

# Nicaraguan Developments

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

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Nicaragua:

*Social Change through  
Alternative Economic Projects:  
Women's Empowerment and  
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June 14-22, 2008

## Taking stock of Daniel Ortega's first year in office



A billboard in front of Managua's Old Cathedral announces that "Nicaragua wins with you! 2008, the year of citizen power! United, Nicaragua triumphs!" Photo by Susan Frisbie.

by José Luis Rocha  
Nicaraguan political analyst

When it returned to power after 17 years, the Sandinista Front brought along an important package of social promises. Inspired by the premise that the economic blockade and the war were the only determining factors in the failure of the socio-economic project of the '80s, the FSLN is promising a new version of the social policies of the revolutionary period. The essence of the FSLN's interpretation of the last thirty years of Nicaragua history and the reforms it proposes was laid

out by Orlando Núñez (the director of the Center for Research and Studies of the Agrarian Reform in the '80s, who has now emerged as the principal ideologue of Sandinismo) in *The Oligarchy in Nicaragua* (2006) and in "The Assault on the Nation-State." The latter is an essay that accuses the traditional elite and NGOs (largely ex-Sandinistas) of having dismantled the State and minimized its ability to provide social services.

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WCCN fights poverty by  
 partnering with Nicaraguans  
 to build sustainable economic  
 alternatives for the working poor.

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.

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*A letter from WCCN's Executive Director*

During 2008, WCCN commemorated its 24<sup>th</sup> anniversary of working in solidarity with Nicaragua. A lot of things have changed in Nicaragua and at WCCN during these years. However, something that has remained consistent at WCCN is our commitment to work hard and effectively on an everyday basis to benefit the Nicaraguan people.

It is clear that our organization has been able to significantly expand its projects. For instance, if we consider the current size of our NICA Fund portfolio, we are reaching approximately 13,000 small urban and rural entrepreneurs and producers. However, we don't measure or value our projects only on a quantitative basis. WCCN gives equal value to our holistic approach to development, which is possible by also having women's empowerment, housing rights and fair trade projects. Last year, WCCN was able to expand the scope of our work on women's empowerment, through initiatives such as a scholarship program that benefited 19 girls from rural areas in Malpaisillo. We were also able to increase our rotating fund for housing improvement, allowing additional 20 families in Managua to improve the sanitary conditions of their houses. Additionally, we started providing capital to a fair-trade coffee cooperative. An organization like WCCN is only possible because of the commitment of so many people — people like you — each one playing an important role, as an investor, a donor or volunteer. Thank you for continuing to support WCCN as we prepare to commemorate our 25<sup>th</sup> anniversary next year.

In this edition of *Nicaraguan Developments*, we have articles on three main topics. The first one is Daniel Ortega's first anniversary in office. We have asked Nicaraguan political analyst José Luis Rocha, who regularly speaks to our study tour delegations, to share his analysis of Ortega's performance. I also contributed with a short overview of housing issues during Ortega's first year in office. Next, we address some of WCCN's projects. Susan Frisbie interviewed Derrick Gee, President of the Richland Center-Santa Teresa Sister City Project on a recently established partnership between that organization and WCCN. We also included an article on the successful closure of WCCN's first loan program, the Nicaraguan Community Development Loan Fund (NCDLF), and information about the NICA Fund portfolio. Finally, we have an article expressing our concern about several acts of judicial harassment towards several leaders in the women's movement, some of whom have partnered with us. WCCN expresses our solidarity with the struggle of the women's movement in Nicaragua in this difficult moment. We will keep our readers informed about any further developments on this very delicate topic.

In solidarity,



Carlos Arenas  
 WCCN Executive Director

# WCCN and CEPAD successfully close an era

In the Summer 1992 edition of WCCN's newsletter, *Sister State Update*, an article entitled "WCCN Joins Hands with CEPAD" announced the beginning of a partnership between WCCN and the Nicaraguan Council of Protestant Churches (CEPAD). According to that article, "WCCN has agreed to serve as the US 'marketing representative' for a poor people's loan fund administrated by CEPAD, Nicaragua's largest non-profit aid and development organization."

That partnership was the beginning of WCCN's administration of loan funds. The original fund was called the *Nicaraguan Community Development Loan Fund* (NCDLF). Under the original model, all the funds raised by WCCN would be channeled through the NCDLF to CEPAD's microcredit program, called PRESTANIC. The NCDLF overall was very successful, and reached its peak in 1996 when investments were at \$2.7 million. For several reasons, in 1998, WCCN and CEPAD agreed to phase out the NCDLF and launch the NICA Fund. The last note from NCDLF's investors was scheduled to mature on December 1<sup>st</sup>, 2007.

As the last NCDLF note was paid to investors, WCCN received a very generous and emotional thank-you letter from Armando Gutierrez, General Manager of CEPAD-PRESTANIC that we would like to share with our readers. WCCN also thanks CEPAD and all people involved in the inception and management of the NCDLF in the U.S. and Nicaragua.



Armando Gutierrez, General Manager of PRESTANIC. Photo by Susan Frisbie.

Esteemed Carlos, please receive my warm greetings.

Thank you for the information on the finalization of the NCDLF. We have been proud and honored to work on this project with WCCN. To speak of WCCN is to speak of our genesis, but it is also to speak of our development as an entity.

Thank you for your valuable contributions over these 16 years, the human touch you have shown us, and the friendship we have cultivated as we walk together.

We also thank you for the opportunity you have provided us with to learn and experiment, for the solidarity that inspired you to start this project, for the confidence you placed in us, for the risks you took on us back then, and for the hope we share.

Thanks be to God that as we close this project, we have fulfilled 100% of our obligations, demonstrating that this model of solidarity you started is possible, in spite of what the macroeconomic indicators, country risk, and other figures might say.

We thank the Board of Directors and staff of WCCN, and especially you and Francisco, for all the help you have given us.

A fraternal hug.

Armando Gutierrez  
Managua, December 2007

# Women's groups face judicial intimidation and harrassment

WCCN has received news from several sources about intimidation suffered by various organizations that promote and defend women's rights in Nicaragua.

We have learned that Ana María Pizarro, Juana Antonia Jiménez, Lorna Norori, Martha María Blandón, Luisa Molina, Martha Munguía, Mayra Sirias, Yamilet Mejía and Violeta Delgado, leaders of women's organizations such as the Network of Women Against Violence, the Coordinating Committee on Children and Adolescents in Nicaragua, and the September 28th Campaign, were accused before the Public Ministry of obstructing the administration of justice, covering up the crime of rape, illicit association for criminal purposes, and inciting criminal acts.

According to the information we have received, the Public Ministry has already interviewed the nine accused; however, it has not yet decided whether or not it will bring them to trial.

These charges are part of the larger context of the struggle by these organizations, as well as human-rights organizations, to decriminalize therapeutic abortion, which is an abortion performed to save the life of the mother. This was outlawed in Nicaragua in October of 2006. This struggle has taken the form of demonstrations and legal tools such as appeals on the grounds that this law is unconstitutional.

WCCN has been working closely with several women's organizations in Nicaragua for the last 18 years,



*Yamilet Mejía, Violeta Delgado, Juanita Jimenez, and Luisa Molina, four of the nine accused women, standing behind bars to symbolize their condition. Their T-shirts read "We are politically persecuted." Photo by Michael Kienitz.*

including the Network of Women Against Violence.

WCCN condemns these acts of judicial intimidation and harrassment, as well as acts committed in an effort to delegitimize and discredit defenders of women's human rights and their work.

WCCN trusts that the Public Ministry of Nicaragua will not take legal measures against the charged leaders.

WCCN will continue to support the accused, and will be paying close attention to the situation as it develops. ■

## Leaders tour the United States

As this edition of *Nicaraguan Developments* was being put together, WCCN organized a national tour of Violeta Delgado and Yamilet Mejía, two of the nine accused women, with the aim of spreading the word about the current women's rights situation in Nicaragua. Violeta and Yamilet visited the cities of New York, Washington D.C., Madi-

son and San Francisco and met with different groups, such as the Inter-American Commission on Human Rights, the Inter-American Commission of Women, Human Rights Watch, Amnesty International, Inter-American Dialogue, WOLA, MADRE, Vital Voices, WCCN, Nicaraguan Network, Quixote Center, and the Global Fund for Women.

# Partnership grows as WCCN “adopts” a village

By Susan Frisbie  
Marketing and Development Director

In 1986, just two years after its founding, WCCN helped the citizens of Richland Center, Wisconsin, a town about sixty miles northwest of Madison, initiate a sister city relationship with the municipality of Santa Teresa, Nicaragua. Since that time, the Richland Center-Santa Teresa Sister City Project (SCP) has focused its efforts on providing agricultural, medical, educational and environmental aid, primarily in the region of Chacocente, an extremely poor area situated on the Pacific Coast of Nicaragua. Recently, their work has begun to focus on establishing social and economic development programs. These programs have helped not only in improving the quality of life of the Chacocente residents, but have also provided sustainable income-generating skills and know-how that are greatly needed in an area where earning income from collecting turtle eggs and slash-and-burn agricultural techniques have traditionally been the norm.

The SCP is reaching one of the most underserved populations in Nicaragua, and the ecosystem is one of the most unique and fragile in the country. WCCN is proud to continue its relationship with the SCP and has recently begun partnering with them on their Adopt-a-Village Program, which is aimed at reducing inequality of opportunity for the people of the region. In a recent interview, SCP President Derrick Gee shared a bit of the program's history and plans for its future.



*SCP facilitator Alma Susana Chavez and Board member Janet Gee travel by ox cart to El Terrero, a community added to the SCP project in 2007. Photo provided by Derrick Gee.*

*Why has SCP launched the Adopt-a-Village program?*

It was in the year 2000 that the mayor of Santa Teresa, José Martínez, asked us to focus our limited resources on helping the five small, remote villages in the Chacocente Wildlife refuge. One of our members, Peter Smith, spent over two years living in the communities, learning their culture and their issues. We could see the need for cleaner wells, latrines, more and better schools, a health care system and sources of income that were more compatible with preserving the fragile ecosystem in which the people lived. Our big task back then was to raise money and establish a structure to “help the people help themselves.” We leaned on our community but also

on friends and family all over the United States to donate to our cause. We kept our costs down by sticking with an all-volunteer structure at the US end and by employing just two local people to facilitate the work in Chacocente. As WCCN members know, it's often “two steps forward and one step back” in the “third world,” but overall, the project has worked very well and the villagers in the Refuge now have a somewhat better way of life. But there are another fifteen remote villages in the “buffer zone” around the Refuge that also need help. We are experimenting on the Adopt-a-Village program with our friends at WCCN as a way to raise funds for this expansion and to spread awareness of life at the subsistence level.

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## Partnership grows, continued

*How will the program work?*

We can launch our programs in a village for an investment of \$4,000 to \$5,000 a year for the first three years. In the very near future, we will be identifying an unserved village which WCCN will "adopt." WCCN will provide the funds. SCP's facilitators will assess the priorities of the community with the village leaders. Then the work will start. It may be to improve a school, or provide training in sustainable agriculture, or dig new wells. We get a lot done for few dollars because the village supplies all its own labor, we keep buildings very simple and we have almost no overhead. We anticipate that WCCN staff and tour group participants will visit "their" village and contribute suggestions or at least develop a first-hand relationship with the community.

*What do you think will be the effect of WCCN's collaboration with Richland Center SCP?*

We are blessed to have WCCN as a partner to experiment on this new program. If it works, we will offer "Adopt a Village" to other organizations and individuals who would like to participate. We also believe that it enables WCCN to interact with a segment of the Nicaraguan population, the "poorest of the poor," who are not yet ready to benefit from microfinance.

Learn more at <http://santa-teresa.wccnica.org> 

## Ortega's first year in office, continued

**Will "Zero Hunger" live up to its name?**

In practical terms, the most important initiative so far has been the "Zero Hunger" program, which aims to benefit 75,000 impoverished campesino families in five years, using funds from the World Bank, Venezuela, the Nordic countries, and other donors. In its first year, Zero Hunger will distribute loans of \$2000 to 15,000 families, nutritious food to children under two, and snacks to schoolchildren. Following the pattern of CIPRES, the NGO that Núñez directed, there will be in-kind credit: a cow and a pig (both pregnant), poultry, seed, fruit trees, and a "biogester" to produce natural gas from natural wastes and other sources. The credit will go to women, and they will have to pay 20% back, either in cash or in kind, into a revolving fund. The program seeks to improve the families' nutrition, and also improve their income by letting them sell any surplus. They will have "the capacity to provide food to urban and even foreign buyers, thereby contributing to improving the way the whole nation eats."

This program is designed holistically, taking in health, education (including literacy), and housing credit. The underlying supposition is that "small and medium-sized rural producers are the greatest creators of employment, wealth, and exportable production, which means that investing in them is profitable."<sup>1</sup> This program, while it corrects the urban bias of the FSLN's pol-

icies of the '80s, prolongs the emphasis on agro-export development policies of previous governments. Given that it is directed at the "55% of small producers who own agricultural and forest plots managed directly by their families, and who generally live on their own plot or farm," it explicitly excludes landless families, who are the poorest of the poor.

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**Only time will tell if Zero Hunger will pull families out of poverty or operate as a substitute for citizen rights.**

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Additionally, distributing benefits (at least partly) based on the population of each municipality brings about two problems. First, some municipalities will receive benefits that are insignificant compared to their needs. Over its five years, Zero Hunger is meant to ben-

efit 75,000 families, only 16 of which are in Corinto, 13 on Corn Island, six in Prinzapolka, and one in San Juan del Norte. These last three are on the Caribbean Coast, the region hit hardest by poverty. This minimal attention is not at all likely to start a positive chain reaction in these municipalities. What good will it do to loan to one family in San Juan del Norte, a municipality of 1,762 square kilometers and with 1,307 inhabitants (311 families)? Second, the program proposes a connection with agroindustry. But how is agroindustry going to develop in the municipalities with insignificant numbers of benefited families?

Only time will tell if Zero Hunger will achieve significant coverage and if it will manage to pull families out of poverty and promote rural develop-

*continues on next page*

## Ortega's first year in office, continued

ment, or if it will operate as a substitute for citizen rights, and for the benefit of a political clientele. The key liaisons for the program are cooperatives, which are one of the few groups that represent the interests of the poorest campesinos. The president of the National Federation of Cooperatives (which is made up of over 40,000 campesino families), said the government is not holding a dialogue, but rather making demagogic speeches, buying off labor leaders, and turning people into partisan cronies.

### **Education and health — have things changed?**

The new government decreed the “de-privatization” of health and education. Over recent years, enrollment in primary education has been slower than the rate of population growth. Primary-school attendance decreased by 5.21% between 2002 and 2005 from 85.47% to 80.26%.<sup>2</sup> To turn this around, the new Minister of Education immediately abolished “school autonomy” and fees at all State-run schools, proclaiming a return to the principal of free and universal coverage. But, this by itself does not guarantee greater coverage. Abolishing school autonomy without providing additional financing is just a rhetorical exercise. There are many costs the families must pay, even if they no longer have to contribute to the functioning of the school. These other costs can be prohibitive in a country where 80% of the population lives on less than two dollars a day. They include transportation, school supplies, and a loss of labor in the home or fields. Additionally, students are inheriting schools in terrible condition, after an era of minimal investment in infrastructure. This requires all the greater financial and organizational effort.

A basic condition for improving education is a pay raise for teachers. In 2007, teachers received a pitiful raise of \$16 a month, far less than the \$30 they were demanding. The \$135 they make monthly, on average, is 38.6% of the average salary their Central American colleagues receive. Nicaraguan teachers who go to Costa Rica to work as maids can double their income. Due to this, the first months of the Sandinista administration were tainted by strikes by teachers and health workers, demanding the raises promised to them during the campaign. The recent agreement with the IMF, however, includes among its conditions a wage freeze on the entire public sector. This avoids setting a good example for private business, especially sweatshops, and maintains the comparative advantage of low salaries.

It is not known what changes will take place in health care. In March 2007, the Board of Directors of the National Institute of Social Security (INSS, in Spanish) proposed two measures that were labelled as populist, which provoked angry reactions from experts. The first was to eliminate the requirement of showing a Social Security pay stub when seeking attention at a Provisional Medical Clinic (EMP). The second was to set a fixed rate of 8% for Social Security deductions earmarked for EMPs to use for patients with diseases that are not covered. The first encourages evasion and defaulting on payment, because the pay stub guaranteed that the employer was up to date on deductions. The Office of the Mayor of Managua (which is in the

*continues on next page*

**If you live in south central Wisconsin, please save the date for the...**



## **WCCN Annual Meeting**

**April 24, 2008  
6:00 to 8:00 pm**

**United Way Building  
2059 Atwood Ave  
Madison, WI**

**All members are invited!**

**Check your mailbox in the coming weeks  
for the announcement and board ballot!**

## Ortega's first year in office, continued

hands of the FSLN) is one of the most indebted employers. The second favors the biggest EMPs, and could unfairly concentrate resources in them. Both measures are risky for the fragile finances of the INSS.

### The budget: facts in figures

Spending on health and education could rise incrementally through a renegotiation of the internal debt, which absorbed an ever-growing part of the HIPC (Highly Indebted Poor Countries) debt relief money specifically meant to increase public spending. However, this would mean making enemies of bankers and other sectors of the traditional economic elite, with whom FSLN leaders have been strengthening commercial and family bonds for almost three decades. Some analysts have warned that in its 2008 budget, the FSLN is repeating the thinking of the previous budget, negotiated with the IMF — the same fis-

cal policy, the same policy of prioritizing debt payment. Service on the public debt was assigned \$298 million, while only \$6 million was sent to the Caribbean Coast for the emergency after Hurricane Felix, and \$15 million for Zero Hunger. The government's position consists of obeying the orders of the IMF, and not renegotiating debt payment, in order to maintain its credit rating. The 2008 budget reflects that, and keeps social investment low. Two million dollars was designated to capitalize the Development Bank, an amount dwarfed by the \$40 million portfolio of just one microfinance institution. The medicine budget for 2008 is identical to that of 2007. The portion of the national budget that goes to the Ministry of Health declined from 14.26% in 2007 to 14% in 2008. The Ministry of Education, for its part, went from 13.7% to 13.27%.<sup>3</sup> While these aren't large drops, they do undermine the FSLN's boasting about its social priorities.

Projections are not encouraging. The Ministry of Education's percentage of the GNP will only climb from 3.7% in 2008 to 3.9% in 2010. The government does not plan to meet the goal of 7% of the GNP for education. MINSA (the Ministry of Health) continues to depend on foreign aid in a time when aid is diminishing. With the end of Swedish aid (announced in August, 2007), MINSA is losing one of its biggest supporters, and lacks sources to compensate for this, unless its share of the budget increases.

The first year of this government has not seen structural changes. Nicaragua's participation in ALBA [a Latin American trading bloc meant to compete with NAFTA] is a marginal component of the economy, as the US continues to be primary commercial partner, buying almost 50% of Nicaraguan coffee, and 30% of its total exports.


The FSLN keeps promising to increase social investment, but is making no vital changes, like implementing tax reform, restructuring the internal debt, or opening a dialogue with the largest unions in the country. In this context, the FSLN's self-declared "social mission" has had no chance to crystallize.

(Translated by Steve Herrick)

### Notes

1 Orlando Núñez, interviewed by Iván Olivares, available at [http://www.confidencial.com.ni/2006-516/politica6\\_516.html](http://www.confidencial.com.ni/2006-516/politica6_516.html).

2 Presentation by Miguel de Castilla Urbina, Minister of Education.

3 Its own calculations are at <http://www.hacienda.gob.ni/hacienda/ppresupuesto2007/main.html> and <http://www.hacienda.gob.ni/hacienda/ppresupuesto2008/main.html> 



The author addresses a WCCN study tour a year ago. Photo by Brenda Pfahnl.

# The state of government action on housing

by Carlos Arenas  
Executive Director

Housing is one of the most complex social issues, and an area where it is very difficult to deliver fast and concrete results. That is even more true in a country such as Nicaragua, where housing needs are overwhelming, with a housing deficit estimated at around 400,000 units. To make things worse, there are not enough resources nor institutional memory and expertise in the country to try to overcome this huge problem.

WCCN has been involved in housing since 2003, when we conducted a study on housing rights in Nicaragua. Every year since then, we have met with the authorities in charge of the Nicaraguan Institute of Urban and Rural Housing (INVUR) and several NGOs that work on housing to learn what is new in this field. When we visited in January 2007, we had the unique opportunity to talk with both the authorities that were leaving and the new authorities recently appointed by President Ortega. The new authorities were very candid about their lack of expertise in this field. In fact, Judith Silva, the new president of INVUR, who came from the labor movement, confessed to us that she had no prior experience in housing issues before she was appointed.

The reality is that housing has not been a priority for any Nicaraguan government in the last 18 years. Housing policies were totally abandoned for 13 years and the country lost its institutional capacity and memory on this topic. Encouraged by the Inter-American Development Bank, which offered some funding for housing projects, Bolaños' administration restarted a housing pol-

icy in 2003. In fact, during his administration, INVUR developed a housing policy and financed the construction or improvement of 11,480 houses, or around 2,300 houses annually, a tiny outcome given the need. During his Presidential campaign, Daniel Ortega offered to build 200,000 new houses during his five year term, which translated to 40,000 new houses every year. However, during the first year of Ortega's administration, INVUR was

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## During Ortega's first year in office, not a single housing project was started.

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only able to oversee the conclusion of a few housing projects that were behind schedule from the previous administration. Judith Silva, President of INVUR told us, "what we did was finish projects that were unfinished, we didn't build new houses."<sup>1</sup> As a result, during 2007, Ortega's first year in office, not a single housing project was started.

INVUR's officials now say that Ortega's government expects to build 60,000 units during its remaining four years in office. That would mean 15,000 houses annually, although there is no evidence that they would have the resources, expertise, or even plans for this kind of project. In fact, one of the most discouraging aspects is the Ortega government's prejudice against NGOs, and especially against microfinance organi-

zations that could finance some of the housing programs. As a result, the new government is paradoxically pinning all its hopes on "convincing" commercial banks to lend to the poor for housing at low interest rates. With this approach, Ortega's administration is ignoring the fact that microfinance organizations are currently lending to more people for housing than banks. During our interview with INVUR's officials, we learned that they are convinced that housing programs should be implemented by private developers instead of NGOs that specialize in this field. Once again, Ortega's officials are ignoring the reality that for the last 18 years, the main actors in housing have been NGOs, such as Habitar, Habitat for Humanity, Ceprodel, and Popol Nah, which have developed successful and participatory housing programs for the poor.

In 2007, the only encouraging news from the government on housing came at the end of the year with the approval by the Inter-American Development Bank of a \$15 million loan for the second phase of a housing program in Nicaragua.<sup>2</sup> With that loan, there are finally some resources available for a housing program starting this year.

### Notes

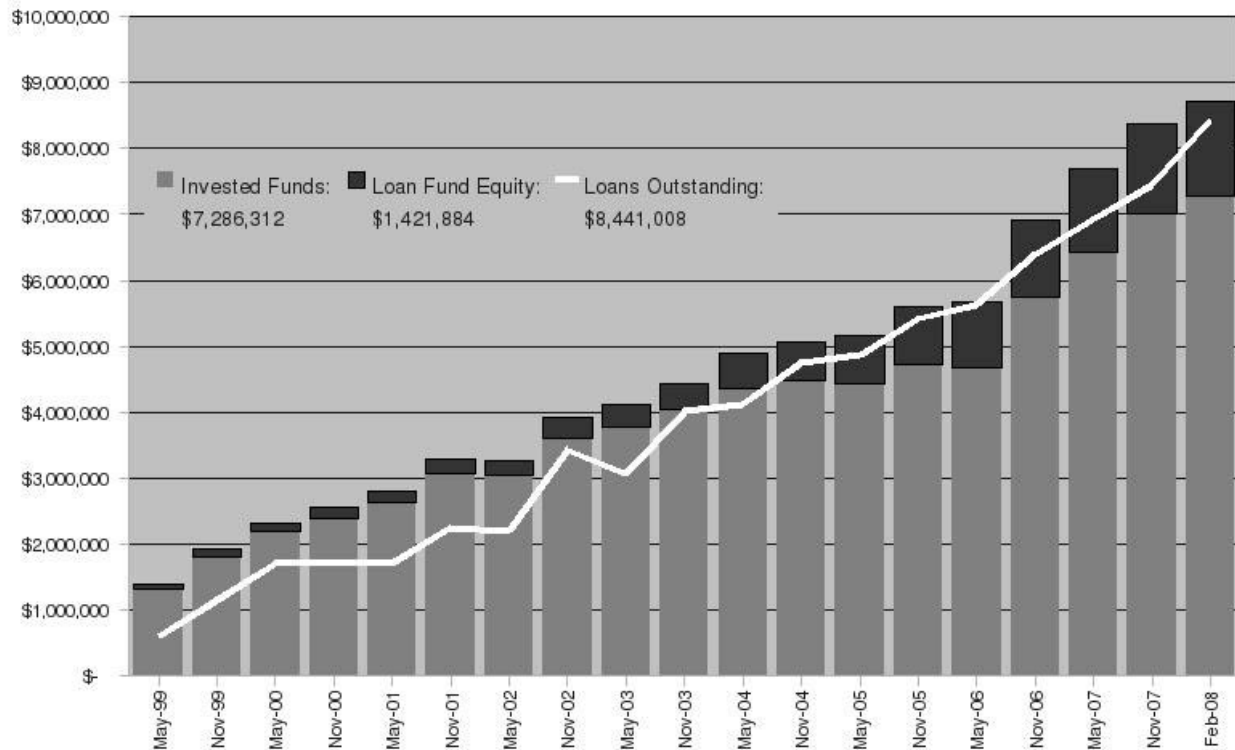
<sup>1</sup> Interview with INVUR's officials. Managua, January 18, 2008.

<sup>2</sup> Inter-American Development Bank. "IDB supports Nicaraguan housing program with US\$15 million loan". Press release. Washington, December 20, 2007. ■

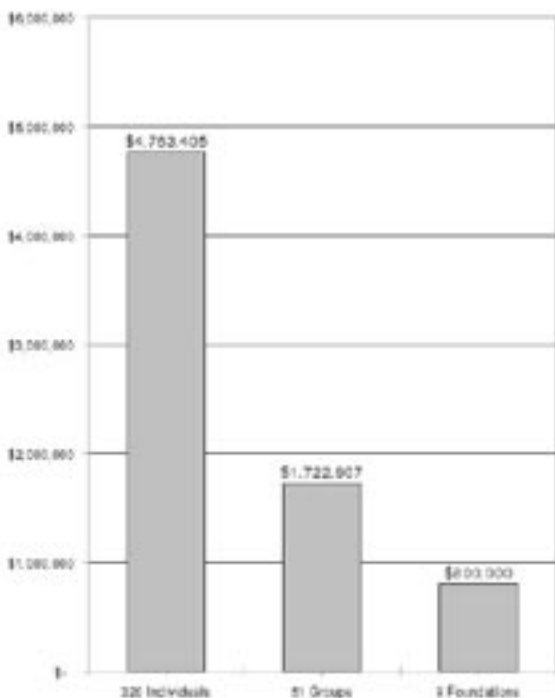
# The NICA Fund Portfolio as of February 14, 2008

NICA Fund equity now over \$1.4 million!

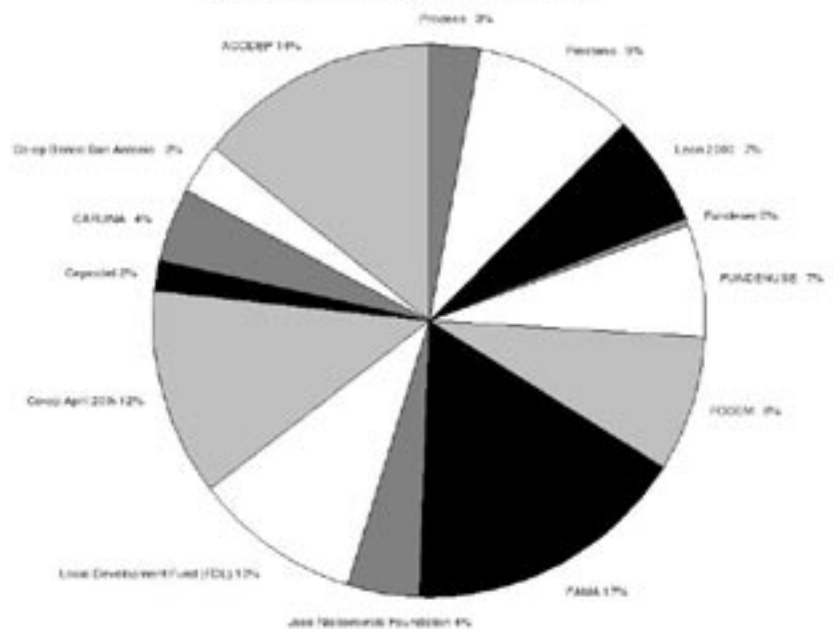
**NICA Fund Total Size as of February 14, 2008: \$8,708,196**



**NICA Fund Investors as of 2/14/08**



**NICA Fund Portfolio as of 2/14/08**



# Borrower profile: Reina del Socorro Mendoza Suazo

by Susan Frisbie  
Marketing and Development Director



Reina del Socorro Mendoza Suazo in her lab.  
Photo by Michael Kienitz.

Reina del Socorro Mendoza Suazo is a lab technician in her neighborhood in Managua. Opening at 7 a.m. Monday through Saturday, her modest yet efficient laboratory provides a vital service to the community. Reina explains that her lab makes life easier for her community, because without a neighborhood laboratory, her neighbors would have to travel across the city to one of the hospitals to get blood tests and urinalysis, causing them to miss out on at least half a day's work.

She has been in business for over 20 years, but it is only through micro-credit loans that she has been able to expand her business to better pro-

vide for the needs in her community. Reina's loan from NICA Fund partner FODEM has allowed her to not only buy additional equipment, but also a generator that helps preserve blood samples during Managua's frequent power outages.

Currently, she rents her lab space, but dreams of one day owning her own property. She hopes to take out future loans from FODEM to continue updating her equipment so she can expand the services offered, which would generate greater income and set her on a path toward property ownership. Future loans will also help her continue her studies and update her certifications.

## Yes, I want to make a gift to WCCN!

**Please fill out this form and mail it to:**

WCCN • PO Box 1534 • Madison, WI 53701

Name \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

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- I would like to pledge \$\_\_\_\_\_ every month/quarter (please circle one). Please send me a reminder.
- Enclosed is my tax-deductible donation of \$\_\_\_\_\_ to support the work of WCCN. I would like to designate my gift to:
  - NICA Fund
  - Women's Empowerment Initiatives
  - Housing Initiatives
  - Where most needed
- Please send me a DVD copy of the NICA Fund video. Enclosed is my donation (optional) of \$\_\_\_\_\_
- Please send me information on being a delegate in an upcoming Study Tour.

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## *Travel to Nicaragua with WCCN!*

Join the Wisconsin Coordinating Council on Nicaragua (WCCN) for an opportunity to see and hear directly from women's groups and leaders in Nicaragua. Our annual tour will give you the opportunity to exchange ideas with political activists and women's rights organizations, which are working toward gender equality and economic empowerment. The study tour will also visit microcredit and fair trade projects created by women's organizations, which help increase women's income and improve their families' lives. The exchanges will focus on empowering women's through access to credit, land, and equitable markets.

The cost of the study tour is on a sliding scale, \$900-\$1,200 (plus airfare), depending on what you can afford. All meals, lodging, in-country transportation and interpretation are included. Individuals of all backgrounds are welcome to participate!

*Social Change through Alternative Economic Projects:  
Women's Empowerment and Microcredit in Nicaragua  
June 14-22, 2008*

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