

WOMAN SPEAK!

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WOMAN SPEAK!

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EDITORIAL

Despite the important role being played by rural women in food production and marketing, various constraints hamper more effective and active participation of women in these areas. In addition, the policies of many governments of developing countries have not sufficiently emphasized the positive and potential roles of the women in these fields.

Socially, women's responsibilities as caretakers of families make it difficult for rural women to devote their time and efforts for food production and marketing activities. Economically, existing formal banking systems restrict women's access to credit which is required to buy production inputs and equipment for the operation fund of marketing activities. Institutionally, women are placed at a disadvantage when they have to deal with large traders who are usually men.

The existing training and extension services are not geared towards the specific requirements of women, many of whom cannot read and cannot attend training programmes which last more than one day.

To promote women's activities, by removing the various constraints, it is necessary to have two-pronged approaches: macro-level approach and micro-level approach.

At macro-level, efforts are required to influence the government policy in favour of women's participation in marketing and credit. The government policies can be changed to allow women easier access to credit from formal banking institutions, to establish special extension services geared towards the women's need, to promote women's co-operatives or group activities, or to make it mandatory for women to be represented at various committees or co-operatives.

Specific budgetary allocation should be made by the government to allow the above activities. International conferences, national-level policy seminars, training seminars for policy planners, agricultural development loans for which women's participation is a part of the loan package, etc., will have definite impact on government policy at macro-level.

On the other hand, the strengthening of the "delivery system" through the government support would not be sufficient. At micro-level, it is necessary to strengthen the "receiving end," that is, rural women themselves. This can be achieved by promoting women's participation at field level, through demonstration of successful activities, participatory training and promotion activities, and encouragement of introducing innovation - either individually or by groups - by stimulating self-reliant spirits.

The above policies and activities should be addressed to specific target groups of women. Broadly speaking, the target should be: lower-income women who are involved in food production and marketing of the produce coming from their own fields, or who are in production and marketing of handicraft items to raise family income; and small market women who specialize in selling food and other agricultural produce in urban markets or roadsides in urban areas.

In line with the above, the Food and Agricultural Organization is assisting various governments in promoting women's activities in marketing and credit.

Reports and project proposals have been prepared, or are being prepared, in 10 African countries, three Asian countries, and three Latin American countries for specific activities in marketing and credit. International seminars were held in West Africa (1977), East Africa (1984), and at global level (1983).

Country-level activities emphasize the training and promotion of rural women by making use of success stories available from within the country. The special method of motivating and training village-level women, which emphasized positive and field-level solutions, has proven to be very effective in Asian countries and similar methods are being tested in other countries.

This year, field-level training workshops will be held in two African countries and three Asian countries, and the work in three Latin American countries is under planning.

Each of the country-level training workshops of rural women leaders or small market women leaders is expected to create specific small-scale follow-up projects to be carried out by each participant at their respective village or market place. It is hoped that similar field-level workshops can be repeated in each country. For this purpose, FAO is planning to publish a manual on how to use local village-level success stories to promote and train other women leaders.

Solutions to the problems of promoting women's activities in marketing and credit are very much influenced by the local, social and cultural tradition of each country, and can be found from within. The role of assistance should be to assist the government and the local women to find such solutions from within and to promote them.

From the FAO Office in Rome, Italy.

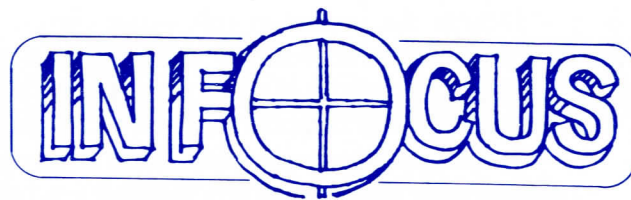
ANTIGUA - Loan fund for women

In Antigua, women involved in agriculture can borrow small sums of money from a loan fund set up for this purpose.

The fund has been provided with E.C.\$36,000.00 over a three-year period by Barclays Bank Development Fund. It is administered by a committee of three representatives from a Farmers' Co-operative, Barclays Bank, and the Caribbean programme of Meals for Millions/Free-dom From Hunger Foundation.

The average amount per loan is E.C.\$1,000.00, with most loans going to the areas of materials assistance (such as fencing wire) and water catchments.

Six monthly reports on projects funded are submitted to Barclays and the fund is reviewed annually.



Women's Bureau on the move!

The Belize Women's Bureau is achieving its main goal of co-ordinating private and government efforts to help women upgrade their economic, social, cultural, and educational status - through a series of district level workshops.

The workshops which have been held each month since June 1983, are aimed at establishing communication with large numbers of women on the realistic possibilities for improving their lives.

Participating in the workshops are representatives from every non-governmental organization, every village, and the towns.

Topics covered at the workshops include women in development which encompasses: the "women in development concept"; the goals and objectives of the National Women's Commission and the Women's Bureau; the role of the Women's Bureau Promoters - the workshop participants; and national, regional and international women in development issues.

Other topics discussed are: making use of local resources, women and business, breastfeeding and weaning foods, community participation and communication skills, craft, and food and nutrition.

After each workshop, a district development committee is formed to which representatives are elected. Each representative area includes several villages in the same vicinity or the town.

The committee's first activity is to document a district plan of action and information for the National Development Plan. Other duties involve organizing training programmes for the Women's Bureau Promoters in their district, and assisting with the co-ordination of women in development programmes and projects for their communities.

The Situation in Jamaica

No specific information on women's access to credit is available in Jamaica.

From a survey carried out in 1980 (**Farm Household Credit Behaviour** by Ohio State University, University of the West Indies, and Ministry of Agriculture, Jamaica) it appeared that some 20-25 per cent of farm households were using formal institutional credit from the Agricultural Credit Board, Jamaica Development Bank, People's Co-operative Banks, commercial banks, commodity boards, and the Ministry of Agriculture.

Another rural survey carried out in 1981 indicated that 16 per cent of households had obtained an institutional loan during the past five years. These data however cannot be used for any comparison as regards women's access to credit, because the data refer to households of which men also can be the head.

According to the 1981 survey, although there are a number of lending institutions providing agricultural credit, the need for this facility is in a number of cases not met. It seems that many small farmers have difficulty in securing loans, even where funds are available, because they lack the necessary collateral, the minimum acceptable to most lending agencies being a registered title.

Many farmers, men and women, who actually do own the land they cultivate, do not have a registered title. There is a serious backlog in the registration and issue of these titles in the Land Authorities. Even in land settlement schemes, where farmers have fully paid all instalments for their freehold title, many have never received this title.

On the outside, there does not seem to be any structural constraint that would make institutional credit less accessible for women than for men.

The 1981 survey, **A Study on the Situation of Rural Families and Rural Women in Agriculture, Forestry and Fishery in Three**

Selected Areas in Jamaica, showed that not many households had used existing credit facilities. Only 13 per cent of the farm households reported that they had current loans and only three per cent of those without current loans had had any within the five years prior to the survey, the most frequent source of loans being the People's Co-operative Banks.

A fact possibly to women's advantage might be that about 80 per cent of managers and assistants of the People's Co-operative Banks are women themselves.

It would appear, noted the survey, that only a small percentage of the farm households had benefited from loan facilities largely because the majority had not actively sought this benefit. This is borne out by the fact that only seven per cent of the households reported having applied for loans and were unsuccessful.

The survey continued, "The highly limited use made of credit facilities is reflected in the scale at which the farms are operated, indicators of this being factors such as type of farm machinery used, degree of land utilization ..., among other things."

Only a few farm households had access to heavy-duty farm equipment which they usually hired, the survey pointed out. It added that a further constraint to productivity was that not many households received government assistance in respect of land availability, rental and hireage of farm machinery, provision of fertilizer, planting materials, farm tools and chemicals, and technical assistance.

"Both men and women are affected by the scarcity of productive resources in the rural parts," the survey summed up, "as this is more frequently manifested at the household, rather than the individual level. However - although there is no documentary evidence for this - it would appear that where women are farmers in their own right, or are household heads without male partners, access to such resources is even more restricted."

The above information compiled by Ralph Houtman, FAO Associate Expert, FAO Office, Jamaica.

Roscas-"An Alternative Source of Credit"



Rotating savings and credit associations "roschas" are popular throughout the English-speaking Caribbean, particularly among women, providing as they do a relatively easy access to small amounts of credit.

These informal banking institutions exist under different names in various islands: In Jamaica they are called "partner"; in Trinidad - "susu"; in Guyana - "throw box" or "box hand"; in Antigua - "box"; and in Barbados - "meeting turn."

But, they operate in much the same way. For example, in the Barbados meeting turn, a number of people (the throwers) regularly donate (fling)

money - from as little as Bds. .1¢ up to Bds.\$100 - to an individual (the banker) who is then said to be carrying on a meeting. The banker receives the money each week and turns over the sum saved to one of the participants. After each thrower has received a turn, the meeting turn is over.

Although no rigid regulations govern the operation of the roschas, a few basic rules do exist - such as the banker's responsibility to inform the participants of changes in the number of weeks a round or turn will last, and the amount of money saved. The banker also has to keep participants up-to-date on the collection and distribution of funds.

'DIRECTORY OF CACRA MEMBERS'

Information on the availability of credit for agricultural projects can be obtained from the Caribbean Agricultural Credit Association (CACRA), P.O. Box 429, Kingston 10, Jamaica. Below is a list of CACRA member institutions:

Antigua & Barbuda Development Bank
27 St. Mary's Street
St. John's
ANTIGUA

Bahamas Development Bank
Bay Street at Rawson Square
P. O. Box 3034
Nassau
BAHAMAS

Barbados National Bank
11 James Street
Bridgetown
BARBADOS

Development Finance Corporation
P. O. Box 40
Belmopan
BELIZE

Belize Cane Farmers Association
Corozal Division
P. O. Box 28
Corozal Town
BELIZE

Development Bank of the British
Virgin Islands
Wickham's Cay
Road Town
Tortola
BRITISH VIRGIN ISLANDS

Agricultural & Industrial
Development Board
Georgetown
Grand Cayman
CAYMAN ISLANDS

Dominica Agricultural & Industrial
Development Bank
64 Hillsboro
Roseau
DOMINICA

Grenada Development Bank
Treasury Building
St. George's
GRENADA

Guyana Co-operative Agricultural &
Industrial Development Bank
126 Parade & Barrack Streets
Georgetown
GUYANA

Agricultural Credit Bank
11A-15 Oxford Road
Kingston 5
JAMAICA

Agricultural Credit Board
8 Ocean Boulevard
Kingston Mall
JAMAICA

Development Finance &
Marketing Corporation
Plymouth
MONTSERRAT

Development Bank of St. Kitts & Nevis
Church Street
P. O. Box 249
Basseterre
ST. KITTS

St. Lucia Development Bank
P. O. Box 368
Castries
ST. LUCIA

The Development Corporation
P. O. Box 841
Kingstown
ST. VINCENT

Landbouw Bank
P. O. Box 1418
Paramaribo
SURINAM

Development Bank of Trinidad & Tobago
Port of Spain
TRINIDAD

Development Board of Turks &
Caicos Islands
Grand Turk
TURKS & CAICOS ISLANDS

RURAL WOMEN: Prime Candidates For Credit

In this feature, Jan Hurwitch-MacDonald looks at some of the factors in favour of giving rural women access to credit and describes a programme in the Dominican Republic which is addressing women's credit needs.

Various arguments exist for providing rural women with the services critical to production. Reality has shown us that in many regions of the world rural women are already actively participating in agricultural or non-agricultural production, or both. Nevertheless, they do not have access to the technical and financial support systems which are essential to production. It is estimated that in the Sierra Region of Ecuador, for example, rural women are responsible for 80 per cent of small farming, while their husbands work as labourers in nearby towns.

Support services should also be directed to rural women because between 25 per cent and 50 per cent of rural families are headed by women. Present statistics are not complete, and it may be anticipated that the level is higher as rural women heads of households are not always willing to admit their status. Some countries have provided statistics on women-headed households; these include the figures of 28 per cent for Honduras, 33 per cent for the Dominican Republic, and 42.9 per cent for Barbados.

The most important reason for support services for rural women centres on the rural woman herself, and her desire to better her economic situation and that of her children.

If one respects the concept that the direction of development projects should be based on the felt and expressed needs of the population which will be benefitted, the rural woman's attitude toward her own situation and future potential are of paramount importance. There is no doubt that the priority for the rural woman today is to augment family income to reap the benefits of better health and social well-being which this represents.

Rural credit programmes should have several objectives. They should seek to provide equity in rural financing, enabling those who are marginal to the borrowing system to develop their credibility. In this way, low-income borrowers may eventually have access to commercial financing. Rural credit programmes should also develop the training and other

support services so desperately needed by rural producers.

The service described in the following paragraphs addresses this need and is based on an ongoing programme in the Dominican Republic, *Mujeres en Desarrollo Dominicana, Inc.* It is an integrated support service consisting of 14 steps - a division made to simplify service delivery in order to respond more efficiently to the expressed aspirations of rural women's associations. It does not signify a recommended "recipe" for development, or that the women's associations are necessarily led along a pre-determined path.

The process begins with a survey of the region to be served in order to understand the political, social, and economic realities affecting the rural women's associations.

Next is identification of rural women's associations interested in receiving the service; selection of those that will receive the service; and strengthening of the participating associations.

Once the rural women's association decides upon an economic project and its potential viability is determined, training begins in: organizing for income-generation, project preparation, and loan request.

Before the loan is delivered, management training is initiated and once the loan is delivered, training in production begins.

Ongoing projects are provided technical assistance, advanced training in production and marketing, and advisory services on community problems and social responsibility.

The backbone of the service is an alternative credit system. Small loans are made to rural women's associations which have decided to invest (or reinvest) in the inputs needed to initiate (or maintain) an income-generating project in agriculture, livestock, handicrafts, agro-industry, or service business such as laundry, bakery, etc.

Loan requests are processed by a loan committee, with special attention given to agricultural projects due to their seasonal nature. Technical assistance before, during, and after financing is provided at the rural women's associations' request. Market studies and strategies are developed jointly with the rural women's associations, in an effort to assure markets to the highest degree possible.

The overall objective of the integrated support service is to increase the social and economic status of low-income rural women. The focus of the service, and therefore that of the implementing institution, is to respond to the needs of the rural women's associations rather than to direct their aspirations. Therefore, within the context of this responsive stance, project objectives should be defined and measures selected for determining their achievement.

Objectives of the institutions implementing an integrated support service for income generation should include: the number of projects to be serviced each year; the number of loans to be disbursed each year; the number of women to be trained each year; and the number of rural women's associations that will participate each year.

At the project level, objectives include profits to be earned from each economic project and the amount of additional family income to be generated by each new project. At the individual level, objectives include new skills to be learned by each woman, as well as additional income to be earned.

Finally, the social objective should be one of achieving a high degree of participation by the rural women's associations with local, regional, and national authorities in defining and attaining their project goals.

A competent and dedicated staff is the key to the success of effective services delivered through an integrated system. The staff structure should permit specialized members to work as teams in each region, and staff members should participate at all decision-making levels to increase teamwork and commitment to effective service delivery.

The rural women's associations should be involved in evaluating the effectiveness of the service. As the purpose of the service is to respond to rural women's associations' needs for income-generating projects, these women are in the best position to determine whether their needs are being met. While service personnel are encouraged to adopt an attitude of accountability toward the women, similarly the women are encouraged to adopt an attitude of responsibility toward the service.

This two-way dynamic between the service per-



sonnel and the women they serve characterizes the service as a serious, participatory development effort rather than one based upon paternalism and dependency.

In sum, the integrated support service can provide rural women with the credit and training usually unavailable to them, but critical to socio-economic growth. The credit and training are but the tools for generating additional income.

Important decisions regarding types of production, risks to be taken, and potential markets are in the hands of the women producers. Those working with them should never make decisions for them, but can interact with these women producers by providing information and encouraging effective decision-making.

Jan Hurwitch-MacDonald is Rural Development Specialist in the Caribbean Area Office, Inter-American Institute for Cooperation on Agriculture, Jamaica.



FOOD FOR THOUGHT

Land is the most important form of collateral for agricultural credit. This fact reinforces the necessity for women to have land ownership rights in order to secure working capital at reasonable rates of interest. Other rules and regulations governing credit to women should be relaxed in order to encourage the economic activities of rural women.

The underrating of women's contribution to the rural economy and the dominance of modern agricultural strategies for increased "productivity" have resulted in only limited improvement or in actual deterioration in women's access to ... credit. Women farmers, as much as male farmers, require access to improved seeds, fertilizers, pesticides and draught animals ... credit to purchase them is usually essential for the poor farmer. Institutional credit schemes that facilitate credit at low rates of interest for the enterprises of women should be developed.

(Source: WCARRD - A Turning Point for Rural Women, FAO, May 1980.)

Although women produce more than half the poor countries' food ... the extension of agricultural credit often worsens their economic position. The loans go to ... male farmers whose signatures are much more likely to be accepted than those of females.

(Source: African Adult Education Association - AAEA News, 1980.)

Rural women often face administrative regulations and practices which can inhibit their access to financial services. In Kenya, for example, married women can apply independently of their husbands for credit from the commercial banks but, in practice, bank officers usually require the consent of the husband before the loan is issued. A similar rule governs loan applications ..., in Malawi, for agricultural credit.

(Source: Women's Programme in Agricultural Credit and Banking, African Regional Agricultural Credit Association, 1983.)

Giving Women Credit - A Tale of Two Organizations

Many local level organizations of rural women require access to and support from a range of services but either the appropriate "mix" of services is not available or, for a variety of reasons, the services are not easily accessible or usable by women. In these circumstances, it has been found useful to set up or to develop an "intermediate organization" whose function is to identify and bring together in accessible and usable form the resources and support required at the local level to provide effective and efficient development services to rural women. Usually this requires coordinating the existing efforts of government, commercial and non-government organizations, providing or arranging for technical, managerial and group leadership training, and lobbying for new or the reallocation of existing resources in support of women's production. By sponsoring innovative arrangements or acting as guarantors, intermediate organizations can facilitate adjustments to ongoing government or commercial provision, overcoming reluctance to take "risks" on rural women through demonstration of their capacity once appropriate support is available. - *Report on Workshop on Women's Agricultural Credit and Banking Programmes, Nairobi.*

Jamaica - Woman's World Banking

A loan guarantee programme designed specifically to generate financing for women entrepreneurs in the small business sector has been introduced in Jamaica. It is the first such facility of its kind in the English-speaking Caribbean.

The programme is the principal operating mechanism of Women's World Banking (WWB) an independent, international financial organization, created in 1979, to give women greater access to credit and other tools of the formal money economy, particularly in developing countries.

The Jamaican programme has been capitalized by an initial WWB guarantee of US \$100,000 which will be disbursed locally through a network of financial institutions.

To date, the Workers Savings and Loan Bank, the Jamaica Citizens Bank and the Jamaica Co-operative Credit Union League - the financial arm of the credit union movement - have signalled their commitment to support the programme.

The programme was initiated by a local affiliate of Women's World Banking called FRIENDS OF WWB, which has now been registered as a legal entity enjoying tax-free status, and composed of a group of women and men in banking, business, and women's affairs.

Individual members of WWB (Jamaica) Ltd., are: Gloria Knight, Chair, and substantively, the General Manager of the Urban Development Corporation; Alicia Taylor and Gloria Royale, sociologist and public relations manager respectively, of the Urban Development Corporation; and Princess Lawes, former Parliamentary Secretary for Women's Affairs. Organizations represented include: The Bureau of Women's Affairs, Grace Kennedy and Co. Ltd., The Workers Savings and Loan Bank, Jamaica National Investment Promotions Ltd., Jamaica Co-operative Credit Union League, The Small Business Association, Jamaica Citizens Bank, and the Insurance Company of the West Indies.

To secure local contributions to the programme, the FRIENDS group has been soliciting pledges and preparing a roster of potential local funders and businesses headed and owned by women, with information supplied by the Small Business Association, the Bureau of Women's Affairs, Jamaica National Investment Promotions, and the Credit Union League. The group is also collaborating with bank-



ing interests in establishing criteria for administering and servicing loans.

WWB was founded around a need first articulated at the 1975 International Women's Year Conference in Mexico City, namely, that to participate fully in economic development women must have greater access to credit, specific management assistance resources, and a knowledge of the formal money economy.

In 1980, a workshop attended by 62 women leaders in banking and finance established the viability of a loan guarantee programme as an effective mechanism for meeting, head on, the immediate capitalization needs of business women. The founding committee was dissolved in 1979 and WWB formally incorporated in the Netherlands as a non-profit, financial organization to facilitate the re-directing of financial resources and technical services to viable, women-owned business ventures.

WWB is funded by a US \$2 million Capital Development Fund consisting of revenues from the sale of debentures, returns on equity investments and contributions from governments, corporations, foundations, financial institutions, and individuals.

The organization's expressed purpose is to advance and promote the entrepreneurship of women, particularly those women who traditionally have not had access to the services of established financial institutions. Translated as an operating principle, WWB seeks to assist small and medium-scale, urban and rural-based ventures in all productive sectors of the economy, primarily in developing countries.

However, WWB must be satisfied that there is sufficient local interest and support of its objectives, and available local sponsors and guarantors, before extending the guarantee. The business identified for assistance must be at least 50 per cent owned and operated by women.

Another operating principle relates to the financial risk inherent in any such programme. WWB adheres to flexible lending criteria which recognize the inability of most women to collateralize loans with gilt-edged securities. Consideration is given to management capacity, business experience, business objectives, and market potential, as well as cash flow projections and business liquidity.

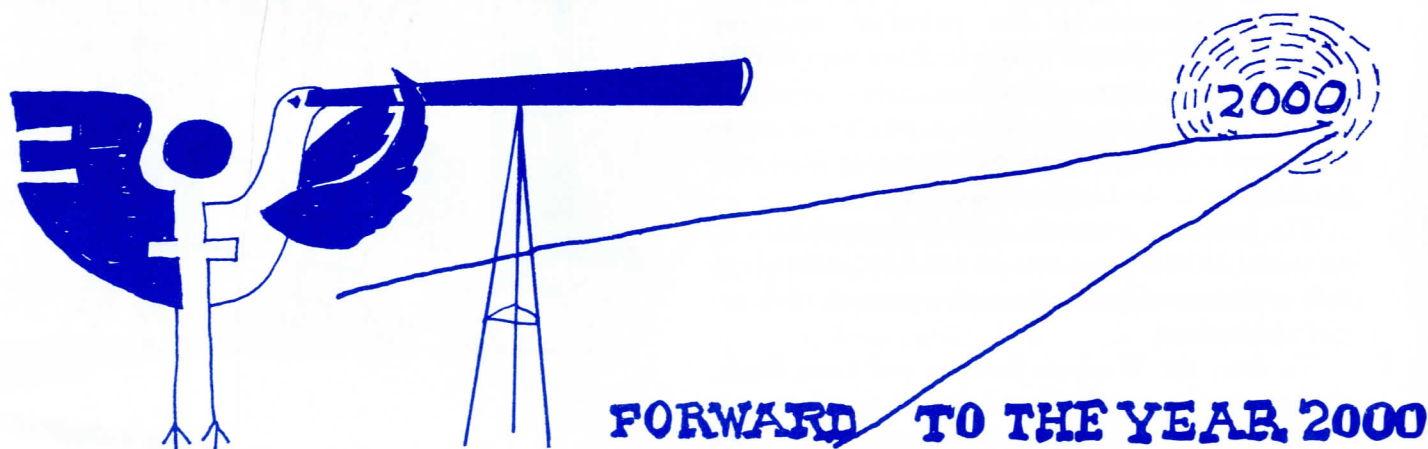
To offset some of the risk that local financial partners may incur, WWB assumes 50 per cent of the risk factor in any transaction. The local guarantee and the local bank making the loan share the remaining 50 per cent risk, equally.

The guarantee supports short-term loans which may only be used to supplement working capital or fund capital expenditure and investment in inventories and buildings. One-third of the fees or income earned by WWB from the guarantee is applied toward the cost of providing management assistance, training and advisory services to borrowers.

To be considered for a loan, the prospective borrower must have an established enterprise with growth potential within its market and a track record of financial soundness. The borrower must also meet the minimum standards established by local commercial lending institutions.

Jamaica has now joined the United States, the Dominican Republic, Colombia, Haiti, Uruguay, India, Kenya, and Ghana as the "pilot" countries on WWB's agenda, providing a unique financial credit facility responsive to the needs of women entrepreneurs which encourages their economic independence.

This article was first published by the Caribbean Women's Features Syndicate.





BARBADOS - WOMEN IN DEVELOPMENT

Twenty-year old Iona Wiggins wants to start a small chicken farm. She also plans to become an accountant.

Iona lives with her parents in St. George, Barbados, is single and has no children. A chicken farm would generate enough income to support herself and meet the cost of her future education.

In another part of Barbados, Ms. X and her family work a kitchen garden and raise a few livestock. But, the revenue from the latter and the produce of the land is not sufficient to feed the family. In addition, Ms. X's husband has been laid off his job.

Like Iona, Ms. X decides to start a small chicken farm. But, where will they get the capital to embark on such ventures? Both women come up with a similar solution - Women in Development, Inc. (WID), an organization based in Barbados which provides credit to low-income women.

WID lends Iona Bds.\$600 to cover the costs of an accounting course at a local institution, and to purchase 50 chickens, water dispensers, and feed. The farm is now fully operating and the income from it can meet Iona's normal living expenses as well as ensure transportation to and from classes.

Ms. X has also started her farm with chickens purchased through a loan of Bds.\$300 from WID.

Two success stories - all in a day's work for the staff at WID.

WID is a spin-off from a project which was set up in the Dominican Republic in 1977 to assist women in mostly agricultural projects. In 1979 the WID office opened in Barbados. An advisory board of 11 people from throughout the community was formed, and from that board a loan committee was set up to draw up rules and policies.

"The philosophy of the organization was not to give soft loans," says Lynn Allison, Director of WID, "it was to give loans at the commercial lending rate or at the development bank rate, so that the women, after repaying the loan, would be able to move into the commercial sector.

"We were and are the step before the bank, we give loans to people who couldn't get it from the bank. To this day, if somebody comes in and asks us for a loan and it looks like they're bankable, we take them to the bank and if they've repaid us and come back for another loan and we think the bank would be able to finance it, then we feel that they don't need us, that our job's been done."

In 1983, the loan programme made greater gains, providing in one year alone 34 loans - an achievement which may have been a result of the appointment of a manager of the programme. The manager,

Sybil Dewhurst, has a background in small business, banking, and commerce.

As of today, the programme has made 62 loans, almost all to women or women who are working with men but who have a definite say in the management of their business.

Of these loans, five per cent are to agricultural projects such as agro-industry, chicken farming, and vegetable and other farming. Says Sybil, "We foresee that within another four months we should have over 10 per cent in that area. We have one particular case in agro-industry where we have a group of women who have studied the procedures of drying local fruit and selling them on the local market. We have two who have gone into chicken farming successfully, and one is ready to expand."

Sybil's appointment also eclipsed the need for a loan committee, and this was dissolved in 1983.

Lynn explains the new procedure. "It's an open-door policy. People know they can walk in ... we have a radio programme every Friday called "Women at Work" where we talk about the programme, and women come in to the office and fill out an application form. Sybil does all the documentation, visits the business, and looks at the feasibilities."

The programme continues to grow; WID has done some case-studies on its clients and has prepared a loan manual. In December 1983, the loan fund started to revolve, but in the meantime the organization had exhausted all its loan funds.

"During this period, which was very exciting for us, we realized we needed a lot more money," says Lynn, "so we began negotiations with various sources and I'd say that 1984 will see a different type of loan fund because up until this time we've had maximums of what we can lend based on what we have available to us.

"Now, if we have much more money we'll be able to make larger loans. To date, our 62 loans have been between Bds.\$40 and \$10,000. I'd say the \$40 loans made as much difference if not more, because what people sometimes need is bare equipment. A woman has an order from a place for a product, let's say embroidery, but she may not have the money for thread and she can't fill the order without it. Forty dollars may not seem much to us, but it makes a big difference with her."

What guarantees does WID have, given its flexibility, that the loans will be repaid?

Says Lynn, "We've been told that in terms of small business ventures we should expect about a 75 per cent repayment, and we were running at about 95 per cent. I think the difference is that we are not a real lending institution, we're a development



agency so that we work and build a lot of personal relationships with the people we are dealing with. So, they pay back.

"If it is an agricultural project, they may need a certain amount of grace time because they may be farming something and then it won't be able to be sold for that period of time. Obviously, not being a banker, we have the flexibility so that if Sybil decides it's going to be three months before that person will have any money, then we'll give that. In the case where they are buying pieces of equipment, by next month they'll be using it then they'll start paying next month."

The organization wants to offer more of the support services, but it needs more staff and money to do so.

"We'd like to be able to check on a monthly basis their bookkeeping, their marketing, this type of thing. In a lot of home businesses, people don't fill out the expenses that are business and the living expenses, so it's hard to try and enforce on them that 'This is a business, this isn't a hobby, this is what you're living on.' So we are trying to offer bookkeeping services and things like that to them.

"Probably by the end of the year we will have a small computer in the office and we are planning to have our loan clients learn how to use it. Then they will be able to come up every month and have an idea of what their inventory was or what their bills were ... "

Every credit institution requires some kind of collateral and WID is no exception, although the collateral and the loan repayments often take surprising forms.

"We have for collateral everything from furni-

ture, chattel houses, deeds for insurance," Lynn points out. "In some cases if they don't have anything we try to find something of theirs that we can hold. We also get some repayments in kind. There was one woman who beads hair and she didn't have a job for a month, and one day everybody's hair in the office was beaded ... then she got a job and she repaid her loan. A few months ago my husband came down to the kitchen and there was a leg of pork and he said 'Don't tell me ... it's a loan repayment, right?'"

"We try to work with our clients personally, it's

not just that we are lending them money. Another point is that the whole lending process is a learning process to people who've never done it before. They may be naturally very good business people but they've never tried to put it on paper.

"I think what's exciting about the WID loan programme is that it is obviously answering a need that isn't being answered anywhere else, that we have spoken to banks about some of the projects and they just can't change their rules ... so at least we are flexible enough to answer some of those needs."

THE FAO AND WOMEN



The role of women in agricultural development is seriously taken into consideration in the Programme of Work of the Food and Agricultural Organization. An Inter-Departmental Working Group on Women in Development reviews the work undertaken by the technical divisions and makes the necessary recommendations to the Director-General on key policy issues.

The focal point in co-ordinating the activities related to women in agricultural/rural development is located in the Human Resources, Institutions and Agrarian Reform Division (ESH). Within this division, the Women in Agricultural and Rural Development Service (formerly the Home Economics and Social Programmes Service) provides advisory services to all the other technical divisions of FAO in design and implementation of field programme activities focusing on rural women's productive work.

Technical subjects where more attention to rural women is placed include: crop and animal production; land and water; fisheries; prevention of food losses; crop protection; extension; and training. Innovative experiments are underway in credit and marketing; small animal production; dairy training; irrigation; and integrated rural development.

The main components of the current Programme of Work are:

- People's Participation Programme.

People's participation calls for rural people to be more involved in the planning and implementation of policies and programmes that affect their lives. The 1979 World Conference on Agrarian Reform and Rural Development (WCARRD) and its follow-up actions promote collective action and organization by rural women, to facilitate their participation "on an equal footing with men." Many grass root women's organizations already exist, and they are recognized and strengthened as receiving mechanisms and as part of the delivery system itself.

- Community Action for Disadvantaged Rural Women (CADRW).

In response to WCARRD, a programme has been started that invites rural women to increase food production or income-earning in ways that they determine are best suited to their needs and multiple roles. It attempts to strengthen existing women's groups in project areas and start new ones only if needed. CADRW projects emphasize raising women's productivity in agriculture, coupled with action to reduce women's work burden in other areas.

- **Women in Food Systems Programme.**

This programme focuses on:

- The detailing and identification of the extent and importance of rural women's productive roles in agriculture with regard to specific food staples;
- The review of ways in which present developmental and technological interventions may be helping or hindering rural women as producers or providers, and the identification of those factors which will facilitate the productive work of rural women;
- Advice on the types of incentives, inputs, services, and training best suited to support women farmers and on the innovative ways to design, adapt, and deliver services at community and national levels.

- **Money and Medals Programme.** An FAO fund from this programme gives priority to the advancement of rural women. Using its revenues from the sale of stamps, coins, and commemorative medals with agricultural themes, the programme has helped women by, for example, opening channels of credit, establishing income-earning opportunities, and funding filmstrips and seminars.

In addition to the above, FAO sponsors meetings to assist governments to consider the role of women in food production and to develop programmes and projects to support them.

*This information is extracted from the **Report on Policy-maker's workshop on Women's Agricultural Credit and Banking Programmes, Nairobi and FAO Information Note on Women in Agriculture.***

FAO PROVIDES TRAINING IN AGRICULTURAL CREDIT

The FAO supports a strong programme in training in agricultural credit and banking through sponsorship of regional seminars, sub-regional centres, and national workshops; and TCDC* assistance through regional agricultural credit associations to the national training institutions, and preparation of training materials.

Regional seminars on "Harnessing the Financial System in Support of Rural Development" are being sponsored in each of the developing regions. Seminars have already taken place in Asia, East Africa, and Latin America, and plans are being made for convening similar seminars for West Africa and French-speaking African countries.

The sub-regional centres are located at recognized training institutions or universities, as an independent wing. The objectives of these centres are:

- to make available to the regional agricultural credit association the facilities for sponsoring the international training seminars, by getting together faculties of appropriate training institutions from the countries participating;
- to serve as a focal point for co-ordinating and monitoring arrangements for study travel, in-service training, exchange of bank personnel,

and exchange of personnel of training institutions from other countries of the sub-region;

- to make available, funds permitting, the services of training experts from one country for a limited duration to training institutions in another country, on the latter's request.

FAO and the regional agricultural credit associations assist member governments in convening national training workshops aimed at helping them formulate a long-term strategy in training of bank personnel

TCDC-type of assistance is also being given directly to several member institutions in reorienting their training programmes, under which the costs are shared between the regional association, the country sponsoring the expert, the country receiving the expert, and FAO.

A series of training materials and manuals is being sponsored by FAO in collaboration with well established universities in the developing and developed countries.

*TCDC - Technical Co-operation among Developing Countries.

*From the **Report on the Workshop on Women's Agricultural Credit and Banking Programmes, Nairobi.***

WORKSHOP ADVOCATES CREDIT FOR RURAL WOMEN

Suggestions for overcoming the technical, legal, and social obstacles to women's access to credit were among recommendations put forward at a workshop on women's programmes in agricultural credit, held in Nairobi, Kenya, last year.

As a means of removing these obstacles, the workshop recommended that intermediate organizations - such as national-level non-government organizations, women's bureaux or women's ministries, government departments, financial institutions, and marketing systems - should be assisted to develop advisory services for rural women in the fields of business and financial management, organizational development, marketing, project identification, design and planning, and fund-raising.

In addition, the staff of banks, credit and savings societies, and marketing organizations should provide professional guidance to such intermediate organizations.

The objective of the Nairobi **Workshop for Policy-Makers on Women's Programmes in Agricultural Credit and Banking for Selected Eastern and Southern African Countries** was to promote rural women's access to credit.

In keeping with this objective, the workshop recommended that banks and credit institutions should develop guidelines covering the proportion of agricultural finance which should be made available to rural women.

During the four-day workshop participants analysed the obstacles to rural women's access to credit and banking services. They focused on rural women's technical, legal and social problems; the difficulties governments experience in providing ap-

propriate financial services to rural women; and the constraints that banking, credit, and savings institutions face with respect to the financing base of programmes, the provision of supporting services, and the technical aspects of loan processing.

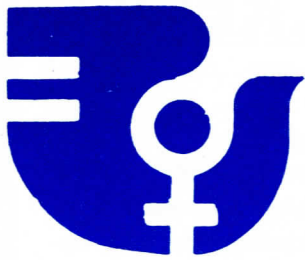
Participants stressed that as rural women in Africa carry out 70 per cent of food production, 50 per cent of animal husbandry care, 60 per cent of marketing, 90 per cent of the labour involved in securing domestic water, and 80 per cent of self-help projects, it was important to national development that their contribution be supported by adequate credit and banking services.

The workshop therefore recommended that governments recognize the important and sizeable entrepreneurial contribution of individual rural women and rural women's organizations to economic and business development, and ensure that adequate financial and technical support be provided to stimulate rural women's entrepreneurial capacity.

Further, participants felt that governments should accept and facilitate the useful and necessary development role of non-government organizations in linking rural women to the financial services of governmental and commercial banks, and that rural women should participate in the identification, design and planning of appropriate banking and credit services.

The workshop was organized by the African Regional Agricultural Credit Association, in co-operation with FAO and the Ford Foundation. It was attended by 33 participants representing agricultural banking institutions in seven countries of Eastern and Southern Africa, and international organizations.





SPECIAL FEATURE

Preparations For The End-of-Decade...

The UN Conference

The World Conference to Appraise the Achievements of the UN Decade for Women takes place in Nairobi, Kenya, from July 15-26, 1985.

The purpose of the conference is to:

- provide an international forum for a critical review and appraisal of the achievements of the Decade, the difficulties encountered in achieving the objectives of the Decade, and probable future trends;
- formulate strategies for effective implementation that would identify and recommend concrete methods and means for the advancement of women to be applied at national, regional, and international levels, based on experience gained during the Decade and on perspectives to the year 2000.

The Commission on the Status of Women is the preparatory body responsible for planning the UN Conference. The Commission's Secretariat is the Branch for the Advancement of Women which is located within the UN Centre for Social Development and Humanitarian Affairs in Vienna, Austria.

Trinidad and Tobago, and Cuba are the Caribbean nations represented on the Commission.

Regional Meetings

Five regional inter-governmental preparatory meetings will be held prior to the 1985 conference.

They will be organized by the five UN regional commissions: Economic Commission for Latin America - ECLA; Economic Commission for Africa - ECA; Economic and Social Commission for Asia and the Pacific - ESCAP; Economic Commission for Europe - ECE; and Economic Commission for Western Africa (ECWA).

The meeting for the Caribbean and Latin America will take place from November 7-12, 1984 possibly

in Cuba. Further information on this meeting is available from ECLA, Edificio Naciones Unidas, Avenida Dag Hammarskjold, Casilla 179-D, Santiago, Chile.

Conference Coverage

Five fellowships will be awarded to journalists in each of the four regions in the developing world to attend the proposed regional meetings, and a one-day briefing will be held before each meeting to apprise the journalists of the issues.

Immediately preceding the UN Conference, a Journalists Encounter will be held for all journalists accredited to the conference. The UN will fund the participation of approximately 20 journalists from developing countries at this Encounter.

At the national level, UN Information Centres will be given "seed money" to organize information activities in connection with the conference, and to reproduce and distribute information material in local languages.

The UN Information Centre for the Caribbean is located at P. O. Box 130, 15 Keate Street, Port of Spain, Trinidad.

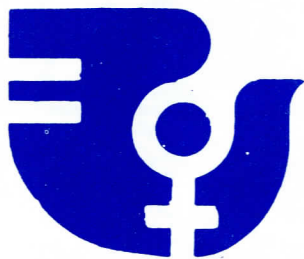
NGO Meeting

The Conference of NGOs in Consultative Status with ECOSOC* (CONGO) will be responsible for organizing a parallel meeting to run concurrently with the UN World Conference, in Nairobi.

Planning for this meeting is in the hands of a steering committee. This committee is composed of a convenor, Dame Nita Barrow of Barbados; and a co-ordinator, Virginia Hazzard of the USA; as well as eight sub-committee convenors.

In addition, there are four NGO committees in Geneva, Vienna, New York, and Nairobi - cities where the UN has central headquarters.

Each sub-committee will deal with one of the themes of the UN Decade for Women, namely:



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equality, development, peace, education, employment, health, young women, and older women.

National and regional NGOs in the Caribbean may send their suggestions, ideas, requests, etc., to the steering committee co-ordinator who will forward them to the appropriate sub-committee. The address is: Ms. Virginia Hazzard, Co-ordinator, NGO Planning Committee, 777 UN Plaza, 11th Floor, New York, NY 10017, USA.

*ECOSOC - Economic and Social Council of the United Nations.

Forum on Women and Law

An international forum on Women, Law, and Development will take place in Nairobi in 1985, as part of the NGO Conference. The forum is being organized by the Overseas Education Fund (OEF) and collaborating organizations in Africa, Asia, and Latin America.

The forum is a mechanism for identifying in practical terms how the law can be used as an instrument for change and to promote full development opportunities for women and their families.

The objectives of the forum are to: broaden, systematize, and document understanding about the relationship between the law and the socio-economic development process as it affects women, the legal mechanisms which maintain women's marginal status, and successful strategies to improve their legal status.

The forum will also seek to: develop a network among culturally and geographically diverse women's organizations and agencies which have developed, or plan to develop, action-oriented programmes which promote and improve women's legal status; help local women's organizations develop their own action-oriented programmes; focus world attention on this issue and heighten general awareness about the significance of women's legal status in the

development process.

The topics and content of the discussions and workshops during the two-day conference will be based on the interests and actual experiences of women's organizations in developing programmes and action strategies to raise the legal status of women with regard to the political, economic, social, and familiar aspects of their lives.

Suggested topics include: How the law can function as an instrument of change to foster development; using the legal system to gain access to resources, legislative reform, and enforcement strategies; how to influence the policy-making institutions; grass roots participation and empowerment; public awareness and the participation of men; action strategies for promoting and institutionalizing women's political and human rights.

It is expected that the forum will bring about an enhancement of understanding among women of how structural and cultural dynamics are linked to the legal condition of women, their economic status, and the development of their countries.

In addition, action strategies will be identified for increasing public awareness of women's legal status and the practices of discrimination that affect their development; the intent and procedures of the law that affect women; women's rights and duties as citizens; changing discriminatory laws, practices, and attitudes; assuring access to justice for those women who are denied legal resources for economic or other reasons; increasing grass roots women's participation and self-advocacy skills, as well as articulation of priorities and strategies, to improve their own situation; and increasing the capabilities of women's organizations and agencies to become advocates for and represent the legitimate interests of grass roots women to appropriate policy-making bodies.

The forum will also make available documentation of these insights and strategies to women throughout the world, through the publication of conference proceedings, case-studies, and other relevant materials.

Formal and informal networks of women who share common interests in women, law, and development will be established to promote regional/global interaction on these issues.

Attendance at the forum will be open, and resource persons drawn from those organizations and agencies which have developed programmes or have experience with action strategies to enhance women's status through the law.

Co-convenors of the forum will be those Third World women's organizations willing to endorse the forum and participate in the preparatory activities.

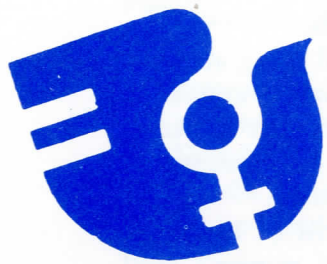
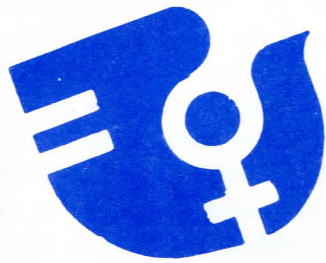
SPECIAL FEATURE

More On Those Meetings

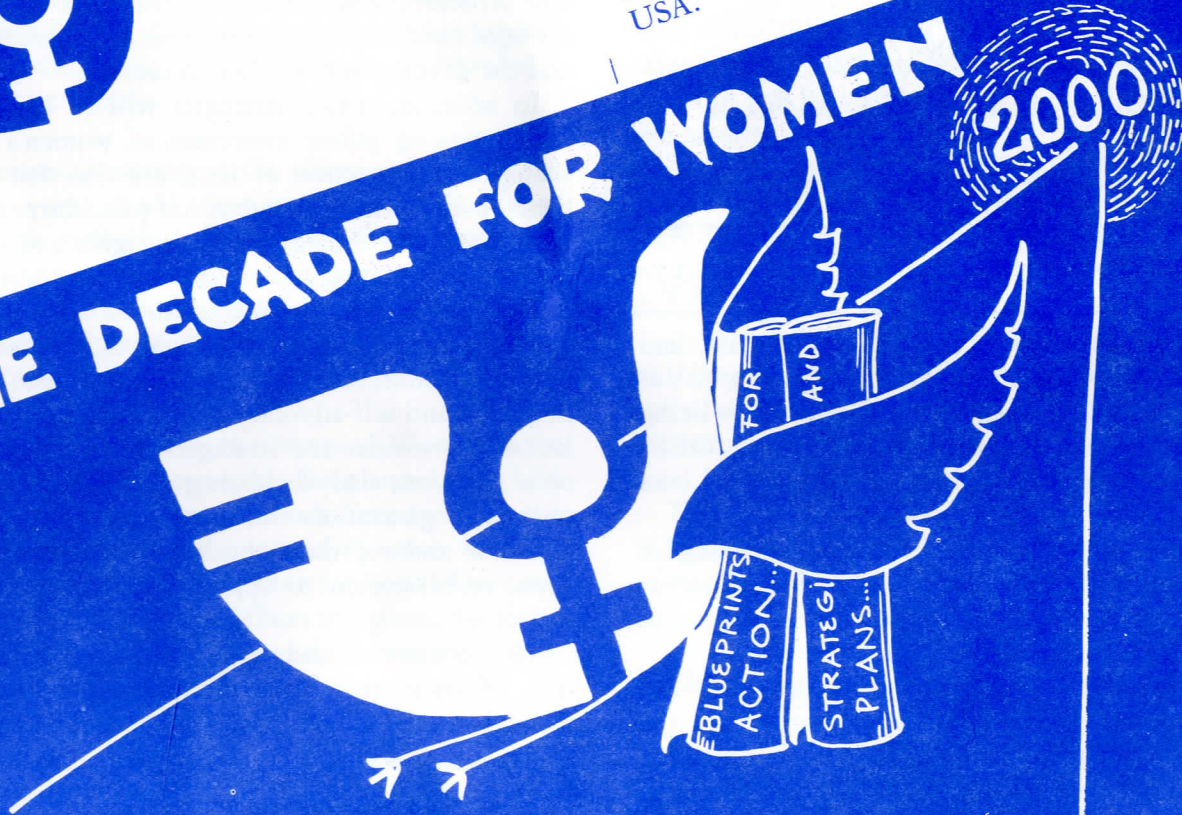
More detailed information on the plans and preparations for the End-of-Decade meetings, and on the Decade itself, is available in issues No. 22 and No. 26 of **The Tribune**, the newsletter of the International Women's Tribune Centre (IWTC).

IWTC has also started a publication entitled **Decade Update**, featuring news and events around the upcoming meetings in Nairobi, as well as news related to the Decade in general. The first issue, published in March, features background to the Nairobi meetings.

Both these publications may be obtained from the IWTC, 777 UN Plaza, New York, NY 10017, USA.



THE DECADE FOR WOMEN



1985 AND FORWARD TO THE YEAR 2000!

PROFILE

Ruth Nita Barrow

The name of Ruth Nita Barrow is synonymous with "achievement." She lists among her achievements: first president of the Jamaica Nurses Association; first black Caribbean woman to be appointed to a senior post by the Colonial Office in the Caribbean; first World Health Organization nurse to be appointed from the Caribbean area; first black president of the World YWCA; first woman director of the Christian Medical Commission, health arm of the World Council of Churches; first woman president of the International Council for Adult Education; and, currently, one of the seven presidents of the World Council of Churches.

It therefore came as no surprise when, in 1980, she was made a Dame of St. Andrew - for "extraordinary and outstanding achievement and merit" in service to her country, Barbados, and to humanity at large.

Now, Dame Nita is about to perform another service - as convenor of the NGO Forum which will run parallel to the UN End-of-Decade World Conference on Women in Nairobi, Kenya, from July 15-26, 1985.

As convenor, Dame Nita is part of the team of women who form the Steering Committee of the NGO Planning Committee which is organizing the Forum.

"We're doing it a little differently from last time when it was a committee in New York with a convenor who did most of the work and the planning," she says. "This time there are four committees set up representing organizations which have official status with the United Nations ... one in Geneva, one in New York, one in Vienna, and one in Nairobi.

"We've got a convenor on the theme of peace, a convenor on education, one on employment, one on equality, health ... then we have a special one on the media, because the media plays a very big part in meetings of this kind, and we have a finance committee because we have to raise funds for travel. These people will convene by correspondence. They won't call meetings unless they feel it's something important. And, we have a most important committee on youth because next year is International Youth Year as well, and we feel that we should have in depth planning so the two things hang together.

"We are farming it out, because when you leave



everything in a central office you get a few people doing all the work. We are also trying to network more this time because there are a lot of organizations who have not got official status with ECOSOC, regional organizations for instance. So what we are urging is wherever there are regional meetings we have asked the UN planning committee, and they have agreed, to let all the regional organizations involved know so they can go to the meetings and get a chance to feed in their ideas on various subjects."

Regarding the goals of the Decade - education, employment, health - Dame Nita believes there has been more activity in the area of primary health care.

"After the meeting in Mexico in '75 there was the famous Alma Ata conference of UNICEF and WHO on health and there was an emphasis on women's health. In the mid-Decade conference in Copenhagen, there was a whole sector on health, many aspects of health.

"Talking of the Caribbean most of our governments say they have a primary health care plan, but primary health care as envisaged in the beginning was people having more responsibility for their own health and giving them some health training so they did not always have to wait until they got so ill that they needed a doctor. It therefore relieved pressure on your medical personnel and gave people much more incentive to do things like clean up their surroundings, because environment is important in health, water and water supplies are important, food is important. WHO has been working very hard with governments in the area at promoting this kind of self-determination and interest in our own health, but how far it has really gone it is difficult to say.

PROFILE

"There's another very important development in health, the World YWCA. Out of Copenhagen there was such an urge that women be given much more support and opportunity to help them to understand how they could contribute to family health, so the World YWCA has appointed health co-ordinators in four or five regions of the world. The YWCA has long had activities to contribute to health: keep-fit, dancing, cooking, nutrition classes. Now the Caribbean Area Y health co-ordinator has been working with women of the YWCAs in the Caribbean ... and we begin to see a genuine interest in taking the same things they have which are health-related and trying to put them into a total programme.

"So in health there has been some movement in the region. There has also been movements towards helping women with income-earning projects and programmes such as food preservation that the National Organisation of Women (in Barbados) gives. There are other individuals or groups who are also teaching women preserving, canning, etc. Training women on the purchasing of raw material, costing of the articles, marketing of the articles, doing their ordering and their invoicing, and their exporting ... even women who are barely literate - this has been one of the developments."

One of the concerns of women everywhere, is whether the momentum gained during the past 10 years will continue beyond the Decade. Dame Nita shares their concerns.

"I think the object and the hope now is that women will be stimulated enough, will see advantages enough in the skills, in the awareness they have developed about themselves, about their communities, to wish to carry forward even more vigorously some of the things they have done. But that's going to depend so much on an individual basis from country to country, as to how people see and understand, perceive and learn to do things, that I hate to make any predictions."

Dame Nita is also of the opinion that the attitudes of both men and women will have to change if the gains of the Decade are to be maintained.

"I think you'll find many sympathetic men to women's issues. We don't give them enough credit for the fact that sometimes the pushing forward of women is done by some men. There may be many others who don't see it as necessary, because they may not quite understand what you mean, they think you're talking about the extreme liberated woman.

But what we are talking about is women's consciousness being raised.

"We women ourselves fear change. There's no proof that any wrong will happen, but there are definitely women who feel it is better to have the power in the hands of men than to have power in the hands of women. They may not put it that way themselves, but you often find in mixed organizations, men and women, that the president will always be a man, the secretary will be a woman. And that will change as women see that they can carry responsibility. It will come, but I don't think we can claim to have even scratched the surface of that yet.

"Women have the power to vote and if they believe they can do the jobs then they can vote women into situations where they can be helpful, or at least where you can raise the questions. One person raising questions is not the effective means, it is women believing it enough to raise questions and then be ready to help. It's not enough to say there are not enough women on boards, you have to say 'This is a panel of names of suitable women who could be helpful on such and such a board or committee,' and of course you have already canvassed those women to know if they are willing to serve, because people say 'I don't have the time.'"

Dame Nita has obviously had the time. Even as she was talking, she was preparing to leave Barbados to attend meetings of four different organizations. How does she juggle the time she must expend on the offices she holds with these international bodies?

"You can say you have no time, but if you believe you can be helpful and other people make you feel you can be, then you do what you can for the time and you hope you've helped somebody else to come along and do it. That's important, you need to learn how to help other people."

News from WAND...

WAND helped to organize a workshop for supervisors of handicrafts in St. Kitts, earlier this month.

Participants came from National Crafts House, Nevis Handicraft Co-operative, the Newcastle Pottery Co-operative - all in Nevis - and the National Handicraft Industry in St. Kitts.

WAND Programme Officer, Jeannette Bell, worked with Ken Hendrickson of the St. Kitts National Handicraft Board in planning the workshop.

Acting Programme Co-ordinator at WAND, Norma Shorey-Bryan, conducted seminars on the theme "The Trade Union Woman as a Person, a Worker, and a Citizen," during the fifth regional seminar in the Project for the Development of Caribbean Women in Trade Unions.

The seminar took place in Jamaica in February.

Ms. Shorey-Bryan is consultant to the Project on women in development issues.

WAND continued to provide assistance to the Rose Hall Working Group (RHWG) in Rose Hall, St. Vincent.

Programme Officer, Beryl Carasco, made arrangements for the RHWG facilitator, Chaddis Stapleton, to attend a four-month course at the Social Welfare Training Centre in Jamaica.

In St. Vincent also, Ms. Carasco conducted the first in a short series of personal development sessions with the Clare Valley Women's Group, at the

group's request. The newly formed group consists of young adult women, many of whom are unemployed. They are presently engaged in an income-generating handicraft project.

The St. Lucia Rural Development Pilot Project, a recommendation of the WAND-sponsored Survey on the Economic Role of Women in Small-Scale Agriculture in St. Lucia, is now getting off the ground.

Project activities to be implemented shortly, or which have already been initiated, include: the appointment of the National Research and Development Foundation as local co-ordinating agency; the selection of the three pilot communities of Desbarra, Au Leon, and Fond St. Jacques; the appointment of a local co-ordinator; the selection of a project advisory committee; discussions with community members in the pilot communities; discussions between WAND and the Foundation on roles and responsibilities within the project, and budgetary arrangements and disbursement of funds.

The project will focus on the "farm family" and on the women within such families. Emphasis will be placed on rural women as food producers, and on increasing their and their families' economic well-being, improving their health and nutrition, and increasing their incomes.

Rural women will be involved from the initial stages and attention placed on building their self-esteem, confidence, skills, and self-reliance.



The new president of CARIWA is Carmeta Fraser of Barbados. She was elected at the recent Biennial Conference of CARIWA in St. Vincent.

Other officers for the 1984 - 1986 term are: Sheila Douyon, deputy president - St. Vincent; Neva Edwards, honorary secretary - Dominica; Helen Burton, honorary treasurer - Antigua; and Ruth Antoine, public relations officer - Trinidad.

New Head For CARIWA



INFOCUS

CARIWA to be restructured

The Caribbean Women's Association (CARIWA) is to be restructured to develop its capacity to provide greater organizational support to women in the region, through its national councils. This was one of a number of recommendations made at the Seventh Biennial Conference of CARIWA which took place in St. Vincent from April 26 - 29.

The new structure will include the establishment of a full-time Secretariat headed by a full-time co-ordinator. This arrangement will enable vice-presidents, selected by each member country, to undertake greater responsibilities and to assist in the implementation of programmes in the areas of income-generation, health and welfare, education and culture, public relations and publicity, regional issues, status of women, and human rights.

The conference agreed that the Women and Development Unit of the UWI (WAND) be commissioned, through its tutor/co-ordinator, to give technical support toward the restructuring, and that plans for the allocation of responsibilities to the vice-presidents be done at the first meeting of the new CARIWA Executive, at which WAND would be represented.

Approval was also given for the establishment of a corps of resource persons from within the Caribbean region, to provide skills needed by CARIWA for implementation of its programme.

It was further recommended that regional workshops be held on organizational development for the Executive Committee of CARIWA; that CARIWA be co-sponsor for the regional preparatory meeting being held by WAND and CARICOM, as part of the regional programme leading up to the UN End-of-Decade Conference; and that CARIWA implement programmes to strengthen the national councils of women in the member countries.

The conference also recommended that CARIWA organize consultations to prepare its delegation for effective participation in the End-of-Decade meetings, and work towards the organization of national workshops by governmental and non-governmental agencies to formulate proposals for the same meetings.

In collaboration with WAND, CARIWA will also intensify training programmes in project planning and evaluation, organizational development, leadership, marketing, costing and budgeting, greater and more effective use of local resources, the role of national machineries for the integration of women, the role of non-governmental organizations, and training in diplomacy.

Delegates to the conference recommended too that CARIWA should forge international links and extend its sphere of influence, and that over the next biennium CARIWA should work towards achieving consultative status with the United Nations.

CARIWA will also conduct research on: the Caribbean Basin Initiative and its effect on women; family life; and population policies.

Concerning Grenada, CARIWA expressed its sympathy with the women of that country and committed itself to helping in whatever way possible in the national reconstruction process. The conference noted that CARIWA's support would be directed to the official representative at the Women's Desk and CARIWA's official representative, in Grenada.

Taking note of the escalating tensions in the region, and at international level, the conference called on Caribbean governments to free the Caribbean of such tensions and make it a zone of peace.



A Call to Caribbean Governments

At its Seventh Biennial Conference CARIWA called on Caribbean governments to make agricultural production and regional self-sufficiency in food a high priority, in an effort to reduce the region's food import bill, and to strive to enhance the dignity of agricultural workers.

CARIWA also called on governments to: provide additional financial resources for the effective functioning of national machineries in each territory; pay attention to the crafts industry by providing incentives to local workers and restricting the importation of crafts from outside the region; consolidate efforts and so pay greater attention to regular meetings to discuss vital political, economic, and social issues facing the Caribbean; and implement strategies to provide greater support to handicapped persons.

The conference called for: the extension of day care facilities, and for the increased participation of NGOs in providing suitably qualified persons to work in such institutions; the provision of continuing education programmes to educate women on legal reform and on their rights and obligations under the law.

Governments should also place greater emphasis on training women in income-generating skills in areas such as carpentry, masonry, and other non-traditional skills.

A call was made too for the elimination of the vulgar portrayal of women in the advertising and news media.



Careers Showcase a Success

More than 3,000 secondary school students attended the two-day careers showcase which was held in Barbados recently.

The showcase, an annual event organized by the Business and Professional Women's Club and the Rotary Club (West), featured more than 45 careers this year.

Spokeswoman for the Business and Professional Women, Sonya Lawrence, said the participants had made a special effort this year to make their booths more interesting and informative to the students. She noted that more careers had been displayed this time, although some areas such as teaching, medicine, transport, and photography were not represented.



Credit for Rural Women: Some Facts & Lessons, Mayra Buvinic, Jennefer Sebstad & Sondra Zeidenstein, 1979. This paper is based on available evidence concerning rural women's economic condition and the experience of successful credit programmes for women. It attempts to provide guidelines for improving rural women's access to credit. Available from the Office of Women in Development, USAID, Washington, D.C. 20523, USA.

Women's Programmes in Agricultural Credit and Banking: Report on Policy-Makers' Workshop on Women's Agricultural Credit and Banking Programmes for Selected Eastern and Southern African Countries, Nairobi, Kenya, March 1983. Sets out in detail the proceedings of a workshop organized by the African Regional Agricultural Credit Association, FAO, and the Ford Foundation to promote rural women's access to credit. Includes participants' analysis of constraints to women receiving credit; solutions to the problem; and recommendations for further action. Available from the FAO, Via delle Terme di Caracalla, 00100, Rome, Italy.

NEXT ISSUE...

WOMAN SPEAK! No. 15 will focus on the disabled woman in our society. This issue will look at how women are particularly affected by disability and what measures are being taken to remove the obstacles to the integration of disabled women into society. Programmes for disabled women will be featured where possible, as well as existing resources for the provision of assistance to the disabled. Expected date of publication is July 1984.



