

# VENTANA OAXACA

COOPERATION  
FOR DEVELOPMENT

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## SOCIAL BANKING, FIRM STEPS TOWARDS THE EMPOWERMENT OF OAXAQUEÑOS

While private banking in Oaxaca is concentrated in the cities, social banking, which includes credit and savings cooperatives, covers poor, rural areas, and attempts to fill the void left by private banks. Currently, the coverage of financial services is low in the state. Social banking offers savings, credit and insurance services in remote locations, in order to provide easy access for the state's poor.

In recent years a growing number of credit cooperatives have gone bankrupt, for various reasons: poor financial management or accounting, fraud, loss of liquidity. As a result, many people have become victims of fraud and face serious issues in relation to their personal property.

That is why the State Government established the Inter-institutional Commission for the Savings and Credit Sector, which, since its creation in December 2010, seeks to promote dialogue and closer relationships with Oaxacan society and the boosting of its economy, as well as a focus on vulnerable groups.

The Commission began its functions with a diagnostic of main problems as well as the social banking organisations that provide financial services. As part of the State Government's monthly public audiences, service desks have been specifically set up for the victims of fraud. At the same time, the Commission is following up with the legal and penal process, as a key step to repairing the damage done.

These initial steps form the basis for a process of empowerment of the Oaxacan people, particularly those living in the poor rural areas of the state. The aim is to build, through financial education, dissemination of information and dialogue with a variety of actors, a transparent savings and credit sector that provides alternatives for the people of Oaxaca in their social and economic development.

### Interesting links:

<http://www.amucss.org.mx/Portal>  
<http://www.condusef.gob.mx>



Oaxaca, located in south eastern México, is the state of greatest cultural and natural diversity and geological complexity in the country. There are 17 language groups within the state, as well as abundant fauna and flora, including some not recorded by science.





*“Oaxaca is 4th out of 32 states in terms of its level of multidimensional poverty”.*

Source: Consejo Nacional de Evaluación de la Política de Desarrollo Social (CONEVAL), 2008.

PHOTOGRAPHY: “The Governor attending a family, victim of fraud.”



PHOTOGRAPHY: “In the first public audience there were 70 service desks, which assisted about 480 cases presented by social organizations, foundations and individuals”.

## WORLD BANK, SUSTAINABLE DEVELOPMENT ACTIONS IN THE STATE OF OAXACA

The Oaxaca State Government will design a sustainable development program to strengthen community based forest management, basic social infrastructure and water supply and distribution. As a result of arduous hard work and negotiation, Oaxaca will benefit from long-term in-depth support from the World Bank.

The Oaxacan context explains this - characterized by a population that is vulnerable to climate change because of the geography of the state, the dispersion of its peoples, excessive deforestation, and poor access to basic public services.

The key priorities were defined in working sessions with the World Banc. As a result, the sustainable development program will include topics such as rural roads and renewable energy, sustainable urban transport, forest management and climate change.

In this context, on February 24 2011, the State Government and the World Bank agreed to collaborate in several areas, including: technical assistance in the development of a state plan for the management of climate change risks; support and funding for community forest management programs, in partnership with the federal government; and technical assistance for the creation of a supply and water management program, specifically for the metropolitan area of the state capital.

During April, several state government agencies will work with the World Bank's technical team in order to carry out a diagnosis of the public sector, and so develop a work plan to optimize government management.

*“In the metropolitan area of Oaxaca, 1,500 liters of drinking water are needed per second to meet basic needs. Currently the area gets 350 liters per second in the rainy season, and in the dry season, this reduces to 250 litres per second.”*

SOURCE: Administración Directa de Obras y Servicios de Agua Potable y Alcantarillado de la Ciudad de Oaxaca (ADOSAPACO), 2011.

*“Almost 80% of localities have less than 250 inhabitants”.*

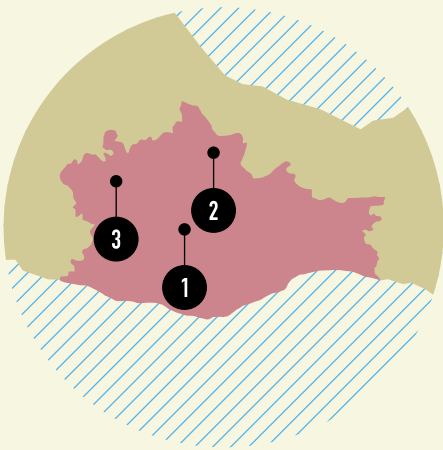
SOURCE: Instituto Nacional de Estadística y Geografía (INEGI), 2005.

In the coming months, the state government will open the *Casa del Migrante*, to serve oaxaqueños living in Los Angeles, California. This office, in collaboration with consulates and other official Mexican representations, will help migrants to arrange for official documents, guarantee a focus on human rights and will help strengthen the Oaxacan community there.

# WHAT IS A PUBLIC AUDIENCE?

It is a forum for citizens to have a dialogue with the state authorities about matters of concern to them. Each month this space is provided in different regions of the state for citizens to speak with the Governor and the heads of state ministries. In addition, service desks are set up for specific topics, such as for issues relating to credit and savings cooperatives.

**IMAGE:** The first audience took place in January in the State Palace of Government in the (1) capital, Oaxaca; the second, in February in (2) Tuxtepec, in the Cuenca del Papaloapan region; and the third, in (3) Huajuapán de León, in the Mixteca region, in the month of March.



**PHOTOGRAPHY:** "This table sets out the order and time at which each citizen will be seen, to then be referred to the relevant service desk".

**PHOTOGRAPHY:** "Citizens lined up to register in order to be seen in the public audience".

## PROSECUTION OFFICE SPECIALISED IN CRIMES OF THE PAST: PARTICIPATION AND DIALOGUE

On Wednesday March 9, 2011, the Governor of the State of Oaxaca, Gabino Cué Monteagudo, signed the decree to launch the Special Prosecution Office for Crimes of Social Significance, thereby confirming the state's commitment to human rights issues.

Primarily, this Office will specialise in the investigation of crimes of the past, resulting from practices of repression and abuse.

The body, led by Guadalupe Lucas López Robledo, was created from a process of cooperation and dialogue between civil society organisations, state and national actors. It also seeks to respond to the recommendations issued by the Mexican National Human Rights Commission, the Supreme Court of Justice of the Nation, Amnesty International and other international agencies.

The Office is responsible for integrating previous investigations and research files, taking the appropriate prosecution action, and intervening in the aftermath of the penal process.

The decree also establishes a citizen committee to accompany and monitor the actions of the Special Prosecution Office, which is a dependency of the Attorney General.

Thus, the creation of this Prosecution Office, and its participatory approach based on dialogue, signals the continued strengthening of human rights in the State and a different relationship with the people of Oaxaca.

*"81.2% of municipalities have a high or very high degree of marginalization".*

SOURCE: Consejo Nacional de Población (CONAPO), 2005.



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