TO CREDIT

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GENDER INEQUALITY

- **Paternalistic system:**

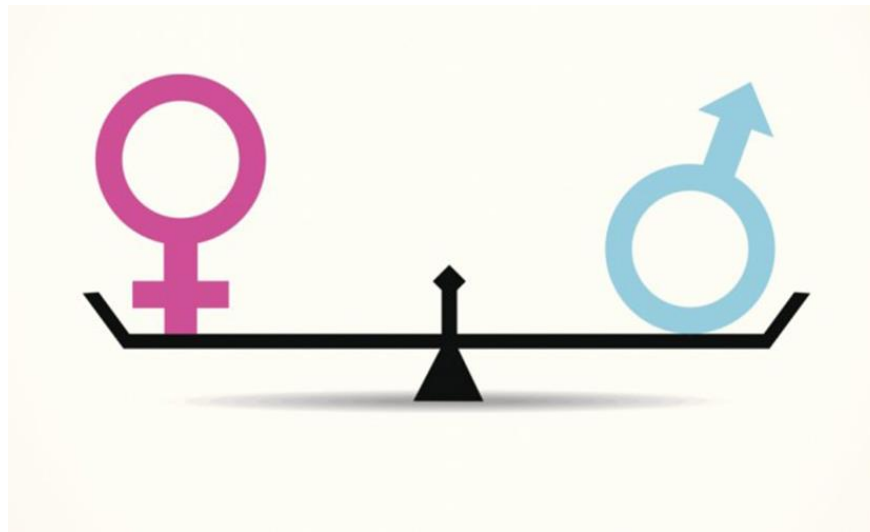
- Men's supremacy on social relationships;
- Authority imposition institutionally;
- Establishment of inequality and hierarchy;
- Domination and violence.



○ Model contestation and transformation

→ Gender perspective

→ Recognition of the differences between women and men, but with same rights and opportunities.



7 WOMEN'S EMPOWERMENT PRINCIPLES

- Establish high-level corporate leadership for gender equality;
- Treat all women and men fairly at work – respect and support human rights and nondiscrimination;
- Ensure the health, safety and well-being of all women and men workers;
- Promote education, training and professional development for women;
- Implement enterprise development, supply chain and marketing practices that empower women;
- Promote equality through community initiatives and advocacy; and
- Measure and publicly report on progress to achieve gender equality.



○ The problem of women's inequality:

- 8 in each 10 parliamentarians are men;
- 80 years to achieve gender equality at labor market;
- 75 years to reach equal pay;
- Higher qualification;
- Earn 72% of men's salary;
- Work 55 hours a week because of the double journey;
- Reach less leadership positions;



THE PRINCIPLE OF EQUALITY

- Treating the equal equally and the unequal unequally, because the referred principle should be designed as equality before the law, so there's no discrimination.

- Double objective:
 - 1) provide individual guarantee against persecution;
 - 2) prevent favoritism.



- Ways to violate the principle of equality:
 - 1) Equality denied when government classifies to distinguish, in their regulations and programs, people that must be considered equally due to the principles of equal treatment;
 - 2) Equality is denied when government denies, in accordance to their regulations and programs, to distinguish people that for purpose of equal protections must be considered differently.



COOPERATIVES AS AN ALTERNATIVE OF INCLUSION

- Cooperatives values the individual;
- “All for one and one for all”;
- Alliance of efforts to increase production;
- Defensive efficiency to reduce expenses;
- Improvement of production and better use of work;
- Propagation of self-interest by caring for the interest of others;
- Based on values (equality and equity);
- Voluntary and open organization.



- Member is the basic unit;
- Egalitarian treatment;
- Business model based on democracy and mutualism;
- Women participate and influence economic activities;
- Provide autonomy and self-awareness;
- Opportunities;
- Empowerment of work;
- Flexibility of schedules;
- Acquirement, maintainment and increase of professional qualification.



- According to World Bank, in Latin America and Caribbean, only:
 - 49% of women have banking account;
 - 11% save;
 - 10% have credit.

Men's rating:

- 54% have banking account;
- 16% save;
- 13% have credit.

