

Changing Global Inequity How Credit Unions Help

The Role of Credit Unions in Globalization

Mary Robinson epitomizes what it means to care. A lifelong human rights advocate, this first female President of Ireland was the first Head of State to visit Rwanda after the 1994 genocide and Somalia after the 1992 crisis. She has received many awards and honors for her work in human rights, including the CARE Humanitarian Award for her work in Somalia. In 1997, Robinson resigned as President to serve as United Nations High Commissioner for Human Rights for five years, visiting over 80 countries to fight for the underprivileged. She argues that with the rise of technology, a shared value and accountability system must be intact in the global landscape. Hence, in October, 2002, she founded Realizing Rights: The Ethical Globalization Initiative (EGI) “to integrate concepts of human rights, gender sensitivity and enhanced accountability into efforts to address global challenges and governance shortcomings,” noted Robinson. In recent years she took a seat on the Commission on Legal Empowerment of the Poor, a new independent global initiative that explores how countries can reduce poverty through legal reforms. President Robinson took a couple moments out of her busy schedule to share with *Credit Union World* her views on ethical globalization, the role of credit unions in ensuring human rights, gender equality, and the importance of financial access for people

around the world. Projects closest to her heart include bettering the lives of women and children. She aligns many of her views with the missions of World Council of Credit Unions, Inc. (WOCCU) and has been quoted as saying, “We must put into practice the values of freedom, equality, tolerance, respect and shared responsibility which can unite the north and south, left and right, rich and poor, and the us and them.”

The 2003 *United Nations Development Report* states 54 countries were poorer that year than they were in 1990. One billion people were without access to clean water and another 2.4 billion lacked access to even basic sanitation. Every day, 30,000 children under the age of five died of preventable diseases, such as dehydration, diarrhea, respiratory infections, measles and malaria. Robinson compares this sad reality with “a silent tsunami every five days; 70 relentless tsunamis every year.” Could globalization account for this downward spiral in developing countries?

“Can globalization work for the world’s poor?” Many do blame the negative effects of globalization—such as trade disparity—for exacerbating these problems. Robinson, on the other hand, takes a different stance. She believes we should not fight globalization but reform it. By creating EGI, which advocates

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morally responsible business practices globally, she demonstrated her dedication to this cause. Collaborates of EGI include The Aspen Institute, Columbia University and the International Council on Human Rights Policy. Under the umbrella of EGI, these powerful institutions are committed to form alliances with key stakeholders to address issues such as human rights and gender sensitivity. EGI prides itself on playing three important roles: catalyst, convener and communicator.

In addition to her work with EGI, Robinson is also passionate about the global impact of the credit union difference. Robinson’s first exposure to WOCCU and its missions was during the World Credit Union



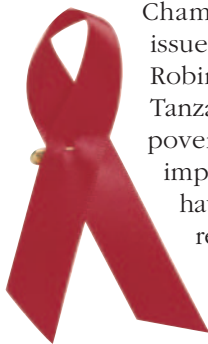
Mary Robinson

Former President of Ireland and Founder of Realizing Rights: The Ethical Globalization Initiative

Conference in Cork, Ireland in 1994. At this conference she learned more about the advantages of credit unions in underprivileged communities. She was impressed by the solidarity of the group and views World Council as a positive example of worldwide economic development.

She shares WOCCU's belief in the importance of credit unions in the fight against global poverty: "Look at the reality of poverty. It means a lack of access to credit and ways to benefit from assets." Robinson also believes credit unions help staff and credit union members become actors in social change. "One great principle of life is participation," she stated, adding that freedom is a necessary precursor to participation. "Both while I was the President of Ireland and as the United Nations High Commissioner I saw the importance of having access to financial services," said Robinson. "When I met with groups I often asked about access. Poverty is associated with lack of power."

Moreover, Robinson sees cooperative financial services as a vital tool in transforming women's roles in society. In March, 2002, she attended a meeting of women's groups seeking access to small amounts of credit in Kabul, Afghanistan. Gaining credit was "particularly important to them," she said, "because microenterprise opens the doors to education and power." Through the financial services credit unions offer, women can support their families with their own microenterprises—and are no longer disenfranchised.



Championing another issue affecting women, Robinson also visited Tanzania to speak on the poverty and HIV/AIDS impact with women having a higher occurrence of transmission and often paying the highest price. Women and girls comprise nearly half of the 39 million people living with the disease. In sub-Saharan Africa alone, over three-quarters of all people aged 15–24 living with HIV are young women. HIV-positive women are treated like second-class citizens. Shunned from society, they are subjected to sexual violence and must engage in "survival sex" to afford to eat. EGI is one of many organizations determined to empower women with education and to form powerful alliances with female corporate leaders.

Robinson's unique proactive stance on combating globalization comes from her roots. As President and Senator, she visited many Irish institutions to recall a time when Irish people died of hunger and disease in the potato famine of the 1800s. She encouraged them to see the link between Ireland and developing countries. Because of her influence, many Irish residents realize the importance of financial empowerment through credit unions in Ireland and throughout the world.

Whether she is considered an academic, lawyer, campaigner, Senator, Commissioner, President or global humanitarian, there is no question that Robinson's innovative approach to ethical and responsible globalism will impact those who have less for generations to come.

Robinson noted, "I would like to challenge the members of World Council of Credit Unions to explore ways of widening knowledge of small countries. Encourage business and make it part of your corporate responsibility and community. Nationally, I would like to compliment World Council for the intelligence of having the conference in Ireland. Credit unions are part of the success story—agents for change in my home country and in developing countries around the world."

Former President Robinson is presiding as one of World Council's keynote speakers at the 2006 World Credit Union Conference in Dublin, Ireland. She will address the conference participants on the topic "Roles of Credit Unions in Globalization." 

—by Kimberly Johnston
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Dublin, Ireland