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Statement submitted by Sudanese Women General Union, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

The Sudanese Women General Union is a non-governmental voluntary organization that works to empower women economically, socially, politically and culturally through the activities and projects which it implements at its 27,000 branches located throughout the Sudan. The Union seeks to establish a society in which justice and equality are achieved in order to ensure the rights of women and children. To this end, it develops strategies, policies, plans and programmes to strengthen and promote the role of women.

The Sudanese Woman General Union has undertaken to develop policies and programmes and to organize economic initiatives to improve the living conditions of families in the framework of poverty-reduction policies relating to women's economic issues and problems. These efforts have improved the situation of women and raised families' standard of living, helping them to break the cycle of poverty and become economically productive. The Union's programmes have focused on rural women, who account for the majority of Sudanese women.

The Union's initiatives to empower women economically, particularly in rural areas, include the following. One example is the Women's Portfolio Project, which provides soft loans to women. The loans are granted through the Savings and Social Development Bank and the Agricultural Bank to increase the geographical coverage of the portfolio. The loans help women overcome impediments to obtaining financing (guarantees, security deposits and other complex banking requirements). They finance projects that generate income for women and increase the standard of living of their households. Financing and payment are monitored every three months. Portfolio participants include several banks, financing institutions, the federal and state ministries of finance and charitable organizations. The portfolio finances major economic activity through endowment deposits. Micro-financing and large facilities are granted to women in partnership with the Union. The portfolio covers 15 states and 4,802 beneficiary households. Another example is the Poor Women's Fund, which is managed in collaboration with the Zakat Chamber and the Savings Bank. It offers a mechanism to facilitate guarantees, including guarantees accompanied by an oath and personal guarantees. The project has two parts. The first is the interest-free loan. Financing in the amount of 1 million Sudanese pounds has been provided through the Savings Bank. The first phase of the project benefited 6,597 families. The second phase saw financing increased to 1.6 million Sudanese pounds, which have benefited 4,500 households involved in commercial enterprises and agricultural and livestock activities; financing has been repaid at a rate of 98 per cent. The second part of the project concerns micro-financing, which is provided through the offices of the Sudanese Women General Union through simplified procedures and is guaranteed by good faith deposits. Financing is ongoing; 7,108 female beneficiaries have received a total of 1.5 million Sudanese pounds, all of which has been repaid, for commercial and service enterprises and poultry-farming projects.

Under the Shelter Improvement Project, financing is granted to families to improve their standard of shelter and living. The financing is repaid in equal monthly instalments over 18 months at a 4 per cent annual profit-margin rate. It is guaranteed by a family members' monthly salary or by a personal guarantee backed

by a guarantor's cheque. The financing, which has totalled 363,000 Sudanese pounds and has benefited 92 women, is granted throughout the Family Bank window in the Sudanese Women General Union. Under the Marital Home Project, micro-financing is provided to couples approaching marriage and to newlywed couples to cover their basic household needs. The project, which is implemented by the Family Bank in cooperation with the Sudanese Women General Union with financing of 720,000 Sudanese pounds, has benefited 360 families. The Revolving Fund for the Development of Koran Recitation Retreats for Women and the Combating of Poverty provides revolving funds as interest-free loans to small groups in Koran recitation retreats. The sums are repaid within nine months and then redistributed monthly to other groups to cover as many women as possible by rotating the funds through the groups. The Savings and Social Development Bank implements the project in cooperation with the Sudanese Women General Union. The rotated sum, 25,000 Sudanese pounds, has benefited 2,500 women. The Rotating Fund to Improve the Conditions of Tea Vendors provides resources from a rotating fund of 350,000 Sudanese pounds to 700 women tea vendors in the form of equipment and means of production, including a table with an awning, a gas stove and several containers used in the tea making process, all of which can be assembled and disassembled and can be wheeled easily from one place to another. The Savings and Social Development Bank implements this project in partnership with the Union.

The Family Needs Financing Project provides financing for families' seasonal needs for school, Ramadan and holidays. The Sudanese Women General Union implements the project, which provides for soft guarantees and easy instalments. A 600,000 Sudanese pound financing fund for women has been established. It has benefited 1,150 households and is available in all states. In addition, Ramadan packages have been provided to 1,151 families in all states.

The Innovation Prize for Rural Women involves the granting of a prize to rural women to encourage grass-roots rural development. It identifies projects in which women participate and which improve the quality of life of rural inhabitants and help poor rural women. Nine prizes have been awarded for rural agricultural and livestock production activities to individuals, groups and community activities, such as training, capacity building and rural extension services, all of which benefit the community. All of these projects have helped reduce poverty among women and have improved their standard of living.

The Interest-free Loan Project for Rural Women, which has been organized in partnership with the Ministry of Welfare and Social Security, has sought to strengthen institutional mechanisms and civil society organizations and to coordinate with all sectors to develop rural women and enhance environmental and food-education awareness in rural areas. The first stage of the project was implemented with 4 million Sudanese pounds. It involved the allocation of 200,000 Sudanese pounds to each state, except for Blue Nile and South Kurdufan, which each received 500,000 Sudanese pounds because they are affected by conflicts. The second phase was implemented with 20 million Sudanese pounds, which were allocated to states that had previously recorded good rates of implementation. The third phase was implemented with 5 million Sudanese pounds, which were allocated to 18 states based on comprehensive inventory reports on category A poor persons according to a study prepared by the Institute of Zakat Sciences. Financing totalled

11,280 pounds in addition to 280,000 pounds paid by the Ministry of Welfare and Social Security in the locality of Abu Zayd in the state of North Kurdufan. Rural women beneficiaries in the first and second phases totalled 10,913 after the sums were revolved. In the third phase, 2,904 women benefited, bringing the total number of beneficiaries to 13,617.

The Amal Women's Foundation for Micro-Finance was established as a partnership of the Union with the Central Bank of the Sudan and Ministry of Welfare and Social Security to strengthen all of the aforesaid initiatives and consolidate efforts. The Foundation was established with total capital of 30 million Sudanese pounds. It has established branches in 11 states and has benefited 8,484 women. Only 1.4 percent of the loans have been nonperforming. Under this initiative, 43,625 women benefited from different types of micro-financing, restricted *mudarabah*, interest-free loans for poor women, interest-free loans for rural woman and income-improvement/generating projects.

Recommendations

- A database should be prepared with regard to the conditions of women, with data disaggregated according to state, locality and administrative unit.
- Laws and legislation that support the empowerment of women should be promoted and enforced.
- Action should be taken to raise awareness of the need to empower women from an economic standpoint and change negative social perceptions regarding the role of women in the national economy.
- A national women's economic role index should be agreed.
- Attention should be given to the development of female entrepreneurship in the country.
- The private sector should be encouraged to participate in provisioning financing programmes for women.
- Plans and programmes should be prepared in order to empower women economically. Financing, means and implementation mechanisms should be put in place, and their economic and social impact should be measured based on practical indicators.
- Action should be taken to bolster programmes to raise the awareness of women concerning the optimal use of financing resources and modes of financing in order to promote income-generating projects and reduce poverty.
- The economic sanctions on the Sudan should be lifted, as they deny and fundamentally threaten the most basic human rights, particularly those of women and children and millions of refugees in Sudan, and are a flagrant violation of their right to life, development, health, clean water, education and all means of life and well-being.
- Action should be taken to forgive the external debts of Sudan based on the right to development, and to promote peace and stability in the Sudan.
- Technical and financial support should be made available for the economic, social, health and political projects of Sudanese women.