

# Nicaraguan Developments

Volume 20, No. 1

Spring 2004

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

## Health and Micro Credit: A viable solution for Poverty

**By: Nancy A. Krusko**  
*Beloit College Professor and study tour participant*

What is good health? What does it mean to be healthy? As an anthropologist, these are two questions I often ask my students to investigate as we study patterns of health and disease around the world. We generally begin from the premise that physical and mental well being are tied to peoples' perceptions of good health and individuals must have access to adequate resources in order to achieve this. However, with the global economy tightening its grip on the world, the gap between people who have access to resources and those who do not is rapidly increasing. People who live in poverty lack basic resources, such as food, shelter and clean water, and their physical and mental well being often deteriorates. In essence, we study poverty as a pathogen.

My students see the physical and mental challenges that poverty brings to those in its grip and become depressed and feel guilty. They ask me what we can do to alleviate the suffering associated with poverty, and I am usually hard-pressed to come up with viable suggestions or examples. However, in January I was fortunate enough to participate in WCCN's study tour focusing on rethinking economic alternatives in Nicaragua 25 years after the revolution. We visited a number of community-based organizations that had been implementing alternative economic projects. As I sat in a large, cinderblock church, which also serves as the community center for the Enrique Schmidt neighborhood, and listened to approximately 25 men and women talk about how their neighborhood and community had improved because of their access to



***A member of the Taleno-Majia family baking bread in the outdoor oven behind their home in Juigalpa they were able to construct thanks to a small loan.***

credit, I saw concrete examples of how health can improve at a very local level.

As we toured the neighborhood, residents told us they had been relocated to this area after Hurricane Mitch. Initially, their homes were constructed of wood planks, plastic sheets, corrugated tin, or whatever was available. The floors were dirt, and none of the homes had been hooked into Managua's water or sewer system. Latrines and makeshift outdoor shower areas were located in the rear of the structure, which meant the streets were often muddy from the used, dirty water. However, during the early 1990s people in this neighborhood learned they would have access to community credit loans to facilitate home improvement and to create a healthier community. The first loan focused on water and sewage removal. First-time borrowers had to make sure their homes had been hooked into the main water and sewer system. After water and sanita-

tion improvements were complete, families could use the remainder of the loan to make further improvements, such as cinderblock walls, a floor, addition of a bedroom or porch, etc.

As I spoke with several people from this neighborhood, I could see they were proud of the changes and talked about the importance of being part of a community. When asked if their health had improved, most said yes. For example, hooking into the water and sewer lines meant less free-flowing, dirty water mucking up the streets and replacing latrines with flush toilets eliminated the cockroach problem. One woman grabbed me by the arm when we went by her house. She said with a beaming smile, "See the house next door? Mine used to look just like that! But now! Look, I have a nice roof, strong walls and a floor! You come stay with me any

*continued on page 10*

We just returned from our January study tour. Despite the fact that this time we had an unusually small group, we had a very nice and productive trip to Nicaragua. Our tour focused on three main topics: microcredit, fair trade coffee production and housing. We visited the municipalities of Boaco, Juigalpa, Nueva Guinea and the city of Managua. In Boaco we met with our partner agency *Fundación José Niebrowski* (FJN), which was honored last year by the Inter-American Development Bank as the best non-regulated microcredit organization in Latin America. We also had the opportunity to meet for the first time with the fair trade cooperative *Cosatin*, a small cooperative producing and exporting fair trade coffee and honey. It was also the first time that we took a delegation to Nueva Guinea, in the South Atlantic Autonomous Region of Nicaragua, approximately 175 miles from Managua, where we began the evaluation process of Cooperative San Antonio. If the findings of the financial and social impact evaluation of the cooperative are positive and if the NICA Fund Oversight Committee approves the loan, we will have a new partner organization.

WCCN started the year by participating in a global project called "Law and Land Reform Review" on invitation from the United Nations Human Settlements Program -UN Habitat. This UN Habitat program is conducting research on several countries on Latin America, Asia and Africa on the issues of housing, land and gender; with studies from Brazil, Colombia, Mexico and Nicaragua representing the Latin American region. WCCN turned this invitation into a collaborative project with a Nicaraguan housing rights organization in Managua, *Habitar*. As part of this project, on behalf of WCCN, I attended an organizational meeting in Bogota in late January with Ninette Morales, the Executive Director of *Habitar*. Our finished report will be published by UN Habitat in the near future.

As you might remember, 2004 is the 20th anniversary of WCCN. We will commemorate our anniversary in Madison during our annual meeting on April 20. This year we have several ambitious activities in Nicaragua. We are planning two different national workshops, one with the Nicaraguan women's movement and another with the housing rights movement which will include a presentation of a publication that WCCN worked on last year with COHRE and CENIDH. In this edition of *Nicaraguan Developments* you will find several articles about some of our latest activities and issues of interest. We have an article about our most recent study tour and our celebration of International Women's Day. As global citizens and as an organization interested in global political change we have included an article on the last gathering of the World Social Forum celebrated in Mumbai, India in January of this year. You will also be able to read an excerpt of the newly translated book on the experience of the Xochilt-Acalt Women's Center in Malpaisillo. We invite you to read the full book of this powerful women's empowerment experience on our website. Finally, we have a profile of an end borrower of *Fundación José Niebrowski*, who we visited in Juigalpa on our January study tour.

Perhaps you will agree with me that the best way to celebrate our twentieth anniversary is to continue improving and expanding our work. We can carry this out as long as you support us, and we hope that this partnership continues many, many more years.

In solidarity,

Carlos Arenas  
WCCN Executive Director

#### WCCN BOARD MEMBERS

Dan Rodman, *President*  
Dwight Haase, *Treasurer*  
Sheldon Rampton, *Secretary*  
Jessica Laub  
Rebeca Liebl  
Sue Lloyd  
Susan Nossal  
Nicole Page  
Judith Rasmussen  
Peter Staudenmaier  
Anne Reynolds  
Donna Vukelich

#### WCCN STAFF

Carlos Arenas, *Executive Director*  
Francisco Barquero, *Loan Fund Representative in Nicaragua*  
Jon Bishop,  
*Loan Fund Manager*  
Carrie Hirsch, *Development Director*  
De Ette Tomlinson, *Bookkeeper*  
Katy Skarlatos, *Student Intern*

*This edition of Nicaraguan Developments was edited by Alisha Steele.*

*Nicaraguan Developments* is published by the Wisconsin Coordinating Council on Nicaragua (WCCN). WCCN is a nationwide, 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 main 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.

We welcome our readers' input. Please send comments or other correspondence to WCCN at: P.O. Box 1534 • Madison, WI 53701 • phone: 608-257-7230 • fax: 608-257-7904 • email: [wccn@wccnica.org](mailto:wccn@wccnica.org) • website: [www.wccnica.org](http://www.wccnica.org)

# Resisting War, Building Peace: Learning from our Latin American Sisters

by: **Diane Farsetta**  
**Women for Peace member**

*"All these massacres and violations of human rights have not meant that the community goes back on their commitment to resistance. Instead, the surviving members of the community feel that it's even more important to continue with the process when so many people have given their life to it."*

Either speaker at this year's International Women's Day celebration in Madison could have made this observation about the peace building they and so many other committed people carry out in their home countries. The quote is from Ella Cecilia Florez Alvarez, the International Support Coordinator with the rural peace community of San Jose de Apartado in Colombia and a member of the new Communities in Resistance network. The residents of San Jose de Apartado and other Colombian peace communities have taken the courageous stand of removing themselves from the U.S.-fueled civil war there. For that, they have been targeted by all sides of the conflict.

María Helena Moreira Alves, the other speaker at the event, is the Coordinator of International Relations for Brazil's largest grassroots organization, Viva Rio. Viva Rio carries out economic development pro-

grams and social justice campaigns in Rio de Janeiro's favelas, its poorest neighborhoods.

---

---

***During the International Women's Day event these two inspiring women painted a picture of communities organizing to resist economic, police and military violence.***

---

---

Rio is a city of stark economic disparities where an estimated three million of its eight million residents live in the city's hundreds of favelas. The favelas are built on Rio's least desirable land, the mountainsides. Some favelas are small; others are home to a population roughly the size of Madison (100,000). The favelas lack roads, community spaces and other basic services and are overrun by armed drug dealers. The daily reality for people living in the favelas is so stark and so different from those in Rio's rich neighborhoods that a common saying there is: "We in the favelas and you down in the asphalt."

This year's International Women's Day event was co-organized by WCCN, Women for Peace and Colombia Support Network's Dane County/Apartadó Sistership. During the event, titled "Resisting War, Building Peace: Rural and Urban Women's Movements in the Americas," these two inspiring women painted a picture of communities organizing to resist economic, police and military violence. The daily peace work that goes on in these areas -- often in response to women-led initiatives -- is an important example for activists in the United States.

San José de Apartadó just celebrated its seventh anniversary as a peace community. While San José de Apartadó is the "Switzerland of Colombia", with political ramifications far beyond its borders, it's also a rural area where the ability to grow food crops is essential to the community's economic survival. "In spite of the violence," said Ella Cecilia, "peo-

ple have been able to maintain their life according to the customs they've always followed, working in the countryside, working in the fields." Increased attacks on residents mean that they must now do their farm work in groups, for safety's sake. But group farm work has also increased social cohesion and deepened the resolve to continue their resistance.

What does it mean to be a peace community? Often, it comes down to daily choices. "All the small stores in Apartadó, the owners of these stores are committed not to sell their products to any armed group that might enter into the community," explained Ella Cecilia. Perhaps more remarkably, "another way of avoiding any intervention by armed groups is that members of the peace community have committed not to sell or consume alcohol." Ongoing, women-led community discussions explore with local residents their commitment to peace. "It's an affirmation of the principles of the peace community. They talk about human rights, solidarity economies... and are part of constant popular education."

---

---

***This Colombian peace community has paid a steep price for its principled stance.***

---

---

The Colombian peace community has paid a steep price for its principled stance. Both paramilitary and military forces maintain checkpoints in the area, and numerous massacres have been carried out against local residents. Women fill important leadership roles in the San José de Apartadó peace community -- three of seven democratically elected members of the internal council are women -- but their prominence means that they, too, have been targeted.

"In 2000, six community leaders were massacred. One of the local women, who was a leader in the community and whose husband was

*continued on page 5*

***Please join us  
for WCCN's  
Annual Meeting &  
20<sup>th</sup> Anniversary  
Celebration***

***Tuesday April 20, 2004  
6:30 - 8:30 pm***

***at Bethel Lutheran Church  
312 Wisconsin Avenue  
Madison***

# Richland Center-Santa Teresa Sister City Update

by: Jane Furchgott

**Member of Richland Center-Santa Teresa Sister City Project and long-time WCCN supporter.**

Richland Center, Wisconsin and Santa Teresa, Nicaragua have been sister cities since 1987, when the communities were paired with WCCN's help.

Santa Teresa is an hour's drive south of Managua. The southern part of the municipality is Chacocente Wildlife Refuge, a national sanctuary protecting 12,000 acres of dry tropical forest and Nicaragua's most important sea turtle nesting beach. From June to December, 30,000 olive ridley turtles seek out this beach to lay their eggs. The dry forest is the only large remnant in Nicaragua of this Pacific Coast ecosystem, 98% of which has been destroyed. Chacocente Refuge also encompasses Santa Teresa's most remote and poorest villages.

At the request of Santa Teresa's mayors, our Sister City Project (SCP) has been focusing its efforts on Chacocente since 1998. Our first campaign was to raise money for a turtle protection boat to patrol Chacocente's waters and chase away fishing boats.

Peter Smith, a farmer and mechanic from Hillsboro, WI, went on two WCCN tours to Nicaragua. He became interested in our SCP's

work. Then, unexpectedly, Peter volunteered to be our permanent representative in Nicaragua. He moved to Santa Teresa in August, 2000 and began energetically making friends in Chacocente, discussing needs, and initiating projects.

Back in Wisconsin, our group organized itself into a more formal structure, secured non-profit status, and dedicated itself to fundraising in support of Peter's efforts. Our goal was to help the people of Chacocente's communities improve their living conditions in a sustainable way while protecting the environment.

The first priority of people in dry Chacocente has been a reliable source of clean water. Twenty wells have been dug by hand and equipped with simple rope pumps. As with all our projects, we supplied the money for the materials and villagers supplied the labor.

By the time Peter returned to his Wisconsin family and farm in January 2003, four Chacocente villages had benefited from SCP programs. Projects he initiated included community gardens, sending village women to a natural healing school, building a health center, and building the first school ever in the village of Escalante. Peter helped get the sea turtle patrol boat back into operation and wrote an influential report on illegal turtle egg trafficking.

Perhaps Peter's most important accomplishment was encouraging the people of these spread-out little communities to work together. Each community held elections for a Directiva. Together with Peter, they created a sister body to our SCP, called the Commission of the Hermanamiento (SCP), consisting of two representatives from each of the four communities we work with plus the Mayor of Santa Teresa and our SCP's new Nicaraguan representative, Leonidas Grijalva. The Commission, which makes decisions by consensus, is our working partner in proposing projects and seeing that they are carried out honestly and competently.

The transition to this new system has been quite successful. In the past year, a much appreciated basic agriculture program began, including education aimed at soil conservation and seed saving. The natural healing program is close to supporting itself. Well and pump improvements are continuing. And a new classroom was built onto the La Palma/El Papalon school.

In 2004, we will be starting two new programs: latrine construction for two villages and a cooperative machine-sewing project for women in the other two. A special drive is raising money to build a new school in La Poma.

We hope this ongoing project enables our friends in Chacocente to continue living self-sufficiently as farmers while protecting, and eventually co-managing, their Chacocente ecosystem.



**Well with rope pump constructed by the Richland Center-Santa Teresa Sister City Project near La Poma.**

## **Richland Center - Santa Teresa Project**

### **The Chacocente Programs Slide Show & Talk**

**Monday, April 12, 2004  
7:00 pm**

**Village Cohousing Community  
1104 Mound St., Madison WI**

For information call  
Jane Furchgott, 608 583-2431

Richland Center - Santa Teresa  
Sister City Project  
PO Box 483  
Richland Center WI 53581

# Resisting War, Building Peace *continued from page 3*



*Speakers Maria Helena Moreira Alves and Ella Cecilia Florez Alvarez with her interpreter at the International Women's Day event.*

killed in the massacre, said afterwards that she now had two responsibilities in this community. 'I must continue with my own work, coordinating the day care centers, and I also have to continue the work of my husband,' she said. This shows that people continue in spite of the death, that they are not defeated. They have the courage and the conviction to continue in their resistance and to hope for a life in dignity and peace."

The organized grassroots resistance to economic and police violence in Brazil has also been remarkable. The group Maria Alves works with, Viva Rio, was established in 1993 "when the people of Rio became indignant at the police killing of seven street children sleeping on the doorstep of the Rio Cathedral, machine gunned down in the middle of the night. This was followed by a police invasion into one of the favelas, where 21 families were massacred."

Viva Rio now runs 700 projects in 365 of Rio's favelas. Through women's sewing cooperatives, community centers and campaigns demanding respect for human rights

and police accountability, Viva Rio addresses the "tremendous inequality between the richest and the poorest areas of the city and the brutality of the police." According to Maria Alves, "the tradition of community organizing has been strong in the favelas." What Viva Rio has been able to do is to support, connect and help provide a safer space for this local organizing.

But what the favela residents are up against is more than just grinding poverty. Because so many armed drug dealers are located in the favelas, police often come into these neighborhoods with their guns blazing. "We have inherited the set up of the police from the military dictatorship," explained Maria Alves, and in Rio "the military police is run by the state governor... who I think must be modeled on Bush, because he thinks every favela is an Iraq. He literally occupies poor neighborhoods, moves in the troops, sends them up the mountain shooting with armored vehicles."

Just the day before our event, the military police attacked a favela where Viva Rio had long worked with the

community, killing 21 people. In that favela, "the women had developed a community police force that was of the community, run with the community and elected by the community... So the fact that they police attacked that particular area, where there has been no serious crime to speak of in years, is very upsetting," said Maria Alves.

But even when the military police invade a favela, the residents try to protect their community. If arrests are made, the intentions of the police are clear from what happens next. If the police move those arrested up the mountain, to more isolated areas, often they kill or "disappear" their captives. But if the police move the people down the mountain, those arrested have a much better chance of making phone calls, getting legal help and notifying others of what happened.

---

***But what the favela residents are up against is more than just grinding poverty.***

---

"Women have organized to save people who are being arrested in the favelas. It began as a spontaneous movement, but now it's coordinated. Women watch from their windows. Men don't get involved, because if they tried to intervene they would be killed, too. But if the women see the police taking someone up the hill, they all come out of their houses and surround the police. There are huge numbers of women, hundreds of women who surround and confront the military police. And it would make really bad press if the police shot and killed these mothers trying to protect their children, so the police shove and push back but not more. In many cases, the women have successfully saved people, pushing the police and their captives down the hill while others call for help."

Now that's community policing!

# WCCN Publishes e-Book on Women's Empowerment

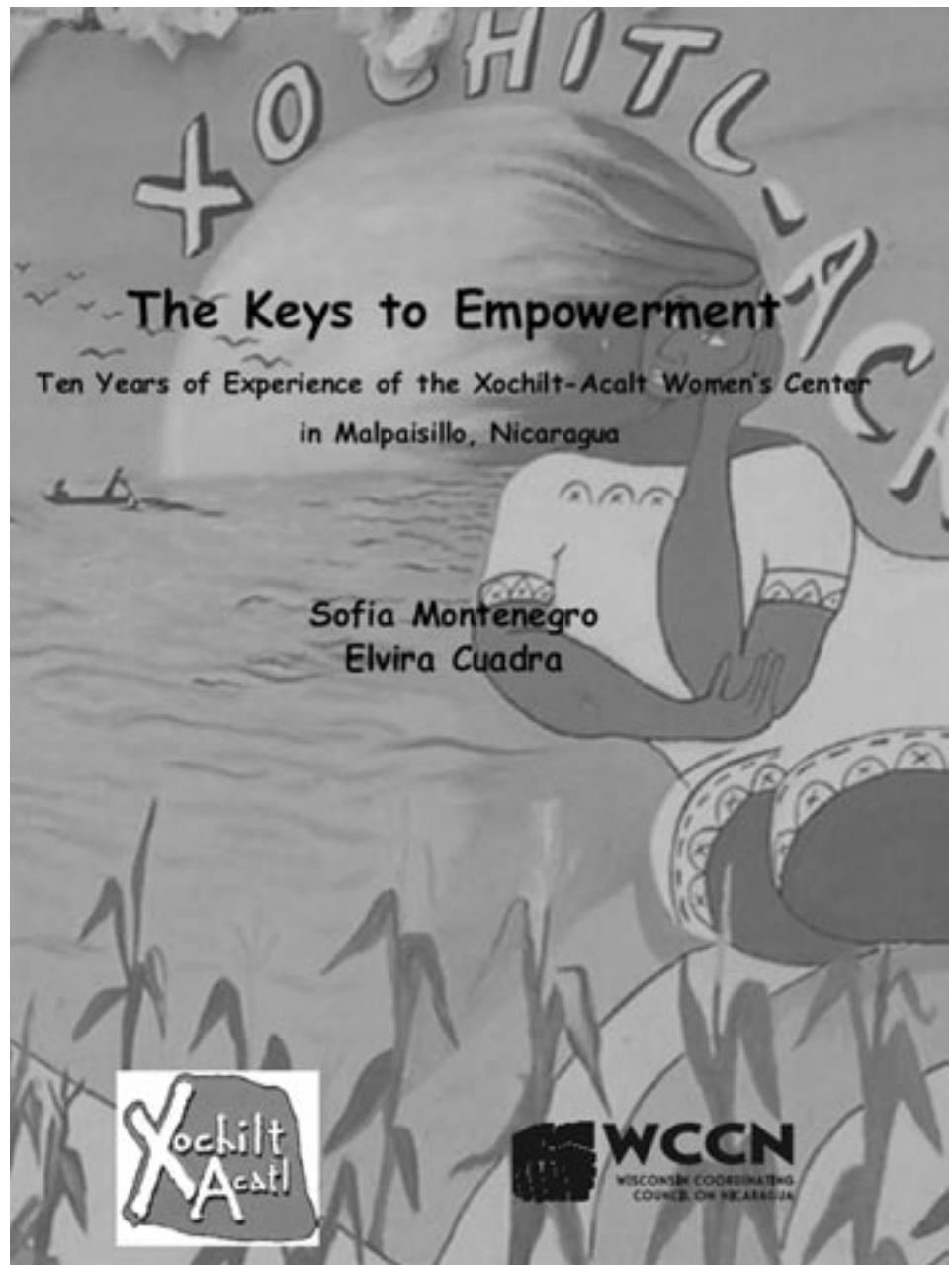
*The following is an excerpt from the book "The Keys to Empowerment: Ten years of Experience of the Xochilt-Acalt Women's Center in Malpaisilla, Nicaragua". Written by Nicaraguan feminists Sofia Montenegro and Elvira Cuadra, and translated by Donna Vukelich*

The principal objective of this study was, in addition to systematizing the Center's experience, to be able to identify whether or not a process of empowerment had been effected among the women linked to the Center. This led to the posing of several key questions: if a process of empowerment in this group had been noted, what kind of empowerment was it? What are its principal characteristics? And in what kinds of environments is it produced?

In the case of the women of Malpaisillo, it's clear that processes of change have occurred that are expressed in economic conditions, private arrangements and public arrangements. The changes in economic conditions rest on four basic elements: property and access to land, a new sexual division of labor, access to productive resources and an evolution in women's economic status and roles. In this sense, it is important to underscore that economic empowerment has allowed women to become active, independent and autonomous subjects of their own economic processes.

The changes in the private arrangements are seen in changes in the relations between men and women, changes in the rates of abuse and violence, participation of men and male children in domestic tasks, changes in the levels of communication, changes in women's relationships with their daughters and changes in participation in activities outside the household.

Seen as a whole, all these factors indicate that a transformation has taken place in the subjectivity of women, as well as a fundamental redefinition of the I/self, which is an integral part of action for political changes. If our "I"s are social phenomena and take their significance from the society that they are part of, the develop-



**This newly translated book is available for all to read on the WCCN website: [www.wccnica.org](http://www.wccnica.org)**

ment of an independent sense of the "I" necessarily calls into question other areas of life.

At the same time, the changes in public arrangements have allowed for the creation of an organization of women, feminine leadership, the emergence of a collective identity, the recognition and the legitimacy of their communities and the municipality, the opening of spaces of political participation, and the beginning of a process of political influence and local power.

Among all these, this process has been the slowest and is explained because up until now the most important changes for empowerment have been located primarily in the individual field. This is to say that, both the actions of the Center as well as the process lived by the women has led them to become individual subjects in terms of having a gender identity and consciousness, but they have yet to constitute themselves as a collective subject.

During the interviews and focus groups, the women were asked how

they saw themselves in the future, or what other important change they wanted to make in their lives. The majority of them, with the exception of some who are considered leaders, responded with images having to do with their own economic well-being or that of their family's, but in no case did they visualize themselves as a group that acts politically against the subordination of the collective or against the relations of power between men and women.

The economic, ideological and psychosocial development that the women have experienced has allowed them to modify the relations of power within their families and assure that women will occupy a new position within the family structure. Nevertheless, as the women themselves explain, this change has not consisted in the substitution of one subordinate power for another, but rather the establishment of relations of a new type—more equitable and democratic.

We must remember that political empowerment aims towards participation in the decision-making sphere and that the construction of citizenship refers to the exercise of rights, which has as a starting point political equality among all citizens. While it's true that women in Nicaragua enjoy formal citizenship, what is still needed is substantive citizenship, and thus this point underscores the effective abilities of women to exercise their formal rights.

In this sense, the will-based nature of the concept of citizenship should not be forgotten. Thus, it could be the case that the women have sufficient abilities, but scarcely exercise their citizenship in the public arena. The construction of the political will to change requires a process of politicization that culminates in a vigorous exercise of citizenship and the resignification of politics.

The role that the women and the Xochilt Acalt Center can have in this ongoing process depends on various factors, including:

1. The development of the process of political empowerment among organized grassroots women.

2. The strengthening of clear female leadership, both in the communities and at the municipal level.

3. The clear definition of the Center's functions, both as an NGO as well as facilitator of the process.

The data available to date indicates that there are sufficient conditions for the advancement in this process until women come to constitute themselves as political subjects with a clear presence and influence in both the community and municipal arenas.

---

---

***The experience of the women and the Xochilt Acalt center in Malpaisillo offers both lessons and hope in spite of the difficulties and limitations that have been faced.***

---

---

In this sense, one of the principal necessities is the opening of a process of broad debate that involves everyone, with the aim of deciding the kind of participation that each person will have. The debate should try to respond to the following key questions:

1. Whether or not they desire to move forward with the process of empowerment and if they wish to strengthen that empowerment in the political sphere and political arena.

2. What the strategic objectives are which this empowerment is to respond to – in other words, empowerment for what?

3. How this empowerment will be developed—what is the strategic plan?

4. Who participates and how they participate in the process.

5. With relation to the Center's participation in this process, it is of great and urgent importance to develop a process of parallel debates that allow for a clear elucidation of the role that the Center will play in the future. In this case, one of the alternatives is to locate oneself in a position that privileges the facilitation of the women's political and ideological processes—in other words, their con-

stitution as political and social subjects.

This implies that both the administrative structure as well as the human and economic resources should work towards this objective. In addition, the group that is currently directing the Center's work should assume a clear position of leadership and political direction, separating the administrative tasks and/or administration from more explicitly political tasks.

Another of the alternatives is to stick closely to the role that the development NGOs have played to date, which is to support the unprotected groups and sectors through the services they offer, as well as assistance for survival. This means, then, that the Center should strengthen its administrative structures and, by the same token, clearly differentiate between political tasks and the administration and management of the NGO.

A third alternative would be to maintain the role that the Center has played until now, which combines the offering of services and assistance with the facilitation of processes. But in this case, it is important that they came to the task of differentiating, not only between political direction and administrative management, but also between the very organizational structures of the Center and the women themselves, strengthening leadership and the process of building collective identities and consciousness. This also implies that, even at the risk of losing a certain amount of control over the women, they continue to push for women's independence and autonomy.

With respect to the participation of the women themselves, it is important that the debate around these key aspects has their participation, just as has been done on earlier occasions.

The women themselves should clearly decide if they want to continue being primarily program beneficiaries or political subjects. The point here is that they should consciously decide whether or not they

*continued on page 9*

# The World Social Forum



*Banner in the World Social Forum march in Porto Alegre Brazil in 2003. Photo by Marc Becker.*

by Marc Becker  
*Truman State University Professor  
and WCCN supporter*

Over 100,000 activists from all over the world gathered in Mumbai, India from January 16 to 21, 2004 for the fourth annual meeting of the World Social Forum (WSF). The forum provides a space for social movements to discuss alternatives, exchange experiences, and strengthen alliances in a struggle against neoliberal economic policies. Delegates debated a broad variety of issues including those of economic globalization, military imperialism, land rights, racism, gender, labor, and the media.

The WSF grows out of what some term an anti-globalization movement, but in reality it provides an alternative and positive example of globalization that benefits people rather than corporations. The WSF champions the power of civil society, which some have termed "the world's second superpower." Much more than what it opposes, the WSF is marked by what it affirms. Under the slogan "Another World is Possible," it presents (as stated in its Charter of Principles) "an open meeting place for reflective thinking, democratic debate of ideas, formulation of proposals, free exchange of experiences and interlinking for effective action, by groups and movements of civil society that are opposed to neo-liber-

alism and to domination of the world by capital and any form of imperialism, and are committed to building a planetary society directed toward fruitful relationships." Sometimes termed a "movement of movements," the WSF empowers civil society in its struggle for social justice.

Globalization is one of the main topics of discussion at the WSF. Advocates of neoliberal economic policies argue that a privatization of government services and a reduction of trade barriers will lead to economic growth. Opponents contend that these policies have resulted in a dramatic increase in inequality between the rich and the poor. Joseph Stiglitz, a Nobel laureate and former advisor to the Clinton administration and chief economist at the World Bank, told participants at the forum that neoliberalism results in political instability due to an erosion of workers' earnings. These policies must be modified in order to assure a protection of social security systems and worker rights.

Other speakers disagreed with Stiglitz that a reform of the World Bank and the International Monetary Fund (IMF) was possible, asserting that an abolition of capitalism was necessary to lead to economic progress and social justice. For example, Trevor Ngwane from South Africa argued that "only the struggle of the

oppressed to overthrow capitalism will end oppression." Ngwane pointed to the important role of the WSF in forwarding alternative visions to capitalist systems that place profits before people. Capitalism is antithetical to democracy, Ngwane contended, because it removes power from the people.

A second major theme of the WSF is a rejection of imperialism and militarism. Writer activist Arundhati Roy called the Bush administration's war and occupation of Iraq "the culmination of both neoliberalism and imperialism" and urged participants "to become the resistance in Iraq." She urged activists to identify corporations that benefit from the war and to use the unified power of an organized civil society to "shut them down."

The first meeting of the WSF was held in Porto Alegre, Brazil in January 2001 to provide an alternative to the World Economic Forum (WEF), an invitation-only annual gathering of corporate CEOs and trade ministers who travel to the Swiss resort town of Davos at the end of January every year to plot the future of corporate-led globalization. The open spaces for civil society that the WSF creates provide a dramatic contrast to the exclusive and closed door meetings in Davos where elites plan the future of neoliberal economic policies.

# Women's Empowerment *continued*

A persistent and chronic problem facing this global movement, however, is the existence of economic barriers to broader participation from grassroots social movements. Only those with access to passports, visas, and financing for expensive international plane tickets can afford to attend. In both Brazil and India, an overwhelming majority (perhaps 80 to 90 percent) were from the host country. Very few Nicaraguans have participated in the WSF, and the only visible Central American presence has been from the Honduras-based farmer organization *Vía Campesina*. Rather than reflecting the rich diversity of civil society, delegates become largely self-selecting due to their geographic proximity or access to finances. Facilitating a more representative presence at the WSF remains an important issue.

Moving the forum from South America to India changed some of its flavor, including replacement of the Che t-shirts that were ubiquitous in Porto Alegre with an emphasis instead on such issues as castes including the rights of Dalit (untouchables) and Adivasi (Indigenous peoples). This does not mean, however, that attending the forum is not a valuable experience for local activists in other parts of the world. Instead, it is empowering to learn how others have confronted common problems of access to land and water, the rights of women and children, as well as larger problems of imperialism, war, and confronting neoliberal economic policies.

Next year the forum returns to Porto Alegre, and organizers are contemplating holding the 2006 forum in Africa. In the meantime, a regional meeting of the Americas Social Forum will be held this summer in Quito, Ecuador. Local movements should send representatives to this regional meeting, both in order to give input into the global struggle against imperialism and neoliberalism as well as to bring back insights that can strengthen the struggle at home. Global and local issues have become deeply intertwined in what some refer to as a "glocal" movement for social justice.

want to be treated simply as beneficiaries without substantially changing their collective situation, or if they would rather adopt a more active and pro-active attitude in all the processes of their community and municipality. In the second case, it would be necessary to reinforce both leaderships as an organizational structure oriented towards political objectives.

---

## ***The process of empowerment that these women have experienced brings a key aspect to the debate.***

---

The process of empowerment that these women have experienced brings a key aspect to the debate--the relations between the empowerment of women and the problem of human development. This case demonstrates, with palpable deeds, that the human growth of women broadens out to the rest of the family and may even have repercussions in other dimensions.

In addition, this experience reaffirms the belief that development on a human scale is only effective if women's participation is considered as core to the whole process. It's also crucial that women's participation be conceived of from an integral perspective, rather than be restricted to exclusively economic issues.

In this sense, the systematization of this experience and the identification of the methodologies, or approaches, proposed in this study can all serve as

input for a serious, open and systematic debate among the development NGOs and the cooperation agencies that support women's rural development projects and programs. This debate is key as it allows for the reorientation of the use of resources not only towards actors who have traditionally not been taken into account, but also towards processes of a different type and make-up.

At the same time, this experience renews the debate about the role that development NGOs, international cooperation agencies and the government institutions themselves can, and should, play. It openly questions the scope and results of assistance that, to date, has been concentrated on providing resources without considering the individuals involved to be subjects of their own processes. In other words, it questions those group that look at project participants principally as beneficiaries, clients or target groups, instead of considering them to be the agents of change in their own conditions of life.

The experience of the women and the Xochilt Acatl center in Malpaisillo offers both lessons and hope in spite of the difficulties and limitations that have been faced. It is instructive because it shows how clear political will is a determining factor in facilitating the process of authentic empowerment. It is hopeful because it offers clarifying indicators regarding the way in which this process has taken place in a group of rural women, and how it has touched on all areas of the women's lives.

## **WCCN is moving!**

The WCCN office will be moving in early April.

Our new office will be located in the same building at 122 State Street but we will be on the 5th floor in office number 507A. Our phone number and P.O. Box number will remain the same.

# Health and Micro Credit *continued from page 1*

time.” I said, “Yes, it’s wonderful, you have made a lot of progress.” No, she said, “I have washed a lot of clothes.” She was incredibly proud of the home she had been able to build on the money she earned from washing. Her physical health had improved; she and her children had fewer gastrointestinal problems. She and her family also were pleased with their home, showing tremendous pride in their accomplishments. This is an aspect of health that is hard to measure or quantify, but one that is vital to general well being.

Outside Managua, we visited several foundations and cooperatives in Juigalpa, Boaco, and Nueva Guinea that also provide microcredit to various artisans, street vendors, ranchers, or small businesses. Downtown Juigalpa was teaming with commercial activity that many small Midwestern towns would envy. As the executives and/or loan officers took us to meet some of their patrons, we could tell that each must play an important role in the community. They would wave at people on the street, greet people, or stop briefly to chat. Many of the borrowers were women, some were first-time borrowers, while others had established solid credit histories. In Juigalpa, we met a female restaurant owner whose business was 12 years old. She had several loans from the Jose Nieborowski Fundacion to expand and remodel the restaurant, buy more equipment and

also obtain funds to remodel her own house. She bubbled with pride as she told us how she had built her business and her standing in the community, and about her ability to provide a profitable working environment for others. Also in Juigalpa, we met the Taleno-Mejia family. They received a loan of 7,000 Cordoba to begin a bakery business, which is operated in the back of their home. With the loan, they were able to construct a large outdoor oven and to purchase the materials necessary to begin their family-operated business. A brother and sister are the co-owners of the business, and eight other family members work for them. Their baked items are sold both to street vendors and larger grocery stores, and the family says they are able to sustain themselves with the proceeds coming from their sales. In the future, they would perhaps like to apply for another loan and expand their business. These are just two examples from Juigalpa, which looked like a very active small Nicaraguan city.

In Nueva Guinea, we met with the San Antonio cooperative, which had been primarily responsible for making loans to individuals operating in the agricultural industry, but we saw a number of clients who operated small businesses in the central part of town. One woman owned and operated a dressmaking/fabric store. Her specialties included outfitting young girls for their quincenera or brides for

their weddings. Despite being divorced, and being abandoned by a past credit agency, this woman applied to the San Antonio cooperative, which took a chance and helped her. She was determined and driven to make her business a success and has done so. She now employs more staff and is proud of her successes. The cooperative also took a gamble with another young businesswoman. She operates a small store specializing in school supplies, Xeroxing, and basic use of computers. The bank actually gave the woman a large enough loan to buy a computer, which she didn’t know how to use at the time. Now, she knows how to do basic word processing and has plans to expand further with time. She had a wonderful gleam in her eye as she discussed her business successes and her plans to apply for future loans to expand her business and make improvements to her home.

---

---

***As I spoke with several people from this neighborhood, I could see they were proud of the changes and talked about the importance of being part of a community.***

---

---

Now, I have more answers for my students when they get depressed about the effects of poverty on the lives of people. My trip to Nicaragua has provided me with numerous examples of the ways in which micro-credit provides an alternative to poverty. Small loans allow people to improve their condition; it empowers them and they can make a difference. In terms of economics, the trickle-down theory hasn’t seemed to work, however, as an economic alternative, micro-credit offers a great example for the success of the “bubble-up” theory. Providing impoverished individuals with access to credit may not ultimately be seen on a macroeconomic level, but it certainly makes a difference on the micro level. Nicaraguans showed me how small loans provide a means to improve their condition; these loans empower them and offer a means to overcome poverty and suffering.

## Join the WCCN Pledge Program!

**Won't you consider becoming a WCCN Pledger?**

By becoming a pledge, you help guarantee WCCN a fixed and dependable income. We will send you a monthly pledge letter and reminder.

I'll send you my pledge of \$\_\_\_\_ every month/quarter/six months (*please circle one*).

Please automatically deduct my pledge from my credit card (*below*).

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Visa/Master Card # \_\_\_\_\_

Expiration Date \_\_\_\_\_ email \_\_\_\_\_

WCCN • PO Box 1534 • Madison, WI 53701

# A Successful Family Bakery

Velkis Taleno Mejia

Juigalpa

*Borrower of Fundacion  
Jose Nieborowski*

Velkis Taleno Mejia and two other family members own a bakery in Juigalpa, 140 kilometers east of Managua. The bakery consists of a large brick oven in the back patio of the house. The patio serves as the work area where trays of fresh bread and pastries are laid to cool after being removed from the oven. Eight members of the extended family work at the bakery, and the bakery supports all 20 people in the family, which spans four generations.

While the bread and pastries are baking, the house appears to be a hang-out of mostly young men with nothing to do. When the bread is finished baking, everything changes. One young man takes the trays out of the oven with a pan on a pole that is very similar to the pole used to take pizzas out of an oven. Other members of the family start packing the bread into sacks as soon as it is cool enough to handle. Several of the young men, who were apparently idle, turn out to be vendors who were waiting for a



**Velkis Taleno Mejia in her backyard bakery which supports all 20 members of the family.** Photo by Jon Bishop

fresh batch of bread to take to the streets to sell or to a restaurant where they work. A nondescript house on an unpaved street turns out to be a hub of economic activity.

Velkis received a 7,000 cordoba (US\$450) loan in June of 2003 from Fundaci3n Jos3 Nieborowski, one of WCCN's 11 partner agencies. The

loan has allowed her to expand the business, which is now able to support all of the members of the family financially. Velkis has made all of the payments on the loan on time. The loan is due in April 2004, and she is hoping to obtain another loan from Fundaci3n Jos3 Nieborowski so that the business can continue to grow.

---

## *Yes, I Want to Support the Wisconsin Coordinating Council on Nicaragua*

- Enclosed is my tax-deductible donation of \$ \_\_\_\_\_ to support the work of WCCN.
- I would like to pledge \$ \_\_\_\_ every month/quarter (*please circle one*). Please send me a reminder.
- Please send me further information about:  Women's Empowerment Project  
 Nicaraguan Credit Alternatives Fund (NICA Fund)  
 Study Tours

Name \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone (day) \_\_\_\_\_ (eve) \_\_\_\_\_ email \_\_\_\_\_

WCCN, PO Box 1534, Madison WI 53701; phone (608) 257-7230; FAX (608) 257-7904; e-mail: [wccn@wccnica.org](mailto:wccn@wccnica.org)

**Join WCCN on a study tour to Nicaragua  
June 12-20, 2004**

***Empowering Rural Women in Nicaragua:  
Experiences of women's organizations on land and property rights***

The tour will focus on several experiences of Nicaraguan women's organizations working on women's empowerment projects using the tool of promoting the titling of land and housing for women as one of the components in their strategy for personal and economic empowerment.

The cost of the tour is based on a sliding scale, \$900 - \$1,200 (plus airfare to/from Managua), depending on what you can afford. Individuals of all backgrounds are welcome to participate! The WCCN staff is happy to advise interested people about possible ways to fundraise to help cover their costs.

**For more information  
contact WCCN:**



**(608) 257-7230  
wccn@wccnica.org  
www.wccnica.org**



P.O. Box 1534  
Madison, WI 53701

ADDRESS SERVICE REQUESTED

Non-Profit Org.  
U.S. Postage  
**PAID**  
Madison, WI  
Permit No. 396