THE ROLE OF CREDIT UNIONS IN MEETING THE MILLENNIUM DEVELOPMENT GOALS

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Summary:

This paper explores a number of practical ideas about what credit unions (CUs) can do to make the achievement of the Millennium Development Goals (MDGs) – the world's biggest ever promise – more likely. It starts by outlining how the MDGs came in to existence. It then presents the MDGs and points out that there are also a set of fundamental values that are meant to underpin them – freedom, equality, solidarity, tolerance, respect for nature and shared responsibility. It then has a short discussion of the nature of credit unions.

The actions that credit unions might take to support MDG achievement are divided in to direct and indirect actions.The direct actions require that CUs ask themselves:

- Why can poor people not access our services?
- What products and services do poor people want?
- How can we provide these types of products on a sustainable basis?

Answering these questions will entail listening carefully to what poor people say, examining the geography of their organizations (where don't we work?) and asking difficult questions about whether their organizations are socially inclusive or whether they discriminate (consciously or unconsciously) against women, ethnic, racial or religious groups, classes of worker or the disabled. The paper argues that poor people particularly value savings services, emergency loans and insurance as well as the micro-enterprise loans that have been highlighted in the past. They want services that are simple, reliable and flexible. They expect to pay for services.

The indirect actions that credit unions can pursue are:

- Employment effects – encouraging the small and medium scale business-people in their groups to be good employers who provide safe and fair working conditions to their workers.
- Rural services effects – if CUs can spread their services to rural areas without banking/financial services this can make such areas more attractive/less unattractive to public servants. This contributes to making it easier to retain doctors, nurses, teachers and administrators in rural areas and improves the level of public services in rural areas.
- Social support – seeing if they can extend the informal and formal charitable activities of their members for poor people in their locality and in response to emergencies and disasters.
- Lobbying for pro-poor public policies – taking a more activist role in debates about national Poverty Reduction Strategies and PRS monitoring.
- Social cohesion – taking a serious look at whether they are inclusive organizations, setting up simple monitoring systems to see if they are becoming more or less discriminatory and taking action especially if they find they are adding to social alienation and differentiation.

The conclusion calls on credit union leaders to explore these ideas with their boards and members. There are simple ways in which they might directly or indirectly engage with global poverty reduction. There is much rhetoric around the MDGs but there is also a lot of action – employment guarantees in India, old age pensions in Bangladesh, debt write-offs and increased foreign aid. You don’t get Bill Gates to retire from heading Microsoft by telling him bullshit!

THE ROLE OF CREDIT UNIONS IN MEETING THE MILLENNIUM DEVELOPMENT GOALS

1 Introduction

The Millennium Development Goals (MDGs) are the biggest promise in the world. In 2000 189 countries signed up to them at the Millennium Summit. They are not simply the United Nation's MDGs – they are yours and mine as (I think) the governments of everyone here has signed up to them on behalf of their citizens. There are lots of things written about the MDGs and lots of clever academic analyses and critiques of them. Now, I am going to assume that you are not here to hear me trying to show you how clever I am by giving you a commentary on what these clever people have said. Instead, I am taking a practical focus, encouraged by the Forum's organizers, to think about the way that credit unions can contribute to MDG achievement.

In this presentation I shall quickly review where the MDGs came from, look at the MDGs themselves and then identify direct and indirect ways you and I and our organizations and networks might contribute to their achievement.

2 The MDG Story

Since the end of World War 2 the leaders and nations of the world have made many grand promises about creating a world in which everyone experiences 'development' or where there is no poverty. We have had UN 'Development Decades' in the 1960s, 1970s and 1980s, the Colombo Plan, the Brundtland Report, the Brandt Report and many other grand plans that have disappeared, usually quite quickly, from view. But in the mid-1990s something changed. The world experienced an 'end of Millennium' moment and the vision of 'halving global poverty by 2015' became something very tangible that received high level political and public attention. There were several dimensions to this:

- The **MDGs were agreed by world leaders** in 2000, and reconfirmed in 2002.
- The **Monterrey Summit on Finance for Development** in March 2002 agreed a plan to mobilize the resources for MDG achievement by doubling foreign aid flows to poorer countries and writing off debt.
- **Poverty Reduction Strategies** were identified as a means by which specific countries could develop national plans to achieve the MDGs.
- The World Bank created **a methodology allowing it to monitor the global number of poor people**. It estimated that in 2000 around 1.2 billion people were extremely income poor ($1 a day) and 2.8 billion moderately poor ($2 a day). The concept and method the Bank uses is highly contested, but these estimates have taken on a reality of their own.
- In some parts of the world, especially Northern Europe, **citizens became increasingly vocal** in demanding that the rich countries help the poorest countries and poorest people much more than they had done in the past – certainly the case in the UK.

But where did the MDGs come from? To simplify things there were three basic steps to this process.

Step 1: UN Summits – Over the 1990s there were a series of UN global summit meetings that concluded with large numbers of national level ministers (and increasingly national leaders) agreeing to specific global goals. These included summits on Children (1990), the Environment (1992), Population and Reproductive Health (1995), Social Development (1995) and Gender (1996). Such meetings have happened in the past, but these seemed to have greater political traction and/or less rhetoric than earlier summits. The Environment Summit in Rio achieved a very high profile in the media and the public imagination around the world. [The Micro-credit Summit in New York in 1997 presented itself as a global summit but it was a private event and not an official UN summit].

Step 2: The DAC and the IDTs – In 1996 the Development Assistance Committee (DAC) of the Organisation for Economic Cooperation and Development (OECD) – this is basically the club of the world's 20 to 24 richest nations – decided to pull together all the promises of the 1990s and try to make them a coherent package. This was a routine job for 'fourth level bureaucrats' (ie junior administrators), but at some time during that process a spark occurred and these International Development Targets (IDTs) began to get lots of serious attention. In my own country our powerful Minister for International Development (Clare Short) gave them a high public profile and similar things happened in several other rich countries. The IDTs pulled together many of the summits' promises, but this was a political process – and so the goal of access to reproductive health care for all women by 2015 became improved maternal health as it offended politically powerful conservative religious groups.

Step 3: The Millennium Declaration – The UN had plans for a Millennium Summit of global leaders and the IDTs became the focal point for this – once every 1000 years world leaders can meet up and make the biggest promise! The idealism and 'one off' nature of this event captured the imagination of rich and poor countries and national leaders found themselves in a process that demanded they all sign up to a grand vision – and so the Millennium Summit produced the Millennium Declaration saying every nation would commit itself to the MDGs. The MDGs were developed from the IDTs but were modified. Of particular importance was revising them so that rather than being a list produced for aid donors telling poor countries what they should do they became a compact owned by both rich and poor countries. This led to the addition of an eighth goal of 'developing a global partnership for development' that spelled out some of the things that rich countries and the private sector needed to do.

3 The Millennium Development Goals

So we arrive at the MDGs (see Appendix 1 for a fuller listing).

1. Eradicate extreme poverty ($1 a day income poverty) and hunger
2. Achieve universal primary education
3. Promote gender equality and empower women
4. Reduce child mortality
5. Improve maternal health
6. Combat HIV/AIDS, malaria and other diseases
7. Ensure environmental sustainability
8. Develop a global partnership for development

To make sure that these goals are really pursued there are **18 targets and 48 indicators** (specific, time bound measures such as 'reduce by three-quarters, between 1990 and 2015, the maternal mortality ratio') that are to be used to monitor progress. The goals are to be achieved at a **global level** (the World Bank is particularly keen on monitoring the global outcomes and especially the target for reducing income poverty) and at the **national level** (the UN and country level UN offices are keen on national level monitoring).

There are two important things to note about the MDGs.

- First, they are not based on a coherent theory of poverty or poverty reduction but are the outcome of complex technical and political processes. For example, older people's organisations have pointed out that when an extremely poor elderly person dies from a lack of basic health care then we move closer to MDG achievement as the number of poor people reduces and none of the other MDGs are affected! So we need to note that the Millennium Declaration also agrees a set of ‘fundamental values’ that underpin the MDGs. These are: **Freedom, Equality, Solidarity, Tolerance, Respect for nature and Shared responsibility**. The MDGs have a **spirit** behind them and are not simply to be followed to the letter.

- Second, for the things that are to happen in poor countries there are very specific targets and indicators. **For the things that are to happen in rich countries (basically in Goal 8) the targets and indicators are not so specific**. The rich countries did not want to be bound to precise commitments, such as when their aid levels would reach the 0.7% target or when debt write-offs should occur. Between economically richer and poorer nations there clearly remain differences about the interpretation of what equality and solidarity are! Some rich countries have a strong focus on the MDGs (the UK comes to mind, but also the Scandinavians and the Dutch). Other rich countries seem to have hardly noticed them (the USA comes to mind having recently interviewed several of USAID’s HQ staff).

Despite these issues we should be proud of the MDGs. They are the most ambitious goals that humanity has set itself, they provide a strong (OK, but imperfect) framework for action to make the world a better place and they have raised the profile of the need for everyone, in rich and poor countries, to ‘do their bit’ for poverty reduction.

4 Credit Unions and Poverty Reduction: A (Very) Brief Analysis

Historically, credit unions have done many different things in different areas. This makes it difficult to come up with a clear analysis of their past contributions to poverty-reduction and how this might be built on in the future. At the risk of a great disservice to CUs I present here a brief analysis of what we know based on interactions with CU staff and members over the years and an out of date reading of the literature – please tell me if I am wrong.

The Membership of Credit Unions – The mission of credit unions is to provide valued financial services to their members – it is not primarily focused on poverty-reduction. As a result credit unions serve a wide range of people: salaried workers (teachers, nurses, civil servants, private sector employees), traders, farmers, fishermen, and manual workers. In most situations the majority of their members are people who would be classed as non-poor by the $1 a day and $2 a day income poverty lines. However, in poorer countries a proportion of members would be ‘vulnerable non-poor’ ie people who are just OK at present but who are likely to become poor if something goes wrong for them (sickness, theft of animals, drop in the price of their products). CUs seem unlikely to focus on close to poverty/poor people except when their leaders promote this as a specific mission. Examples of this include SIPPS in Southern India (working with artisanal fishermen), SANASA working with fishermen groups in Puttalam and women’s groups in Monaragala and, in the UK, credit unions that target ‘sink council estates’ on the edge of Manchester (these are run down public housing estates with high levels of unemployment and social problems).

Credit Unions and Rural Development – In many parts of the world credit unions have a track record for their contribution to rural development. The Raiffeisen agricultural cooperatives in 19th century Germany provided an early model for how to get rural financial systems working so that rural prosperity improves. In the 20th century credit unions have played an important role in rural development in countries such as the USA, Canada and Ireland. Historically, CUs have shown a capacity to ‘reach the parts’ that other financial service providers cannot. The record of official/state-sponsored cooperatives is much more mixed – some researchers believe that in South Asia these may have slowed down rural development by giving rural credit/rural finance a reputation for being non-viable.

Credit Unions and Social Values – As part of the international cooperative movement credit unions are implicitly, and sometimes explicitly, a component of a movement that claims to promote the ideas of equality and social inclusion. Research in Northern Italy has even gone so far as to suggest that cooperatives (along with choirs/singing clubs, sports clubs and other local organisations) has created the 'social capital' – trust, openness, honesty, cross-group interactions – that has permitted Northern Italy to have good government and economic growth while the South of the country has stagnated. At the other extreme, I have visited credit unions in South Asia whose officials talked of being open and inclusive and cooperative – but who were reluctant to let women or poorer people become members! You will all know much better than I the degree to which your own unions are a force for what I would call progressive social values (trust, transparency, equality, the inter-action of people from different classes/religions/ethnic groups/genders etc) or obstacles to such values. Whatever, credit unions clearly have the capacity to promote progressive social values if their leaders and members choose to take that route.

So the scene is set. What can credit unions do to contribute to the achievement of the MDGs? I divide my ideas in to two groups – direct actions and indirect actions.

5 Direct Action by Credit Unions and Members to Contribute to MDG Achievement

Credit unions provide financial services for their clients and the most obvious direct way for them to assist the poor people whom the MDGs target is by providing financial services to poor people who cannot presently access such services. This means thinking about:

- Why can poor people not access our services?
- What products and services do poor people want?
- How can we provide these types of products on a sustainable basis?

No-one should try to force credit unions to ask these questions – but credit unions that want to engage with the MDGs, and help keep the world's biggest promise, should be encouraged to. It might even be good for their businesses given the way that commercial banks are trying to move in to these markets at present.

Why can poor people not access our services?
There are three main reasons why poor people cannot access the existing services of credit unions.

First, because the services that CUs provide and/or their terms and conditions are not appropriate for poor people. For example, if the minimum loan size given by a CU is bigger than poor people want then there is little point in them trying to get a loan from a union. Another example is the minimum size of a share in a CU – I seem to remember that many years ago SANASA encouraged its primary societies to have a smaller share size and/or let people save at the society so they could gradually accumulate enough money to buy a share. These were small sums of money, for you and I, but that is the micro-economy in which poor people operate.

There is a long and complicated way to find out about whether your CU's services are accessible and appropriate for poor people – ask an academic like me to do a study for you! There is also a fast and simple way **-** have a wander around the places where poor people live and chat with them. Ask them whether they know about the CU, why they don't join, which microfinance institution or informal agents are best for them, what services they need most…if you relax and chat with poor women and men they will often give you very clear explanations of what they think about your organisation or why it is irrelevant to them (as long as they do not think you are an aid donor). So, talk to poor people in a relaxed way on equal terms and **LISTEN** carefully.

The second reason relates to **the geography of credit unions** – large numbers of Asians, perhaps the majority of poor people, live in areas that are not served by credit unions. These include remote or difficult to access rural areas and 'slum' or informal settlements in urban areas. So CUs could ask themselves, could we operate in these areas – could we have an experiment in one of these areas to see if we could set up a viable union? My feeling is that in slums/informal urban settlements credit unions can work well if they are carefully developed and keep their eye on the danger of sudden slum clearance – a problem in Bangladesh over the last few years! Do note that by 2025 the majority of poor Asians will be living in urban areas – but, medium cities and large towns not capital cities. In rural areas, CUs can work well – as our friends in SANASA show **-** in reasonably densely populated areas that are connected to roads or rivers. However, in more difficult environments – mountains, deserts, marshes – with dispersed populations I think we still have a knowledge frontier. Providing sustainable financial services in such areas requires long term experimentation and innovation. For those of you who like a challenge I would encourage you to think about moving in to these areas – but, do it carefully on a small scale and appreciate the likelihood of real problems and even failure.

The third reason for poor people not being able to access credit union services is perhaps the most difficult to address – **social exclusion and discrimination**. This is not simply a problem for CUs, it is a problem (to differing degrees) for all organizations and the societies in which they are based. (For example, at the University of Manchester the likelihood of female staff becoming professors remains below the male level and on average female academics earn significantly less than male academics). It has several aspects – gender, race, ethnicity, class, religion, disability – that often overlap with geography. The MDGs highlight the goal of gender equality and this is something that CUs can relatively easily test how they are performing – what is the ratio of male to female staff, especially in management and chair-holding positions, what is the ratio of male to female borrowers and savers, what do female staff and members say about how the organization treats them and similar questions. I am not keen on the idea that all the ratios should be rapidly brought to 50% male and 50% female - but, I am keen that they be routinely measured and that CU managers (as with the managers of all effective organisations) should get very concerned if the ratios are not moving towards more equality. I also think that discrimination against the disabled can be partially addressed by regular monitoring of such ratios and an insistence that they should be moving in a positive direction – are we recruiting disabled members more, is the ratio of disabled people within our organization increasing year on year, have we improved the physical accessibility of our branches this year, etc?

When one gets to race, ethnicity, religion and class then there may not be specific MDG targets but the spirit of the MDGs and the Millennium Declaration, '…we have a collective responsibility to uphold the principles of human dignity, equality and equity at the global level' point to the need for action. Indeed, given that a high proportion of the world's poorest people are socially excluded because of their race, ethnicity or class (or a combination of these) then achieving the MDGs entails tackling exclusion and discrimination. How might a credit union do this directly? Much will depend on context – in some countries it is illegal to record data on ethnicity – and even more on how principled and bold the leaders of CU federations and organizations are prepared to be. At the 'very bold' end we could encourage CU leaders to openly review how their organizations are performing, set up simple monitoring systems and systematically create incentives to make their unions more socially inclusive. They could seek to take a lead within their national societies on the issue of combating discrimination. At the 'less bold' end, probably a wise position in some countries, then CU leaders could privately assess how well or badly their organizations are doing and think about whether there are small steps forward that could be taken – opening a branch in a part of the city where the religious minority is concentrated, informal discussions with community leaders from ethnic minorities about how the CU might work with their communities.

What Products and Services do Poor People Want?

My recent experiences of talking to poor people in South Asia about microfinancial services suggest that people are keen to have:

- **Savings services** – to accumulate small sums of money on a day to day basis in to larger 'lumps' of money that they can use for small and large purchases or activities. This can be short term, but in Bangladesh the Grameen Bank's Grameen Pension Scheme (GPS) – basically a long term savings account with a good rate of return for people who leave their money in the account for many years – has proved incredibly popular with poor women. Looking at the demography of Asia, with people living longer and a smaller youth population, then micro-pensions will be increasingly important – especially for widows.
- **Emergency loans –** poor people are very vulnerable to crises – someone falling sick, no work, their tools being stolen, their cow dieing – and often need to access money very quickly to deal with these problems. This may mean taking a moneylender loan at a high rate or selling off an asset (land, bicycle etc) at a very low/distress sale price. If they have access to emergency loans that have less punitive charges, but might still be profitable to the lender, that can make their lives a little easier.
- **Health and life insurance –** the MFIs that listen closely to poor people in Asia are increasingly experimenting with insurance products. Of particular importance are health insurance – so that poor people can get rapid access to basic health services and get guidance on who are good medical professionals and who are quacks (and there are a lot of quacks damaging the health and wealth of poor people in South Asia) – and life insurance, especially of working household heads, so that if a household head dies the widow and children (on rare occasions the widower) have money to support them while they re-organize their lives. These products need careful design and experimentation but can be very successful – in Europe life insurance was the main formal service that our 'slum dwellers' used until the 1960s/1970s.
- **Micro-enterprise loans –** poor people want these too, but in my experience they often prioritise savings services and emergency loans much more.

For all of these types of products the terms and conditions need to be thought through carefully. Poor people are keen to pay lower charges, as is everyone, but they are also very concerned about the transaction costs and details. If they have to walk a long way for meetings, turn up at times when they work, wait 48 hours for an emergency loan, are told that their voluntary savings cannot be withdrawn this month…then the products offered to them may not meet their needs. They would like relatively **simple terms and conditions** (that are explained to them), **reliability** (so they know what they can expect) and **flexibility** (so that they can save or borrow or repay or draw down savings) as it is very hard for them to predict their income and expenses in the future.

How Can We Provide these Types of Product on a Sustainable Basis?

There are tens of millions of poor people in Asia. So, any serious attempt to contribute to the MDGs must have the potential of going to scale. So, unless CUs have private or foreign aid donors providing vast amounts of subsidy, services for poor people need to cover their costs. There are two main ways that this is done **-** charging fees or interest and being efficient.

- **Fees and interest rates –**poor people are used to paying for the goods and services they buy. Often they pay much higher rates than wealthier people (you and I). If CUs are to help poor people the task is not to give them free or highly subsidised services, but to give them services that charge less than the other alternatives they are using. The charges for the services you provide to poor clients should be based on the costs you incur. If you can produce products that are cheaper and more convenient than the alternatives poor people have then you are giving them a valuable service. If not, you need to think about redesigning your products!

- **Being efficient –** poor people have little money and are often under great pressure of time (as they earn so little per hour they have to work many hours). So, major efforts are required to keep fees/loan interest rates down and to develop products that minimize the transaction costs (travelling time, waiting time, requirements for birth certificates etc) of poor people. There are many devices for this – client groups so that staff time inputs are minimised; visiting clients at their homes or work sites so they do not need to travel; having simple administrative and financial systems; using low cost technologies (palm pilots and mobile phones); staff incentives that encourage them to have high client to staff ratios; small offices to reduce overheads; employing local people with low academic qualifications but high ability. Many of these methods have been pursued by SafeSave in Bangladesh and are described on their website (www.safesave.org).

6 Indirect Action by Credit Unions and Their Members for MDG Achievement

The above sections have tried to identify some of the direct ways in which credit unions might help to reduce global poverty. But, maybe the biggest contributions CUs can make are indirect – multiplier effects to the local economy and job market, making it easier for non-poor CU members to help poor relatives and neighbours, adding to social cohesion and lobbying for pro-poor or more egalitarian public policies. There is a school of thought that says cooperatives and unions are really good at helping lower middle class people (teachers, nurses, traders, medium farmers) and regularly employed working class people (security guards, factory workers, small farmers, taxi drivers) but that they find it very hard to work with poor people (casual labourers, agricultural labourers, subsistence farmers, rickshaw drivers). What forms would this take?

***Employment Effects* –** One of the major ways in which CUs help poor people is by financing the small and medium scale enterprises of non-poor people. Poor people are employed in these – as labourers, waitresses, drivers, sales agents etc and the more that CUs add to the efficiency of the local economy the more are the ‘trickle down’ effects to poor people. So CUs should strive to support local businesses, especially in rural areas and ‘problem’ urban areas, and might enhance their impacts on the poor by encouraging members to be **good employers –** to treat staff fairly and politely, encourage them to save for pensions, giving them sick leave, providing healthy and safe working conditions. I would really encourage those of you with significant small/medium enterprise clients to pursue this issue through group discussions, awards for best practice and even gentle disapproval of people who are known to treat staff badly. This sounds like a bit of a moral crusade but that is not surprising as the MDGs are a moral crusade! But, you can also remind your businessmen clients that more and more research from Business Schools shows that businesses that treat their staff well do better financially over the long term.

***Social Support* –** By helping their non-poor members to have greater savings and more financial security credit unions make it easier for clients to assist poor relatives and neighbours. Much of the evidence shows that when poor people in Asia have problems their primary sources of support come from relatives and neighbours. I think the recent tsunami showed this – eventually the aid money turned up in buckets, but initially when things were really desperate it was friends, relatives…and in Sri Lanka other SANASA societies - that were on the front line. Their must be ways that this charitable provision can be enhanced both for individual problems and for widespread ‘disasters’– I’m not close enough to your clients to know, but I am sure you can think of ways forward.

Lobbying and Advocacy for Pro-poor Policies - the large memberships that credit unions have make them ideal vehicles for public policy lobbying. The political space to do this varies greatly from country to country but the opportunities for this should be explored. Federations can meet with UNDP country offices to discuss how they might engage in national Poverty Reduction Strategies (PRSs) – can they lobby for better microfinance regulation, can they contribute to provincial emergency plans, can they advocate equality of access to secondary schools for girls, can they lobby for the abolition of school fees? The concept behind PRSs is of an active civil society generating ideas for political leaders and monitoring progress – CUs can be part of this.

***Social Cohesion* –** at the most general level, but perhaps most important of all, credit unions can be a device that makes societies more inclusive and cohesive by getting different types of people together (men and women, businessmen and bureaucrats, different ethnic, religious and racial groups) so that the alienation and exclusion that weakens social ties and generates anti-social responses (crime, violence, drug abuse even 'terrorism') is less likely. Of course, this can also work in reverse – if credit unions are exclusive clubs of a narrow selection of society, then they can weaken social cohesion and fuel social tensions. You will know best whether your unions are inclusive and adding to overall social well-being or are exclusive and exacerbating the differences within your countries. The good news is that effective leaders and members can change things – my reading of credit unions in Sri Lanka is that they were clubs for older, better-off, higher caste, Sinhalese, Buddhist males for much of their history – that has changed dramatically since the late 1970s.

7 Conclusion

The MDGs are the biggest promise the world has ever made – to dramatically reduce poverty by 2015. Cynics can sneer that they are rhetoric and false promises – but they would be wrong. The MDGs have mobilised national and global leaders and many citizens in a way that other grand promises have not – the Government of India has launched a National Rural Employment Guarantee Scheme, the Government of Bangladesh is expanding its effective Old Age Pensions Scheme, debt is being forgiven, foreign aid is rising after a 15 year slump, the G8 and EU have had global poverty as their top agenda item in 2005, Bill Gates is retiring from Microsoft to take on a much more difficult job (improving poor people's health), in Manchester people have persuaded supermarkets to stock more fair trade products. Asian credit unions, consciously or unconsciously, are already part of these processes – but they could think more strategically about this and act directly and indirectly to contribute more to MDG achievement. I am not suggesting that you all transform your organizations and place the MDGs at the head of your mission statement – that would be rhetoric and of no use to poor people. I am suggesting, however, that you could all do a little more to push the MDGs forward – could you get sustainable microfinance services to a few more poor people, can you establish unions in rural areas so that teachers and nurses find it easier to live their, could you make your organizations more socially inclusive, could you push your government to account for its poverty reduction initiatives more transparently? Making a presentation is easy – persuading the busy leaders of organizations to look for ways to modify those organizations to speed up MDG achievement is very difficult…I hope I have encouraged one or two of you to have a try.

References to be added later if ACCU think that would be helpful – would they put people off?

Appendix 1 The Millennium Development Goals and Targets

DENISE fit them in here – THESE CAN BE DOWN LOADED FROM the Development Assistance Committee/DAC on the OECD website or ask Karen Moore.