

Nicaraguan Developments

A publication of the Wisconsin Coordinating Council on Nicaragua (WCCN)

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WCCN raises funds for victims of Hurricane Felix



This family is continuing to live in their house, even after Felix destroyed the roof. Funds raised by WCCN will go to improve housing conditions on the Atlantic coast. Photo by Salvador García.

by Rick Tvedt
Financial officer

WCCN hosted a benefit concert on October 4th, in response to the devastation wrought by Hurricane Felix. Seven groups donated their talents at the event, which was dubbed Think Globally, Jam Locally. It was held at Madison's Crystal Corner Bar, and owner David Day waived the room charge and brought in a sound technician at his own expense, which contributed significantly to the cause. Numerous Madison-area businesses also donated goods to a silent auction. Despite being put together on short notice and without a lot of advertisement, the concert was a huge success, netting over \$1400 toward WCCN's hurricane relief efforts.

The music was great, too! The opening band was folk-rock-flavored Gene Therapy, which includes WCCN's Outreach Coordinator and newsletter editor, Steve Herrick. The other performers included jam band Yokanizu Project, the Peter Gabriel-like music of Subvocal, indie-rock from Goat Radio, humorous music from Ken Lonnquist, spectacular island rock from David Hecht and Primitive Culture (featuring a WCCN investor on bass!) and the unique klezmer rock of Reptile Palace Orchestra.

Felix, a Category 5 hurricane, made land-fall on September 4th, just south of the
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Nicaraguan Developments is published by the Wisconsin Coordinating Council on Nicaragua (WCCN). WCCN is a nation-wide, non-profit, membership-supported organization working in partnership with Nicaraguans to promote social and economic justice through alternative models of development and activism, principally through two areas: Sustainable Development and Social and Gender Justice.

WCCN was founded in 1984, building on the sister-state relationship established between Wisconsin and Nicaragua in 1964.

This edition of *Nicaraguan Developments* was edited by Steve Herrick.

We welcome your comments at:

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A letter from WCCN's Executive Director

As we approach the end of 2007, it is important to evaluate the work we have done this year. The NICA Fund had another successful year, increasing by over \$1.5 million. WCCN also published a study on the social impact of microfinance in Nicaragua (see next page).

This year, WCCN started a Program Related Investments (PRIs) pilot project. PRIs are small loans from WCCN using a portion of its institutional equity, as decided by its Board of Directors on an annual basis. These go to organizations with financially sound practices, but that, given their current size and level of sophistication, might be considered higher-risk in a typical market-driven loan fund. Ideally, PRIs will help scale up the capacity of these organizations, and some will eventually become NICA Fund partners. Two cooperatives were selected to participate in the first cycle of this new program. The first was the *Central de Cooperativas Cafetaleras del Norte* (CECOCAFEN), a second-tier fair-trade coffee cooperative in Matagalpa. WCCN approved a \$65,000 loan to it. The second was the *Mano a Mano* women's cooperative from the remote town of Waslala, which received a \$25,000 loan.

This year, WCCN's Women's Empowerment Project helped to facilitate the purchase of six *manzanas* (10.38 acres) of land that will benefit a group of women in empowerment projects with the Rural Women's Committee in a community near León. Additionally, WCCN facilitated a partnership between *Fundación Entre Mujeres* (La FEM) and Just Coffee, a fair-trade coffee company based in Madison that now sells their coffee. This year, WCCN also started a scholarship program that supports 19 young women from the rural community of Malpaisillo who are in empowerment programs with the Xochilt-Acalt Women's Center. Finally, WCCN is conducting a study that surveyed 350 women in rural areas of Malpaisillo to learn about the relationship between land ownership and domestic violence. The findings will be published in 2008.

WCCN expanded its relationship with the housing organization *Habitar*, increasing the size of a rotating fund for housing improvements in poor neighborhoods of Managua. The fund is now up to \$15,000. Additionally, emergency relief money collected by WCCN to support victims of Hurricane Felix was channeled through *Habitar* for housing reconstruction projects for the Miskito community of Auhya Pihni, near Bilwi, on the Northern Atlantic Coast of Nicaragua.

Thank you for continuing to support WCCN over the years and partnering with us to improve the quality of life of thousands of Nicaraguans. Your commitment inspires us to improve our everyday work.

In solidarity,



Carlos Arenas
Executive Director of WCCN

WCCN keeps leadership role on social impact of credit

by **Carlos Arenas**
Executive Director

WCCN recently completed a study that confirmed the overwhelmingly positive impact that microfinance has on borrowers' businesses, their lives and their children's lives. This study was the result of almost three years of planning, fieldwork and analysis of data collected in a nationally representative survey of 826 borrowers from nine microfinance institutions, most of which receive loans from the NICA Fund. This is the second study published by WCCN on this topic. In fact, WCCN and the International Foundation for the Global Economic Challenge (FIDEG), a Nicaraguan research center, carried out a similar study in 2002 that provided the methodological basis for the design and implementation of the current study. This research project was conceived as a North-South collaborative project in which FIDEG and WCCN had the opportunity to work side by side, from the initial design of the study to the final drafting of the document and the presentation of the report.

On September 27th, 2007, in Managua, WCCN debuted a book in Spanish detailing the findings. The event was organized by the Nicaraguan Association of Microfinance Institutions (ASOMIF). Most of the attendees were linked to the microfinance industry, and there was a very interesting conversation about the results. The event was introduced and closed by Alfredo Alaniz and Armando Garcia, Executive Director and President of ASOMIF, respectively. I provided an overview of



WCCN formally announces the results of the Social Impact Study in Managua. From left to right: Carlos Arenas and Francisco Barquero of WCCN, Armando García and Alfredo Alaniz of ASOMIF, Sonia Agurto of FIDEG, and Soren Hauge of WCCN's Loan Fund Oversight Committee. Photo by Emily Allred.

the study and presented two additional chapters that were under my care.

We hope this study will contribute to enriching the discussion and understanding of the role and impact of microcredit.

I was joined by my colleagues Soren Hauge, Professor of Economics at Ripon College and member of the NICA Fund Oversight Committee, who designed the methodology of the study; Sonia Agurto, director of FIDEG, who

led the research and surveying teams, presented the findings of the longitudinal study; and Francisco Barquero, NICA Fund's Representative in Nicaragua, who oversaw the implementation of the entire study and presented the chapter on the impact of microfinance on agriculture and livestock borrowers.

The study came out at a very important political moment in Nicaragua, and we hope it will contribute to enriching the discussion and understanding of the role and impact of microcredit. The reality is that with Daniel Ortega's government we have seen erratic and confusing positions and policies regarding the role of credit in the national development strategy. Some of the main

continues on page 6



A pregnant woman stands in front of the ruins of her home. Photo by Salvador García.

Nicaraguan-Honduran border in a region historically known as the Mosquito Coast. At least 133 deaths have been attributed to Felix. In Puerto Cabezas, nearly every structure sustained at least roof damage, and many buildings were destroyed. Puerto Cabezas is a municipality in the North Atlantic Coast department, which is indigenous lands. Final reports from the National System for Disaster Prevention, Mitigation and Attention (SINAPRED) in Nicaragua indicate that 37,745 families (188,726 people) were affected. Assessments report 19,506 damaged houses and 13,338 destroyed latrines. 11,433 wells were completely destroyed. Ap-

proximately 13,500 people were evacuated. Roads, schools, health facilities, the main pier in Puerto Cabezas and

WCCN has sent \$6,000 to Habitar, a well-respected housing organization.

the control tower of Bilwi airport were damaged. SINAPRED is coordinating the initial rehabilitation and rebuilding

of schools, as well as providing school supplies for students and teachers in the communities of Bilwi and Wasparam. 427,000 hectares of agricultural land and forests were destroyed. The livelihoods of the people living in these areas are based on a subsistence economy, which this storm has put at risk.

The immediate damage from the wind and rain is obvious, but the ongoing problem is flooding. Many international agencies are responding to the devastation. A good resource is <http://helpnicaragua.blogspot.com/2007/09/organizations-helping-nicaraguas-relief.html>, where you can follow the relief efforts. There are also photos there that will give you some sense of the level of the catastrophe. Another highly informative site is <http://www.envio.org.ni>.

WCCN has sent \$6,000 to Habitar, a well-respected non-profit housing organization with which we have worked for the past four years. Our contribution will be going to the remote indigenous village of Auhya Pihni to rebuild houses. We hope to bring you progress reports from time to time in this newsletter. 📷

Readers respond!

We were pleased to get many responses to the survey in the previous edition of *Nicaraguan Developments*. Here is a quick summary of the results.

Most of you like getting *ND* quarterly. A few people wanted it more often, and a small number less often, so we see these as canceling out. Most readers also want to keep it the same length.

Many of you are happy with our for-

mat, but several of you asked to see more microcredit and human interest pieces. We will take this into account as we plan future editions.

The overwhelming majority of our readers want *ND* to continue to come on paper, but a handful of you also expressed interest in an email version. As we begin the new year, we are planning to increase email contact with supporters. This will supplement,

not replace, the paper edition.

Likewise, we have ideas for making our website more engaging in the coming year. Most of you visit it rarely, if ever, and we hope to change that.

It's never too late to share your opinions on *ND* or anything else with us. The editor's email is outreach@wccnica.org, and our addresses and phone numbers are on page 2. 📷

Juana Villareyna of La FEM, in her own words

Translation by Steve Herrick
Outreach Coordinator

At the end of October and beginning of November, 2007, WCCN and fair-trade coffee roaster Just Coffee brought a guest up from Nicaragua to see how the coffee her organization produces is sold, and to tell people of Madison, WI, about both the coffee and the organization. Here, she tells about herself and her work.

My name is Juana Ayda Villareya Acuña. I am 36 years old, Nicaraguan, and I live in the department [region] of Estelí. I have a seven-year-old daughter. I'm the oldest of three brothers and two sisters. I come from a campesino background, having been born in a community called Son-tule, in the Miraflor sector of Estelí.

Ever since I was little, I have worked with my family, both in the countryside (mostly in the coffee harvest) and in domestic work, which mostly falls to women. Even when I was little, I understood that rural work does not give the same possibilities and benefits to women that it does to men.

I come from a poor family that managed to get a small amount of land during the agrarian reform in the '80s, which was linked to cooperativism.

Unlike other rural women, I had the opportunity to study and had the support of my mother and father. I applied all my willpower to getting ahead. For many years, I studied and also took care of my younger brothers and sisters, which meant we had to move to the nearest city. I managed



Juana sees for herself one of the places where the coffee that La FEM's cooperatives grow is sold, the Willy St. Co-op, in Madison, WI. Photo by Steve Herrick. Visit <http://www.justcoffee.coop> for more information.

to complete my agricultural studies, a field I chose in order to be able to support the development of rural communities, and women in particular.

For twelve years, La FEM has been working to empower rural women.

In 1994, I completed my technical studies in agronomy, but at that time, I couldn't find work, so I decided to migrate to Costa Rica, where I did domestic work for two years.

In 1997, I returned to Nicaragua and worked for five years with a Union of Cooperatives in Miraflor (UCA Miraflor), specifically on gender. I had little knowledge on the topic, but the organization helped me learn about it so that I could support women organized into co-ops. I helped them gain access to resources on equal terms to men. This experience also helped me develop my consciousness about organic agriculture and environmental protection.

Six years ago, I became part of the *Fundación Entre Mujeres* (La FEM), where I am the co-director. I am also in charge of the production program.

continued on next page

Juana Villareyna, continued



Juana gives a talk on rural feminism in Nicaragua at a local bookstore in Madison. She also talked to two college classes, a local radio show, and several researchers. Photo by Steve Herrick.


For twelve years, La FEM has been working to empower rural women, which, to us, means education about, and the defense of, our rights as citizens. That's why our programs have different dimensions like transformation (including learning about our rights), the struggle against violence, access to land and credit, ed-

ucation, access to quality health services, and organized participation, among others.

As a rural woman, I'm happy to have the support of many campesina women who see in our organization the possibility of strengthening their positions as producers and improv-

ing their living conditions. It's very gratifying to see many women finishing their primary education, forming networks of prevention of gender violence, and getting access to sexual and reproductive health services.

We are very proud that many rural women that we accompany now own property, produce high-quality organic coffee, and sell their products on the internal and international markets.


As the working group of La FEM, we are very proud that many rural women that we accompany now own property, produce high-quality organic coffee, and sell their products on the internal and international markets. That represents true hope for change in the lives of rural women in our country and in the whole world. 

Social impact, continued

developments with the new administration regarding microfinance operations are the following: First, the Venezuelan Bank of Economic and Social Development (BANDES) opened an office in Nicaragua and, in a move that many in the cooperative movement called non-transparent, disbursed \$9.6 million in subsidized loans to seven Sandinista cooperatives. Second, Orte-

ga's administration launched a very politicized credit program called "Fair Microcredit, Zero Usury," with a total budget of \$2.2 million for 2007, with the aim of providing subsidized loans in popular markets in Managua. Finally, the National Assembly has just approved the creation of a National Development Bank, a first-tier bank that will have \$8 million dollars in start-up cap-

ital to provide subsidized loans to small and medium-sized rural producers.

WCCN is very proud of its leadership role on the topic of the social impact of microfinance in Nicaragua. We are currently preparing a special report in English on the main findings of the study to make it available to all our supporters. 

Politics and poverty in Managua 35 years after the earthquake

by Susan Frisbie

Development and Marketing Director

Thirty-five years ago an earthquake measuring 6.5 on the Richter scale devastated Nicaragua's capital city, Managua. The earthquake proved to be the beginning of the end of the Somoza dynasty, as the aid money that flowed into the country made its way primarily into Somoza's pockets. Nicaragua's middle class, which had long turned a blind eye to the dictators' sticky fingers, could not ignore the economic opportunism Somoza showed following the disaster, as their homes and livelihoods lay in ruins.

As William Grigsby Vado described in the University of Central America's political magazine *envío*, "The earthquake changed the structure of society. It destroyed the country's political and economic hub, killing 12-15,000 of the 150,000 people who lived in Managua at the time. The dictatorship had managed to consolidate itself up to that moment, but after the earthquake everything started to change. People in Nicaragua talk more about 'before and after the earthquake' than 'before and after the revolution.'"¹

After the earthquake

Managua, "after the earthquake," has reflected the opportunity lost in the empty rhetoric of leaders from Somoza to the second coming of Daniel Ortega. According to Florence Babb, despite the best intentions of the post-revolutionary government,



Crews demolish the fountain built by Arnoldo Alemán in what was once the Plaza of the Revolution. Readers who have visited Managua may recognize the Presidential Office on the left and the Old Cathedral on the right. Photo by Michael Radtke.

"The Sandinistas had been determined to make basic resources available to the broad population in Nicaragua and, later, to defend the revolu-

People in Nicaragua talk more about 'before and after the earthquake' than 'before and after the revolution.'

tion. Urban renewal was not a priority, but efforts were made to transform cities through popular culture, most dramatically through the painting of colorful murals in Managua and elsewhere."²

As Nicaragua became mired in one of the most visible proxy wars of the Cold War, it is clear why the government's priorities did not include clearing the rubble and ruin of the 1972 earthquake. Yet, in the years following the signing of the peace accords, Managua has experienced more of the same cosmetic patches with few improvements to infrastructure.

Whether looking at the depressing grey concrete and empty fountain of the Chamorro administration's Peace Park, the Presidential Palace and fountain placed in what had previously been the Plaza of the Revolution in the Alemán years, or the subsequent destruction of that fountain by current President Daniel Ortega,

continued on next page

these cosmetic changes (and political squabbles, in the case of the fountain) fail to hide the root of Managua's problems: poverty.

The lyrics of Luis Enrique Mejia Godoy's famous song *Pobre La Maria* still ring true. Poor women still come to Managua, believing it to be the best place to escape poverty, only to wind up in the sweatshops of the "free trade" zones or, as described in the song, turning to prostitution. Meanwhile, the "fictional" Maria's children are still cleaning cars at busy intersections, selling water in plastic bags, and eating very little.

The politics of Managua today

It may be too early in his presidency to criticize Daniel Ortega for his rhetorical commitment to, but relative inaction on, addressing Managua's deprivation. While the small-scale \$2.2 million "Zero Usury" credit program has begun offering subsidized loans to Managua market vendors, Ortega also seems bent on continuing the petty trend of undoing the cosmetic symbols left in place from previous presidential administrations. Since the elections in 1990, it has been common practice by the ruling party to attempt to eliminate the symbolism left by its opposing political predecessors.

In June, Ortega ordered the destruction of the million-dollar fountain put in place by his right-wing "adversary" former President Arnoldo Alemán. This political "defiance" of right-wing politics fools only those whose political loyalty blinds them to the pact between Ortega and Alemán — a "you scratch my back, I'll scratch yours" policy that embodies populism and closed-door

handshaking at their finest. One of Ortega's first moves as President was to commute Alemán's sentence for stealing \$58.2 million from the treasury from house arrest to "country" arrest. While the destruction of the fountain was meant to be a slap in the face of the political right, freeing the thief who built it hardly shows a commitment to the poor.

Making progress in Managua even more problematic is the "he said, she said" *telenovela* going on between

This political "defiance" of right-wing politics fools only those whose political loyalty blinds them to the pact between Ortega and Alemán.

Sandinista mayor Dionisio Marenco and Ortega's wife, and government spokesperson, Rosario Murillo. Marenco was not pleased about the destruction of the fountain, an act carried out by the national government, not the city itself. Since then, he has been openly vocal in opposing the governing style of the administration, for which he blames Murillo, not Ortega.

In mid-November, the situation came to a head when Murillo called a meeting of the *Frente Sandinista* prior to the vice-mayoral elections in Managua. Murillo advised attendees to vote for Edgardo Cuarezma, not Felipe Neri Leiva Orochena, whom Marenco supported. In this meeting,

Murillo is quoted as calling Marenco a "traitor." In response, Marenco accused the administration of working like "gangsters." Marenco also claims that just hours before the election, "Two people arrived at the Orochena house and threatened his wife and young daughter. The 'visitors' followed the girl to her school and told her they know where she lives."³

Despite Murillo's efforts, Cuarezma lost, due largely to the fact that the two liberal (which means right-wing in Nicaragua) parties voted for Orochena. This prompted Cuarezma to declare that Marenco is the mayor of the Liberal Party.⁴ Marenco vehemently denies Cuarezma's accusation stating, "From the bottom of my heart, I reject these words [i.e., traitor]. I am a Sandinista until the day I die, or until the day they kill me."⁵

Managua's identity

In a 1995 article in the *New York Times*, Alemán said, "I want to restore the identity of this city... we must give this city back its pride and vanity."⁶ Government after government has proven that they want to improve the vanity of the city but have done little to provide much-needed support to the 80% of the population living on less than \$2 a day. Today, much as in the days of the Somoza dynasty, "The wealthy venture out to urban locations designed for their convenience, then drive home to safe zones at a comfortable distance from sites of obvious misery."⁷

Just as Hurricane Katrina shone a bright light on the inequality and injustice prevalent in the richest country in the world, one simply needs
continued on next page

to visit the squatter settlements surrounding the “old downtown” in Managua to feel the continued tremors of the ‘72 quake. The heart of the “new downtown” consists of an all-American creation—a shopping mall. Meanwhile, FSLN infighting may have captured the country’s attention, but it has only further stagnated the city’s progress. Managua’s “vanity” is indeed different, but it is still without its pride.

However, it is precisely where governments fail that we, as committed individuals, can bring about positive changes. The fortitude of Managua’s — and all of Nicaragua’s — working poor provides a wealth of opportunity waiting to be realized. WCCN has always been committed to fostering equitable relationships between North and South. A welcome result of our relationship with our Nicaraguan counterparts has been the opening of doors

which had previously been closed to the poor. This has never been as important as it is today.

However, it is precisely where governments fail that we, as committed individuals, can bring about positive changes.

When Alemán spoke of restoring the identity of Managua, he was referring to its appearance. We believe Managua’s identity lies not in its appearance, but in the character and strength of its people. We are committed to helping the people reclaim

Managua’s identity and will leave the cosmetic manipulations of the city to the government.

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- ⁵ Ibid.
- ⁶ Rohter, Larry, “Managua Journal; A Mayor Hopes a Fountain Turns Into a Landslide”, *The New York Times*, August 18, 1995.
- ⁷ Babb, p. 67.

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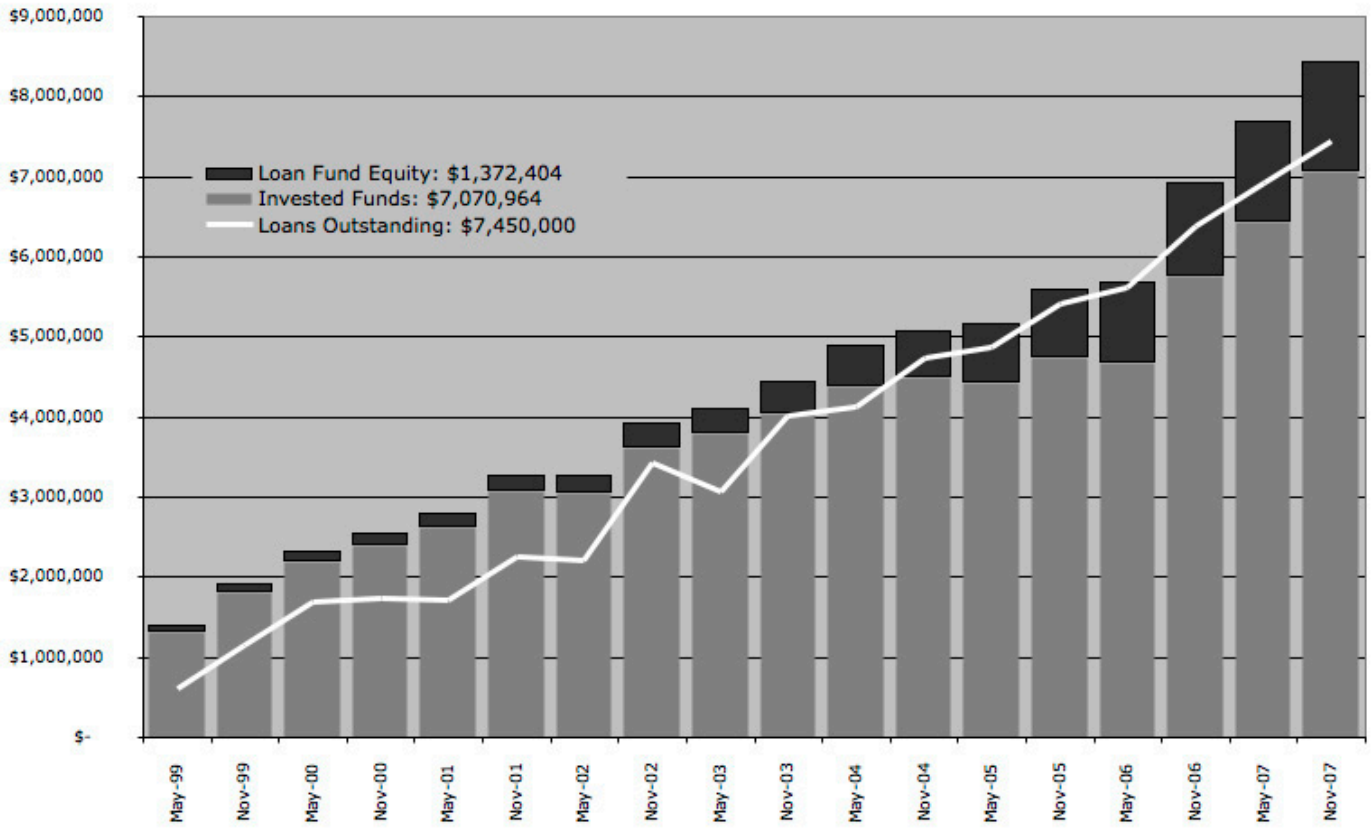
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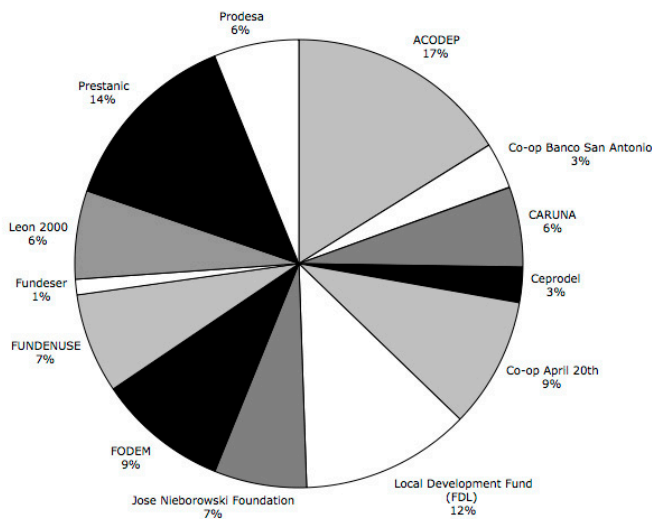
NICA Fund Portfolio as of November 1, 2007

Invested funds now over \$7 million!

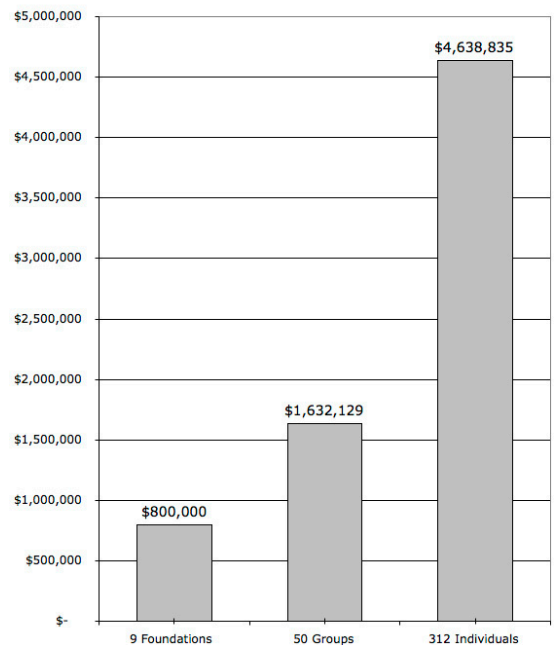
NICA Fund Total Size as of November 1, 2007: \$8,443,368



NICA Fund Portfolio as of 11/1/2007



NICA Fund Investors as of 11/1/07



Borrower Profile: Carla Acuña Jarquín

by Francisco Barquero

WCCN Loan Fund Representative in Nicaragua

Mrs. Carla Acuña is an impoverished young artisan who lives in the rural community of La Poma, in the municipality of Masaya. The village has a bad road, and is almost inaccessible in the rainy season.

The nearest health center is in the city of Masaya. People have running water only two or three times a week. The frequent interruption of electricity does not allow artisans like Carla to run their modest equipment and machines regularly. Despite these adverse conditions, the León 2000 Foundation is providing microfinance services to many micro-

entrepreneurs and artisans like Carla's family in La Poma and the surrounding communities.

Carla makes beautiful cotton purses and other needlecrafts. She also raises pigs and sells wood handicrafts made by her brothers. Her extended family is made up of one sister and two brothers. All four are married and have families. Carla is 28 years old and has three children between five and twelve years old. All of them are studying, thanks to the hard work of Carla and her husband.

Carla and her sister and brothers inherited a small plot from their mother, though they are not agricultural producers, because the parcel is too small. Carla works closely with all the

The success of Carla and her humble family has required great efforts. They have many children and require ever-larger loans to operate their microenterprises. Carla employs several mem-

bers of her family and four additional people to run her handicraft business.

Since 2004, Carla has had four loans that have helped her not only to run her microenterprise but also to improve the social and economic conditions of her family. Before working with the León 2000 Foundation, she and their chil-

dren lived in a house built of plastic and scavenged wood. She did not have a TV or a telephone.

Carla expressed great satisfaction and gratitude to the León 2000 Foundation. She said that it has progressively increased her loan amounts. She obtained a loan of approximately \$2,000 in September 2007. Finally, she expressed special thanks to organizations like WCCN that are helping León 2000 obtain funds in order to meet the financial needs of poor women like her.



Carla (second from the right), with family members. Photo by the author.

members of her family, and there is an equitable distribution of labor and income among them. A large portion of the products are sold to a Costa Rican merchant who then sells these products as Costa Rican-made handicrafts to tourists and exporters in Costa Rica (which is common).

Carla has been working with the León 2000 Foundation since 2004. She obtained a seven-month loan for \$500 when it opened a new branch in Masaya. One of her brothers also obtained a loan to produce wood handicrafts.



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Travel to Nicaragua with WCCN!

Join WCCN as we visit Nicaraguan organizations that empower communities and improve the quality of life of the poor through alternative economic projects. The cost of the tour is on a sliding scale, \$900 - \$1,200 (plus airfare to/from Managua), depending on what you can afford. Individuals of all backgrounds are welcome! Here's what a typical schedule looks like:

SATURDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Arrive in Managua	Managua	Estelí	Matagalpa	Matagalpa	Managua	Masaya
SUNDAY Managua	Meet with president of Nicaraguan Association of Microfinance Institutions	Meet with NICA Fund partner FDL	Meet with members of fair trade coffee organization CECOCAFEN	Meet with members of <i>Mano a Mano</i> Cooperative	Meet with director of the National Institute for Urban and Rural Housing	(Tourism day)
Presentations and orientation	Meet with general manager of NICA Fund partner PRESTANIC	Visit borrowers of FDL	Tour dry-processing coffee plant	Return to Managua	Meet with director of housing organization Habitar	Shopping in Masaya and Catarina
Brief overview of Nicaraguan history		Meet with NICA Fund partner FODEM	Coffee-tasting ("cupping")		Visit housing projects	Visit to Laguna de Apoyo
Current-events discussion		Visit borrowers of FODEM	Visit coffee growers		Meet with director of <i>envio</i> magazine	Discussion and evaluation
Tour of Managua					<i>Noche cultural</i>	SUNDAY Depart from Managua

Visit <http://wccnica.org/tours>, call (608) 257-7230, or write us at wccn@wccnica.org