



8ª CONFERENCIA DE
ESPOSAS DE JEFES DE ESTADO
Y DE GOBIERNO DE LAS AMERICAS

PROGRAM TO STRENGTHEN THE INTEGRATION OF RURAL WOMEN

**Economic and Social
Democratization into Productive
Activities and Commercialization**

Continental Proposal submitted by

**INTER-AMERICAN INSTITUTE FOR
COOPERATION ON AGRICULTURE**

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INTERAMERICAN COMMISSION OF WOMEN

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**INTER-AMERICAN INSTITUTE FOR COOPERATION ON AGRICULTURE
(IICA)**

**INTERAMERICAN COMISSION OF WOMEN
(ICW)**

**PROGRAM TO STRENGTHEN THE INTEGRATION OF RURAL WOMEN.
ECONOMIC AND SOCIAL DEMOCRATIZATION INTO PRODUCTIVE
ACTIVITIES AND COMMERCIALIZATION**

CONTINENTAL PROPOSAL



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EXECUTIVE SUMMARY

1. The Program plans to execute, during its first five years of operation, a number of integrated actions aimed at supporting rural women in Latin America and the Caribbean (LAC) in the economic, social and political realms; actions which, within a framework of equity and equality of opportunity, will contribute to improving their living conditions and their position in society. The beneficiaries of the Program will be rural women, regardless of ethnic origin, religious preference and political persuasion, especially those who are members of organized groups.

A. OBJECTIVES OF THE PROGRAM

2. **General:** To promote and support actions aimed at improving the living conditions of women, and their role in efforts to develop the rural milieu in LAC.

3. **Specific:** (i) To support public- and private-sector and civil society institutions and organizations that address issues related to the rural sector, with a view to enabling them to provide better quality services to both women and men by placing greater emphasis on and incorporating a gender perspective into sectoral policy and the corresponding legislation, as well as into operating instruments such as strategies, plans, programs and projects; (ii) to foster and create the conditions required for rural women to have access to and participate effectively in the activities of production-business chains; and (iii) to create a mechanism that can provide funding for business initiatives undertaken by rural women.

B. THE STRATEGY OF THE PROGRAM

4. If the objectives of a program of this nature and scope are to be achieved, it must have a strategy whose principal actions focus on: (i) responding to requests from women's organizations at all levels; (ii) working with institutions and organizations committed to equality for women, strengthening their local and business management capabilities; (iii) the use of training as a basic tool in increasing awareness of, promoting and implementing the Program; (iv) complementing its actions with those of new programs and/or projects, or others already under way; (v) establishing a permanent round of negotiations; and (vi) ensuring the continuation of the Program once the execution stage has concluded.

C. DESCRIPTION OF THE COMPONENTS

5. In order to achieve these objectives and carry out the strategy, the five-year execution stage of the Program has been organized into three components and the Fund for Women Entrepreneurs in Rural Areas (FERURAL). The components are: (i) support to institutions and organizations; (ii) policies and

fora; (iii) strengthening the integration of women into production-business chains; and (iv) FERURAL. The first two components involve actions aimed at strengthening institutions and organizations, with a view to increasing their awareness of the need for, and fostering the creation of, political and institutional mechanisms that will make it possible for rural women to participate more fully in the economic, political and social lives of their countries. The third component focuses on the integration of women into business, offering specific production-business proposals, and the mechanisms and instruments required for their implementation. The resources of FERURAL will be used to fund the projects, on the basis of eligibility requirements that are consistent with the conceptual approach of the Program.

D. BENEFICIARIES

6. One important criterion to be used in defining which women will be the beneficiaries of the Program is that they be organized in some way, including: (i) organizations of small farmers who produce as groups (settlements) or individuals (commodity-specific associations, or cooperatives); (ii) community organizations that promote activities of benefit to their members; (iii) poor or subsistence women producers, with a view to incorporating them into the market economy; (iv) women entrepreneurs; (v) landless women small farmers and salaried female rural workers; (vi) women from different ethnic groups; and (vii) other organizations: NGOs, associations, private institutions, non-profit foundations, local governments and autonomous entities. The target population will be groups of women whose incomes are at or below the twenty-fifth percentile of the income distribution curve, or who are classified as extremely poor in official statistics.

7. It is estimated that the Program will benefit some 160,000 women in LAC directly. This figure is equal to the membership of some 5,400 organizations of rural women that will create and/or strengthen existing businesses, which will become part of production-business chains. Also, approximately 320,000 women will be indirect beneficiaries of the Program. It is estimated that the Program, over a period of five years, will affect close to five hundred thousand rural families in LAC. It should be noted that the estimated average cost per organization (IFAD, World Bank, IDB) is higher than for other projects since businesses will actually be created or strengthened.

E. COSTS AND FUNDING OF THE PROGRAM

8. The total cost of the Program is estimated at US\$110 million, of which US\$100 million (91%) will be allocated to FERURAL to fund specific production-business projects (investment, working capital and technical assistance, as well as pre-investment studies and pilot projects). See Appendix 5. The remaining US\$10 million (9%) will be earmarked for the actions of the three components,



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which are aimed at strengthening institutions and organizations in order to: (i) increase their awareness of the need for, and foster the creation of, political and institutional mechanisms that will make it possible for rural women to participate more fully in the economic, political and social lives of their countries (refers to the components Support to Institutions and Organizations, and Policies and Fora); and (ii) facilitate the process involved in gaining access to the funds of FERURAL, by offering proposals for specific production-business projects (refers to the component Strengthening the Integration of Women into Production-Business Chains). See Table 1.

9. As regards funding, even though there is a general proposal for LAC as a whole, it will vary from country to country. A different strategy is proposed for the resources of FERURAL than for those earmarked for institutional strengthening. With respect to FERURAL (US\$100 million), the "menu" of resources indicated in Table 2 is proposed. In regard to the technical components, it is proposed that IICA use these resources to create a Special Technical Cooperation Fund for the Program, to assist the countries in the detailed design, execution, monitoring and evaluation of these components. It is estimated that for the first two or three years 50% of the resources (US\$5 million) would have to be available.

TABLE 1
TOTAL COST OF THE PROGRAM
(in millions of US\$)

Components	Total	%
1. Support to Institutions/Organizations	2.5	2.2
2. Policies and Fora	2.5	2.2
3. Strengthening the Integration of Women into Production-Business Chains	5.0	4.6
4. FERURAL	100.0	91.0
TOTAL	110.0	100.0

TABLE 2
FUNDING OF THE PROGRAM
(in percentages)

Description	Total	Beneficiaries	Funding Agencies¹	Governments	Other Donors²	Cooperation Agencies³
1. Technical Components (US\$10 million)	100.0	-----	35.0	35.0	25.0	5.0
FERURAL (US\$100 million)	100.0	20.0	47.5	22.5	10.0	---

¹ Refers to the participation of multilateral and regional funding agencies (grants and/or loans): IDB, World Bank, IFAD, CABEL, Andean Development Corporation, etc.

² Refers specifically to bilateral donors: Germany, China, Holland, Norway, Sweden, etc., or foundations

³ Refers to international and regional technical cooperation agencies: IICA, UNDP, FAO, UNIFEM, GTZ, etc.



F. EXECUTION OF THE PROGRAM

10. At the hemispheric level, the Program will have a Political, Technical and Operating Coordination Council which will regulate and oversee its execution, ensuring adherence to conceptual guidelines and compliance with the objectives, strategy and technical-operating guidelines, as well as efforts to secure the resources needed to execute the Program. The chairmanship of the Council will be exercised by the Secretariat Pro Tempore of the Conference of Wives of Heads of State and Government of the Americas, comprising one delegate from each region (Caribbean, Central American, Andean and Southern), a representative of the funding agency administering FERURAL, and a representative of IICA, who will be in charge of the Executive Secretariat of the Council.

11. Under the hemispheric Coordination Council of the Program, a Regional Council for Women will be established in each of the four regions of LAC (Caribbean, Central American, Andean and Southern). This will be a standing committee attached to some of the regional mechanisms of which the Ministers of Agriculture are members. This Regional Council may invite specialists and other guests to participate in its deliberations. A representative of IICA will be in charge of the Technical Secretariat of this Regional Council. This Council will be responsible for regulating and overseeing the execution of the Program in each region, establishing strategic alliances and formulating the technical and operational guidelines of the Program, and securing financial resources.

12. A National Committee of the Rural Women's Program will be set up in each country, comprising the First Lady, the Minister of Agriculture and representatives of the private sector (trade unions, NGOs, organizations, etc.) and the funding agency administering FERURAL. This Committee will be responsible for managing the Program at the national level, evaluating the Program's performance and seeking political and technical support for the Program from national institutions and organizations. This Committee will appoint the Operating Unit of the Program, which will be in charge of operations in the field, with the consent of the institutions executing the thematic tasks the Program requires for its operation. The location and membership of the Operating Unit will be decided based on the situation in each country.

13. The National Committee will regulate and oversee the execution of the Program, ensuring adherence to the conceptual guidelines and compliance with the objectives, strategy and technical-operative guidelines, as well as efforts to secure complementary local resources with which to execute the Program and translate strategic alliances with donor and cooperation and funding agencies into specific actions. At the political and operating level, the Operating Unit of the Program will have access to the technical support, equipment and infrastructure of the institutions and organizations represented on the

Committee, for use in executing the Program. Such technical teams as may be needed will be established to carry out specific activities, and the resources of the Program will be used to provide them with what they need to perform their duties: equipment, operating expenses, charges for services, materials, etc. IICA will provide cooperation and technical assistance to the National Committee and to the Operating Unit of the Program.

15. All activities related to compliance with the eligibility criteria and the other requirements that specific projects must meet before they can access FERURAL's resources will be carried out by the Program through its technical components, under the direction of the National Committee and its Operating Unit in each country, with technical assistance from IICA. FERURAL will operate under these directives and no project will be able to access its resources unless it follows this process and complies with the corresponding requirements. See Appendix 5.



I. FRAME OF REFERENCE

1. ANTECEDENTS

15. Many programs implemented over the last 30 year by the countries of LAC to improve or develop rural areas have included some activity involving rural women. These efforts have been carried out under different conceptual approaches, the most relevant of which are: (i) in the early 1970s, the prevailing view of women was as a housewife whose principal responsibilities were in the areas of reproduction and home economics; (ii) in the second half of the 1970s, the economic autonomy of women was promoted through the execution of small-scale income generation projects; (iii) in the 1980s, the triple role of women, in production, reproduction and the community, was recognized, giving rise to more effective ways to improve their situation; and (iv) in the 1990s, while there are still problems related to the visibility and participation of rural women, there is a new challenge: to effectively reverse the exclusion of women from the economic, social and political arenas.

16. The results of all these efforts and their respective approaches have not provided much encouragement. Current conditions in LAC indicate that there is a trend toward the "feminization" of rural poverty, and that women still face severe limitations when it comes to gaining access to the means of production and support services, receiving fair pay for their contributions to production, participating in organizations and exercising leadership. Also, important restrictions have been detected in legislation and public and private institutions which make it difficult to incorporate rural women into programs and strategies designed to foster development.

17. Given the above, there is a need to take decisive action to boost the contribution of women to development in the economic, social and political realms. This poses methodological challenges related to the most effective mechanisms for improving, simultaneously, the living conditions and the position of rural women in society. From the conceptual point of view, in meeting these challenges it is necessary, at a minimum, to take as the foundation for action those three areas from whose dynamic interaction rises the modern concept of leadership that women must exercise. It is through the more effective exercise of leadership that women can provide direction to the development process, which must be based on the institutionalization of the criteria of equity, sustainability, inclusive participation and democratization.

18. As a means of helping to reverse current conditions and bring about effective and sustainable changes in the situation, this Program supports and

promotes initiatives aimed at improving the living conditions of women and their role in the rural development process. This Program has its origin in numerous efforts by women who work at all levels of civil society, the public sector, the private sector and international cooperation agencies. In October 1995, the First Ladies of the Americas, meeting in Asuncion as follow up to the Fourth Conference of Wives of Heads of State and Government of the Americas (held in St. Lucia in 1994), recognized the existence of common challenges related to the health and education of women and children, and decided that the promotion of regional and hemispheric actions through these conferences was a means to foster development and well-being. The Fifth Conference, in its final declaration, asked the Inter-American Development Bank to consider the possibility of creating a fund to finance specific projects aimed at improving the living conditions of rural women.

19. Such efforts led to the initiative of the First Ladies, who, through the Secretariat Pro Tempore of the Conference of Wives of Heads of State and Government of the Americas, requested IICA's support in designing a hemispheric program that would incorporate women into agri-production chains, offering actions related to management training, credit, technical assistance, marketing, organization for production, etc.

B. SITUATION OF RURAL WOMEN

20. At the present time, more than 550 million women in rural areas, representing 60% of the world's population, live in poverty. Of this total, more than 70% are women, which has given rise to the expression "feminization" of poverty. They represent one third of the work force, according to official statistics, and account for two thirds of all hours worked. They possess 1% of the property in the world and receive only one tenth of the income.⁴

21. The **population living in poverty** in LAC has increased significantly. In 1980, 112 million people lived in poverty; in 1990, that number increased to 130 million, and 170 million are predicted for the year 2000.⁵ Rural women account for 50.1% of the total rural population, which is equal to approximately 85.7 million women. (ECLAC, 1991). Of that total, some 60 million constitute the rural EAP. The average illiteracy rate for LAC is 15% (in some areas, such as the Andean subregion, it reaches 48%). Levels of schooling are also low for women, with most managing to finish only a few years of elementary school.

22. The **participation of rural women in the labor force** of LAC increased from 24% in 1970 to 27% in 1990 (UN, 1991). For rural areas, it increased from 12% in 1970 to 19% in 1990 (CELADE 1992). Despite the fact that more and more women are entering the work force, especially in non-traditional agriculture

⁴ UN. 1995. Fourth World Conference on Women (Summary 4). Beijing, China.

⁵ UNDP. 1995. Human Development Report



and post-harvest activities, the number is underestimated in censuses and national statistics because little account is taken of agricultural activities. This leads to the invisibility of the contributions of women to production on small farms. Estimates of the participation of women show that official statistics are far below actual levels. For example, in Central America, the female rural EAP is more than 800,000, not 184,000; in the Andean region, it is 10 million rather than 5 million; and in the Southern Cone (Uruguay and Paraguay), the actual figure is 250,000, not 88,000. In the Caribbean, adjustments in official statistics revealed the existence of 170,000 "invisible" female producers. These figures show that the number of women producers is actually five times greater, meaning that they make an important contribution to production (IICA-IDB, 1996).

23. According to official statistics, this large number of women producers in LAC contributes, on average, 20% of the GDP of the agricultural sector. They work approximately 14 to 18 hours per day, half in production-related and half in reproduction-related tasks. Therefore, rural women are important, not only because of the role they play in reproduction and the transmission of values, culture and traditions, but also because of their contributions to the economy, generating between 38% and 66% of monetary and non-monetary family income.

24. As regards **access to credit**, for the small farmer and, therefore, women, access depends on who owns the land, which is the best collateral for loans. Also, credit is often obtained from sources other than banks, which implies higher interest. This constitutes one of the greatest obstacles for rural women in need of loans, since most do not own land or must first obtain authorization from their husbands. Given their low level of schooling, or if they are illiterate, they are unaware of what is available in terms of credit. Another factor that prevents women from obtaining credit is their low opinion of their role as agricultural producers.

25. Only between 7% and 11% of the credit programs in rural areas and in cities work with women.⁶ However, it has been proven that women are better credit risks than men, because of they are organized, dedicated and prompt in making payments. A recent study on financial services available to women micro-entrepreneurs contains, among others, the following conclusions and recommendations:⁷ (i) some banks would be willing to provide women with funding if they had the support of NGOs and were to continue to receive technical assistance until the loans were repaid; (ii) NGOs should decentralize their actions; (iii) more long-term loans for investments should be granted; and (iv) it will be necessary to provide the NGOs with technical assistance in developing solid financial systems.

⁶ UN. 1995. Fourth World Conference on Women (Summary 2). Beijing, China.

⁷ Almeyda, Gloria. 1996. Dinero que Cuenta. IDB-UNIFEM.

26. In the area of **agricultural production**, women play a significant role in work such as land preparation, planting, crop management, harvesting, post-harvest handling, marketing, animal care and processing. As regards **marketing**, their low level of organization hinders joint commercial initiatives. Also, given their role in reproduction within the family, their freedom of movement is somewhat restricted, which means they must sell their products out of their homes or on local markets.

27. **The access of women small farmers to land** has been restricted. The percentage of women that have title to their land varies from 4% in Honduras to of 24% and 49% in Panama, Venezuela, Colombia, Jamaica, Guyana and Barbados. However, in general, percentages are low in Central America, southern Brazil, Paraguay, Suriname (IICA-IDB, 1995). Despite efforts made in the last decade in the region, and advances reported in some countries, such as Brazil, Colombia, Peru and Honduras, the access of women to land is even more restricted than that of men, due to the continued existence of certain cultural values, legislative regulations and economic and social conditions. It is common for women that have access to land to be heads of household and to be on the land without proper title, as a result of migratory and political factors and social conflicts.

28. The incorporation of **technology** in LAC depends on the resources available for it. Thus, the technological gap has widened between agroindustry and commercial-scale export agriculture, and the small-farm economies, most of which face severe shortages of capital. Small-farm economies compete unequally for financial resources and production, commercial, social and physical infrastructure, and must deal with the limitations of technological packages and scarce support from the state, given cutbacks in public spending and the privatization of the state entities that served them in the past. Women food producers, most of whom are linked to small-farm economies, must overcome two hurdles in gaining access to available technologies: the fact that they are woman and the fact that they are poor. The technology available does not differentiate among the different types of work women perform in the area of production, and does not take into account the economic conditions in which they work; the packages offered often call for the acquisition of fixed assets and inputs involving high technology and high costs.

29. The above means that research on and the generation and transfer of technology must be conducted taking into consideration the needs of women. To continue formulating technology policies, while considering the activities of rural women as an extension of their domestic chores and their responsibilities in the maintenance and multiplication of the work force, is to stymie the development of the capabilities of women food producers and to the generation of income for the small farm, and to ensure that their work continues to "invisible" and, therefore, not remunerated.



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30. Also, **training and extension programs** related to the processing of agricultural commodities must be conducted from a perspective in which women's work is combined with simple, mechanized, low-cost technologies that will not increase the workload of women, but add value to raw products. Programs designed with this in mind could increase the incomes of small farms significantly.

31. These results provide a framework for developing policies related to research on and the generation and transfer of technological packages aimed at women food producers. The designers of technology policies must bear in mind that no formula is applicable in all cases. Both policies and extension programs must provide general guidelines adapted to the specific conditions of each region, must be within the reach of the budgets of the small farms and must incorporate rural women.

C. LESSONS LEARNED

32. Reviewing the history of policies on women adopted under the different rural development strategies (community development, agrarian reform, integrated rural development, credit and technical assistance programs), we can see an evolution of the approaches, which, to a greater or lesser extent, reflected an appreciation of the different tasks performed by rural women: reproductive-domestic, productive and community role. **The results of these initiatives and approaches have provided little encouragement. Most have focused on the provision of assistance. In these schemes, women have been considered a passive agent, in initiatives designed from above without the participation of those at the bottom, and without taking into account their interests and real needs. This is attributable to the fact that women have not been considered as an important actor in production, in particular, and in rural development, in general.**

33. The actions promoted in the 1970s focused on the role of women as housewives, whose primary responsibility was reproduction. Efforts to improve their performance at home, and to promote their economic autonomy through small projects, did not achieve the expected results. On the one hand, the real needs of women and their families were not taken into account and, on the other, the generation of income was so limited that it did not enable them to organize or create political opportunities.

34. In the 1980s, the triple role of women in production, reproduction and the community was recognized, giving rise to more effective ways to improve their situation. Evaluations conducted of some of the small-scale production projects conducted by rural women show that these experiences were only moderately successful and suffered from the lack of a proper approach: training was not provided in areas such as participation, self-valuation, marketing and

administration; sufficient financial resources were not available; technical assistance was hit-and-miss; and those organizations that were able to carry out the process and strengthen the participation of women were weak. They failed to address the specific needs of women within the framework of the structural limitations of small-scale production. Also, women's programs were not incorporated into the important projects being carried out in rural areas at the time.

35. The stated objective of policies and programs was to benefit rural families. However, given the invisibility of women's work, attributable to its underestimation in official statistics and the stereotypical thinking of those who compile such statistics, the beneficiaries of credit, technical assistance, training, land titling and inheritance were the male heads of household, despite the fact that the number of female heads of household is on the rise in LAC, especially in the areas where there have been armed conflicts. At the end of the 1980s, international organizations began to introduce the concept of differentiated treatment for women and equity into their policies, projects and programs, and rural women begin to be referred to as producers. Consequently, while it is true that women have already been integrated into economic processes, the goal of policies, programs and projects must be to ensure their full integration. In the 1990s, the challenge is essentially political, but also methodological.

36. The **lessons learned** indicate that the transformation of the role of rural women in society should not be limited to offering them better opportunities for the development of their production activities (rural businesses). Given women's low levels of social and political participation, mentioned above, this transformation should be a dynamic process in which a modern approach to leadership is adopted; one that considers economic, political and social aspects.

D. BASIC CONCEPTUAL ASPECTS OF THE PROPOSED PROGRAM

37. The need for greater participation by women in all spheres is a key idea being fostered by those who are involved in strategic thinking. They believe that the 1990s will see the consolidation of a society with equality of opportunity for women and men.⁸ Rural women cannot simply be bystanders to this important development. Consequently, while it is true that women have already been integrated into economic processes, the goal of policies, programs and projects must be to ensure their full integration.

38. As we approach the year 2000, the challenge is primarily political, but also methodological. It is political in the sense that it is up to the highest levels of the governments of the hemisphere to reverse once and for all the isolation of rural women, taking actions that will make it possible to empower the other half of the rural population, women, who, together with men must make rural society more

⁸ Aburdene, Patricia and Naisbitt, John. 1994. *Megatendencias de la Mujer*. E. Norma. Bogota.



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competitive and just. The challenge is also methodological in that this program is being proposed as an innovative mechanism of the new paradigm, which is aimed not only at improving the socioeconomic condition of women, but also their recognition and position in society.

39. For a number of reasons related to the efficiency of the family production system, it is necessary to give support to rural women: (i) the creation or strengthening of rural microenterprises leads to generation of income, providing a way out of the poverty caused by unemployment; (ii) the delivery of technical and financial support services to the different family members, in accordance with the tasks they perform or may eventually could perform, will make it possible, in the case of women, to increase notably quality, productivity and value added; and (iii) income will be distributed more fairly.

40. Today, some of the topics to be considered in the process of developing societies are sustainability, inclusive non-discriminatory development, decentralization of management toward local governments, participation and the consolidation of democratic regimes. These have become the new strategic objectives of this process. This means that all social actors, women, men, young people, children and the elderly, according to their needs, must be taken into account in the design and execution of strategies. The changes referred to above demand the existence of a new institutional structure, one in which the former role of public institutions is shared or replaced, in some cases, by civil society organizations, including producer associations, NGOs and private enterprises. In this new scenario, it will be necessary to create mechanisms that will facilitate and promote the participation of rural women in business production activities that will translate into different programs and projects. Such efforts will be beneficial not only for rural women, but also for civil society as a whole.

41. The Beijing Platform for Action calls for efforts to continue in ensuring the full and equal participation of women in the social, political and economic spheres, especially in the areas of decision making and access to power. The transformation of the role of rural women in society is not limited to offering her better opportunities for developing rural businesses.

42. Given women's low levels of social and political participation, mentioned above, this transformation should be a dynamic process in which a modern approach to leadership is adopted; one that considers economic, political and social aspects: (i) economic leadership, referring to the consolidation of rural women as competitive entrepreneurs; (ii) social leadership, which refers to improving the self-esteem of women, their vision of the future, the development of ethical, moral and cultural values and their participation in the different types of organizations, and (iii) political leadership, which refers to the empowerment of women to participate actively in political processes at the different levels of sustainable human development. See Appendix 1.F

II. THE PROGRAM

43. The Program plans to execute, during its first five years of operation, a number of integrated actions aimed at supporting rural women in Latin America and the Caribbean (LAC) in the economic, social and political realms; actions which, within a framework of equity and equality of opportunity, will contribute to improving their living conditions and their position in society. The beneficiaries of the Program will be rural women, regardless of ethnic origin, religious preference and political persuasion, especially those who are members of organized groups,

A. OBJECTIVES OF THE PROGRAM

44. General: To promote and support actions aimed at improving the living conditions of women, and their role in efforts to develop the rural milieu in LAC.

45. Specific: (i) To support public- and private-sector and civil society institutions and organizations that address issues related to the rural sector, with a view to enabling them to provide better quality services to both women and men by placing greater emphasis on and incorporating a gender perspective into sectoral policy and the corresponding legislation, as well as into operating instruments such as strategies, plans, programs and projects; (ii) to foster and create the conditions required for rural women to have access to and participate effectively in the activities of production-business chains; and (iii) to create a mechanism that can provide funding for business initiatives undertaken by rural women.

B. STRATEGY OF THE PROGRAM

46. If the objectives of a program of this nature and scope are to be achieved, it must have a strategy whose principal actions focus on: (i) responding to requests from women's organizations at all levels; (ii) working with institutions and organizations committed to equality for women, strengthening their local and business management capabilities; (iii) the use of training as a basic tool in increasing awareness of, promoting and implementing the Program; (iv) complementing actions with new programs and/or projects, or others already under way; (v) establishing a permanent round of negotiations; and (vi) ensuring the sustainability of the Program once the execution stage has the sustainability of the Program, after the execution stage has concluded.

47. To respond to requests from women's organizations at all levels
This Program responds to the requests of numerous civil society and public- and private-sector organizations at all levels, which, in a participatory process,



gradually increased awareness of the issue and promoted actions in the four regions of LAC. This process culminated with the initiative of the First Ladies, aimed at responding to the problems of rural women through the execution of a program that will provide them with effective support in the economic, social and political realms, and integrating rural women into production and income-generation activities.

48. To work with institutions and organizations committed to achieving equity for women, strengthening their local and business management capabilities The Program will work with institutions and organizations that represent rural women and carry out actions at the communities themselves. This will make it possible to identify successful experiences and existing capabilities within the different institutions and organizations, with a view to drawing on past initiatives and introducing innovative aspects of local and business management.

49. To use training as a basic tool in increasing awareness of, promoting and implementing the Program The Program will carry out an intense training process, using a wide variety of techniques, methods and events to increase awareness of and promote the objectives of the Program, and the different activities of its components. The training activities will take into account regional, cultural, religious and political diversity, as well as the criteria of equity, sustainability, inclusive participation and democratization.

50. To complement its actions with those of new programs and/or projects, or those already under way The focus of this program attaches great importance to those development initiatives in LAC covered directly or indirectly by its components. This complementarity will take different forms: (i) increasing spatial coverage; (ii) providing investment resources for preinvestment proposals consistent with the objectives of the Program; (iii) providing resources for priority studies, drafts of laws or important events; (iv) supporting institutional or organizational strengthening actions that are not concluded or partially concluded; and (v) furthering or expanding actions initiated or under way.

51. To establish a permanent round of negotiations among the private sector, public and private agencies that provide support services for production, and organizations of rural women, to establish priorities and identify "entry points" into agri-food and production chains. This round of negotiations should operate as a mechanism for strategic planning that will make it possible to place the products of women's businesses on the markets.

52. To continue the Program after the execution stage has concluded The actions of the Program are aimed at ensuring that during the five-year execution stage the institutional, organizational, technical and business management foundations are laid that will make it possible, once the resources

of FERURAL and the institutional strengthening resources are used up, for it to continue to operate normally.

C. DESCRIPTION OF THE COMPONENTS

53. In order to achieve these objectives and carry out the strategy, the five-year execution stage of the Program has been organized into three components and the Fund for Women Entrepreneurs in Rural Areas (FERURAL). The components are: (i) support to institutions and organizations; (ii) policies and fora; (iii) strengthening the integration of women into production-business chains; and (iv) FERURAL. The first two components involve actions aimed at strengthening institutions and organizations, with a view to increasing their awareness of the need for, and fostering the creation of, political and institutional mechanisms that will make it possible for rural women to participate more fully in the economic, political and social lives of their countries. The third component focuses on the integration of women into business, offering specific production-business proposals, and the mechanisms and instruments required for their implementation. The resources of FERURAL will be used to fund the projects, on the basis of eligibility requirements that are consistent with the conceptual approach of the Program.

a. Support to Institutions and Organizations (US\$2.5 million)

54. This component is aimed at raising the awareness of officials and training technical personnel and rural women in skills related to production, management, self-management and the exercise of leadership, developing the capability of women to differentiate between needs related to the survival and well-being of their families, and their needs as women. The affirmation of self-esteem, the recognition of their role and the enhancement of their management and decision-making capabilities are essential elements of this effort. This component offers training to public and private institutions that execute programs and projects aimed at rural women, in aspects related to production, organization, leadership and management of their own enterprises.

55. The principal activities of this component are: (i) to select and strengthen existing programs and projects in the regions and countries aimed at the integration of rural women; (ii) to provide rural women with training in technical and organizational matters, business management, negotiation and participation in markets, self-management of their own organizations and promotion of female leadership, with a view to making the enterprises autonomous in the medium term; (iii) to enhance the self-esteem of rural women by recognizing the role they play and the knowledge and skills they possess, and promoting their participation in decision-making bodies at the community and inter-community level; (iv) to develop capabilities in women that will enable them to differentiate between



needs related to the survival and well-being of their families, and their needs as women; (v) to promote equitable treatment for women in economic, commercial and research publications; and (vi) to establish mechanisms for disseminating information on the Program, its strategies, its scope and training activities. The detailed design of the technical aspects of the principal activities, as well as decisions related to the allocation of resources for this component will be carried out for each region (Central American, Caribbean, Andean and Southern), as part of the process of execution.

b. Policies and Fora (US\$2.5 million)

56. This component is aimed at determining the role of rural women in LAC, designing and formulating policies that will institutionalize the participation of women, and developing work methodologies that incorporate equity between men and women. The principal activities of this component are: (i) to foster an ongoing dialogue in LAC on the dynamics of the role of rural women in society, and on the policies that will make it possible to translate this concept into economic, social and cultural practices that will ensure equity between men and women; (ii) to develop work methodologies that incorporate the concept of equality of opportunities between men and women, both in planning and in formulating, executing, monitoring and evaluating programs and projects; and (iii) to support the adoption by public and private institutions of national, regional and hemispheric mechanisms for the management, formulation, coordination and execution of policies that pursue equity between men and women in rural development. The detailed design of the technical aspects of the principal activities, as well as decisions related to the allocation of resources for this component will be carried out for each region (Central American, Caribbean, Andean and Southern), as part of the process of execution.

c. Strengthening the Integration of Women into Production-Business Chains (US\$10 million)

57. The component is aimed at encouraging participation in competitive production and service activities, generating mechanisms for access to support services for production (credit, technical and legal assistance, marketing, etc.) and promoting production organizations in which women enjoy full participation. The operating methodology of this component concentrates on actions that promote the participation of women in business activities (direct production, processing, service enterprises, etc.) within production-business chains in rural areas, through vehicles such as: contract agriculture, investment in processing, high-yield production niches, service enterprises and adding of value, organic agriculture for export, and labor intensive activities. (See Appendix 3.) These proposals are supported by and implemented through instruments and actions such as: the design of alternative credit systems, training services, technical

assistance, market and marketing intelligence and information, legal assistance, access to land through existing mechanisms, etc. (See Appendix 4.)

58. The principal activities of this component are: (i) to promote and encourage the participation of rural women in remunerated activities in production-business chains or competitive rural businesses, as well as the adoption of technological practices suitable to sustainable agriculture, establishing a policy framework that will promote the use of state-of-the-art technology; (ii) to create mechanisms that will ensure efficient and effective access to support services for production, with a view to enabling production and processing activities to use rural credit, technical assistance, legal advisory services, support for exports and other support services, thereby making the enterprises and their production activities possible; and (iii) to promote the creation of production organizations in which women enjoy full participation, and to train their members to exercise business leadership, to create new enterprises and foster the formation of capital. The detailed design of the technical aspects of the principal activities, as well as decisions related to the allocation of resources for this component will be carried out for each region (Central American, Caribbean, Andean and Southern), as part of the process of execution.

d. Fund for Women Entrepreneurs in Rural Areas FERURAL (US\$100 million)

59. FERURAL is seen as a long-term funding instrument in which the resources of multilateral agencies, regional organizations and donor entities that carry out programs and projects in the rural milieu, are combined with those of the countries. FERURAL will operate as a mechanism for allocating resources from different sources to strengthen the actions that will be carried out in LAC. See Appendix 5: Basic Criteria for Establishing FERURAL.

D. BENEFICIARIES

60. One important criterion to be used in defining which women will be the beneficiaries of the Program is that they be organized in some way, including: (i) organizations of small farmers who produce as groups (settlements) or individuals (commodity-specific associations, or cooperatives); (ii) community organizations that promote activities of benefit to their members; (iii) poor or subsistence women producers, with a view to incorporating them into the market economy; (iv) women entrepreneurs; (v) landless small farmers and salaried female rural workers; (vi) women from different ethnic groups; and (vii) other organizations: NGOs, associations, private institutions, non-profit foundations, local governments and autonomous entities. The target population will be groups of women whose incomes are at or below the twenty-fifth percentile of the



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income distribution curve, or who are classified as extremely poor in official statistics.

61. It is estimated that the Program will benefit some 160,000 women in LAC directly. This figure is equal to the membership of some 5,400 organizations of rural women that will create and/or strengthen existing businesses, which will become part of production-business chains. Also, approximately 320,000 women will be indirect beneficiaries of the Program. It is estimated that the Program, over a period of five years, will affect close to five hundred thousand rural families in LAC. It should be noted that the estimated average cost per organization is higher than for other projects (IFAD, World Bank, IDB), since businesses will actually be created or strengthened

E. COSTS AND FUNDING OF THE PROGRAM

62. The total cost of the Program is estimated at US\$110 million, of which US\$100 million (91%) will be allocated to FERURAL to fund specific production-business projects (investment, working capital and technical assistance, as well as pre-investment studies and pilot projects). See Appendix 5. The remaining US\$10 million (9%) will be earmarked for the actions of the three components, which are aimed at strengthening institutions and organizations in order to: (i) increase their awareness of the need for, and foster the creation of, political and institutional mechanisms that will make it possible for rural women to participate more fully in the economic, political and social lives of their countries (refers to the components Support to Institutions and Organizations, and Policies and Fora); and (ii) facilitate the process involved in gaining access to the funds of FERURAL, by offering proposals for specific production-business projects (refers to the component Strengthening the Integration of Women into Production-Business Chains).

63. As regards funding, even though there is a general proposal for LAC as a whole, it will vary from country to country. A different strategy is proposed for the resources of FERURAL than for those earmarked for institutional strengthening. As regards FERURAL (US\$100 million), the following "menu" of resources is proposed: (i) the beneficiaries that receive funds for specific projects will co-finance (in monetary terms and in kind) up to 20% of the total; (ii) the financial agency that will administer FERURAL is to contribute, together with other similar agencies, 25% of grant resources; (iii) 45% of the financing with soft funds will come from the governments, acting as lenders (50% loan and 50% counterpart); the governments would also be able to allocate resources from specific loans currently in effect, or from allocations available from other sources and projects; and (iv) the remaining 10% will come from bilateral donors. In those countries where grant, loan or other funds are already available, the necessary arrangements will be made to incorporate them into the actions of

FERURAL. According to the strategy and regulations of FERURAL, the consolidation of a sustainable revolving fund will be ensured. See Appendix 5.

64. Regarding the resources for the execution of the three technical components (US\$10 million), the following "menu" is proposed: (i) 25% of non-reimbursable resources from bilateral donors; (ii) 25% contributed by the governments; (iii) 25% of grant funds contributed by multilateral funding agencies; (iv) 20% of financing with soft funds, with the governments acting as lenders; and (v) 5% from international cooperation agencies. In those countries where grant, loan or other funds are already available, the necessary arrangements will be made to incorporate them into the actions of the three components. It is proposed that IICA use these resources to create a Special Technical Cooperation Fund for the Program, to assist the countries in the detailed design, execution, monitoring and evaluation of these components. It is estimated that for the first two or three years 50% of the resources (US\$5 million) would have to be available.

TABLE 1

TOTAL COST OF THE PROGRAM
(in millions of US\$)

Components	Total	%
1. Support to Institutions/Organizations	2.5	2.2
2. Policies and Fora	2.5	2.2
3. Strengthening the Integration of Women into Production-Business Chains	5.0	4.6
4. FERURAL	100.0	91.0
TOTAL	110.0	100.0



TABLE 2 **FUNDING OF THE PROGRAM**
(in percentages)

Description	Total	Beneficiaries	Funding Agencies ⁹	Governments	Other Donors ¹⁰	Cooperation Agencies ¹¹
1. Technical Components (US\$10 million)	100.0	---	35.0	35.0	25.0	5.0
2. FERURAL (US\$100 million)	100.0	20.0	47.5	22.5	10.0	---

⁹ Refers to the participation of multilateral and regional funding agencies (grants and/or loans): IDB, World Bank, IFAD, CABEL, Andean Development Corporation, etc.

¹⁰ Refers specifically to bilateral donors: Germany, China, Holland, Norway, Sweden, etc., or foundations

¹¹ Refers to international and regional technical cooperation agencies: IICA, UNDP, FAO, UNIFEM, GTZ, etc.

III. EXECUTION OF THE PROGRAM

A. STRATEGY FOR EXECUTION OF THE PROGRAM

65. Due to the nature and hemispheric scope of the Program, the execution strategy is designed to take account of two dimensions: (i) the hemispheric and regional dimension (Caribbean, Central American, Andean and Southern regions); and (ii) the local dimension.

66. The actions in the hemispheric dimension will focus on political support at the highest level (Offices of First Ladies and Ministries of Agriculture) and on ensuring strict implementation of the Program's conceptual and operating approach through a system of management, monitoring and evaluation overseen by IICA. A regional coordinating unit will be located in one of the countries of each of the four regions of LAC.

67. Actions in the local dimension (at the country level) will focus on ensuring the effective participation of the different rural women's institutions and organizations in order to: (i) raise awareness, promote and create political and institutional mechanisms that will make it possible for women to participate more fully in the economic, political and social life of their countries; (ii) support the process whereby women will be afforded access to FERURAL through specific production and business proposals; and (iii) fund specific projects, in accordance with the strategy and regulations of FERURAL and its eligibility criteria and the types of projects and beneficiaries involved, so as to consolidate a sustainable revolving fund.

68. Under the Program's operating strategy the aim will be to establish a plan for LAC that takes account of the particular characteristics of the major regions (Caribbean, Central American, Andean and Southern) and of the countries. An information system will be set up with regional networks made up of institutions, rural organizations and women leaders. The purpose of the system will be twofold: to generate information to be used in the planning and evaluation of the Program and provide a forum for the discussion of approaches, methods and results and the sharing of experiences with the other countries in each region.

B. ORGANIZATION FOR THE EXECUTION OF THE PROGRAM

69. At the hemispheric level, the Program will have a Political, Technical and Operating Coordination Council that will regulate and oversee its execution, ensuring that the conceptual approach, strategy and technical and operating guidelines are observed and the objectives achieved, in addition to undertaking



efforts to secure the resources needed to execute the Program. The chairmanship of the Council will be exercised by the Secretariat Pro Tempore of the Conference of Wives of Heads of State and Government of the Americas, comprising one delegate from each region (Caribbean, Central American, Andean and Southern), a representative of the funding agency administering FERURAL, and a representative of IICA, which will be in charge of the Executive Secretariat of the Council.

70. Under the Hemispheric Coordination of the Program, a Regional Council for Women will be established in each of the four regions of LAC (Caribbean, Central American, Andean and Southern), which will be a standing committee attached to some of the regional mechanisms of which the ministers of agriculture are members. This Council will be able to invite specialists and other guests to participate in its deliberations. A representative of IICA will be in charge of the Technical Secretariat of this Regional Council, which will be responsible for regulating and overseeing the execution of the Program in each region, establishing strategic alliances and formulating the technical and operative guidelines of the Program, and securing financial resources.

71. A National Committee of the Program for Rural Women will be set up in each country, comprising the First Lady, the Minister of Agriculture and representatives of the private sector (trade unions, NGOs, organizations, etc.) and the funding agency administering FERURAL. This Committee will be responsible for managing the Program at the national level, evaluating its performance and seeking support for the Program from national institutions and organizations. This Committee will appoint the Operating Unit of the Program, which will be in charge of operations in the field, with the consent of the institutions executing the thematic tasks the Program requires for its operation. The location and membership of the Operating Unit will be based on the needs of each country.

72. The National Committee will regulate and oversee the execution of the Program, ensuring that the conceptual guidelines, strategy and technical and operative approach are observed and the objectives achieved, in addition to efforts to secure complementary local resources with which to execute the Program and translate strategic alliances with donor and cooperation and funding agencies into specific actions. At the political and operational levels, the Operating Unit of the Program will have the technical support, equipment and infrastructure of the institutions and organizations represented on the Committee in executing the Program. The technical teams needed to carry out the activities will be established and, using the resources of the Program, provided with what they need to perform their duties: equipment, operating expenses, hiring of services, materials, etc. IICA will provide cooperation and technical assistance to the National Committee and to the Operating Unit of the Program.

C. ORGANIZATION FOR THE EXECUTION OF FERURAL

73. The basic objective of FERURAL will be to fund production-business projects that will help strengthen the incorporation of rural women into business activities (Appendix 5).

74. FERURAL must be organized in such a way as to permit efficient and decentralized management. It must therefore be closely linked to the Program's conceptual and methodological approach so as to ensure that the objectives are attained, but be autonomous in terms of the administration and execution of financial resources. The participation of the representative of the funding agency administering FERURAL on the Political, Technical and Operational Coordination Council at the hemispheric, regional and country levels will ensure that the approach, strategy and technical-operative guidelines of the Program are adhered to and the objectives achieved.

75. Through its offices in the countries, the funding agency administering FERURAL will function as a second tier bank, channeling the resources to finance specific projects through financial agents (associations, private institutions, NGOs, autonomous institutions, cooperatives, nonprofit foundations, local governments, etc.). The entire process prior to the presentation of a specific project for funding by FERURAL (sensitization, promotion, identification of the demand with the participation of rural women's organizations, design and presentation of specific projects) and the technical supervision and monitoring of the operations of the projects for which funding is authorized will be the responsibility of the activities contained in the three components of the Program, especially the components Support to Institutions and Organizations and Strengthening the Integration of Women into Production-Business Chains. The latter will serve as the pipeline for the projects presented to FERURAL.

76. All activities related to compliance with the eligibility criteria and the other requirements that specific projects must meet before they can access FERURAL's resources will be carried out by the Program through its technical components, under the direction of the National Committee and its Operating Unit in each country, with technical assistance from IICA. FERURAL will operate under these directives and no project will be able to access its resources unless it follows this process and complies with the corresponding requirements. (See Appendix 5).

D. MONITORING AND EVALUATION OF THE PROGRAM

77. Due to the scope and complexity of the Program and the need for an effective feedback mechanism to make any adjustments needed in a timely fashion, a system of monitoring and evaluation is proposed at three levels: (i) the hemispheric level, where the core indicators will provide input for the decisions



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(in percentages)

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taken by the Political, Technical and Operational Coordination Council on policy and the overall supervision of the Program, monitoring adherence to the conceptual approach, objectives, strategy and technical-operating guidelines; (ii) the regional level, where the core indicators will provide input for the decisions taken by the Regional Councils on policy and the regional supervision of the Program with its particular cultural, social and political characteristics; and (iii) the local or country level, where the core indicators will be used as input for the decisions taken by the different National Committees and the day-to-day activities of the Operating Unit. It will be based on mostly quantitative data on the execution of operations.

78. The system will be designed based on a preliminary proposal that will be submitted to the regional and local bodies for their consideration, ensuring that the potential beneficiaries participate in the process since the gathering of the information for the system will begin at the grassroots level and be carried out by the beneficiaries themselves. It must therefore be easy to understand and interpret, as well as timely and accurate. The Program will be monitored through quarterly reports and there will be mid-term, final and ex-post evaluations. If the situation warrants, further evaluations may be carried out during the execution of the Program.

IV. VIABILITY AND RISKS OF THE PROGRAM

A. INSTITUTIONAL AND FINANCIAL ASPECTS

79. The institutional organization proposed for the hemispheric Program involves a decentralized regional and national dimension and a highly functional approach to ensure that women entrepreneurs in rural areas reap the benefits as intended. From the institutional standpoint, the Program has four strengths, namely: (i) the First Ladies will provide the highest level of political support, which will also make it easier to gain the support of other public institutions (e.g., ministries of agriculture), the private sector and civil society, and to secure resources; (ii) the fact that an international organization (IICA) with a regional and country-level presence will provide the technical cooperation and assistance for the execution of the Program and administer the resources of the technical components (where appropriate), making the management of government resources more efficient; (iii) the existence of a multilateral funding agency with regional and country offices that will administer the resources of FERURAL; and (iv) the fact that the Program will work with institutions and organizations committed to equity for rural women and whose actions are carried out in the communities themselves, strengthening local and business management.

80. From the financial standpoint, the strategy of the Program aims to minimize the indebtedness of the target countries and guarantors by securing bilateral and multilateral grant resources, and to achieve a low level of indebtedness by drawing on resources from existing loans that could be used for the Program, or through soft loans. Table 2 shows that the direct contribution of the countries to the technical components is 35% of US\$10 million and to FERURAL is 22.5% of US\$100 million. If, as anticipated, roughly 30 countries participate, the counterpart contribution that the countries will have to provide from their budgets is minimal.

B. TECHNICAL ASPECTS

81. For the technical aspects of a program in support of rural women to be viable, at least two topics must be addressed in an integrated manner that interact with and affect each other via technology. These are: access to credit and to land (see Chapter I.B.). With respect to technology, the actions will: (i) draw on the results of successful experiences involving production systems developed and tested by public and private research institutions or civil society organizations; (ii) work with civil society organizations or private firms with experience and proven success in production-related, agroindustrial or marketing projects (see Appendix 2, Integration into Agrifood and Production Chains); and



(iii) implement the various modules developed and tested by IICA for aspects of business management (small-farm enterprises, rural agroindustry, cooperatives, etc.). See Appendix 4.

82. With respect to credit, the operating rules and eligibility criteria of FERURAL are designed to permit effective access to credit under conditions suited to women entrepreneurs in rural areas (Appendix 5). With regard to access to land, special emphasis will be placed on the actions contemplated in the technical components of the Program (policies and fora; institutions and organizations; integration into production-business chains) to afford rural women effective access to land, through existing mechanisms or new ones, within the existing legal framework.

C. ENVIRONMENTAL ASPECTS

83. The Program incorporates three important elements designed to protect the environment by mitigating or limiting its adverse effects. The first is training, with sustainability criteria being taken into account in the design of all events. Another is the adoption of technological practices for sustainable agriculture, which is proposed as one of the main activities of the component for the integration of rural women into production-business chains. Finally, the regulations and eligibility criteria of FERURAL require that proposals be environmentally friendly. In addition, the types of projects that will be considered by FERURAL include those that are closely linked to actions that have a positive impact on the environment, such as ecotourism and social reforestation with timber-yielding and fruit-bearing species.

D. SOCIOECONOMIC ASPECTS

84. The calculation of the incremental net benefits resulting from the execution of the specific projects with FERURAL resources and the corresponding implementation of the latest evaluation techniques (NPV and IRR) make up the substantive part of the economic and financial evaluation of the Program. At this point in the design of the Program, detailed cost-benefit analyses are not available for the different projects that will make use of the resources of FERURAL, and their implications for the beneficiaries of the Program as a whole. Furthermore, the complexity of showing these results for the four regions (Central American, Caribbean, Andean and Southern) calls for practical but methodologically consistent solutions. One way is to take recent project analyses of multilateral funding agencies that are representative of the specific types of project of the Program that will access FERURAL; and of the beneficiaries, not only in terms of their social and organizational characteristics but also income levels and spatial location (regions).

85. Using a discount rate of 12%, the following results were obtained in the case analyzed¹²: rural agroindustry projects (IRR of 17-22%); forestry projects of seed and nursery businesses (IRR of 17-18.5%); social reforestation projects (IRR of 14-18%); fruit processors (IRR of 21%). With regard to the indirect impact on ecotourism, soil conservation and carbon fixing, the NPV obtained was 1.45 times the amount invested, using a discount rate of 12% over a 20-year period.

E. RISKS

86. One of the most serious threats to the success of the Program is the level to which the equity approach, especially as it applies to rural women, is understood and has been internalized by public institutions, the private sector and civil society. Account must also be taken of the speed with which the different actors involved in the Program will assimilate the approach. The aim is to overcome this threat through the execution of the technical components, particularly the sensitization and promotion activities of the Program.

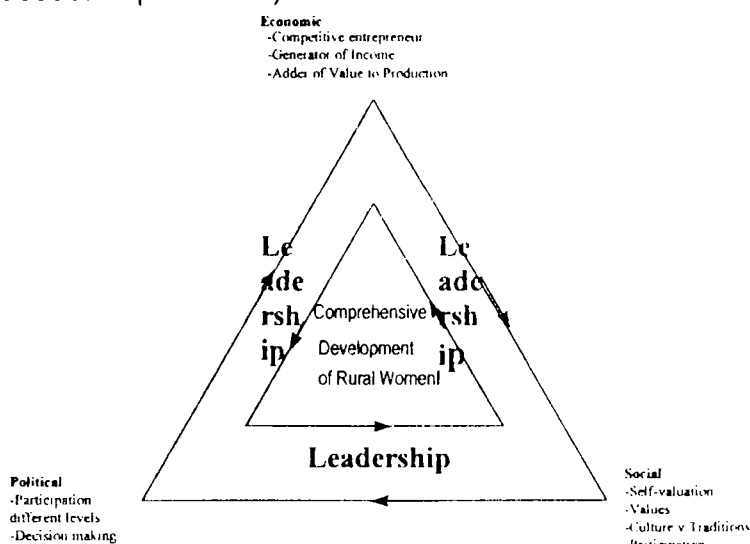
87. Another danger could be the lack of interest on the part of rural women in creating or consolidating their organizations in order to participate actively in the Program, bearing in mind the constraints, frustrations and failures they have experienced in projects or programs in support of their initiatives, especially because the technical assistance provided has not been underpinned by an adequate mechanism for funding and land access. Through FERURAL, the Program aims to overcome these limitations by employing eligibility and financial criteria geared to the situation of women producers without land they can use as collateral, and to the maturation time of the investment.

¹² World Bank, 1996. Rural Poverty and Natural Resources Project. Panama.

APPENDIX I.

CONCEPTUAL NOTES ON THE COMPREHENSIVE DEVELOPMENT OF RURAL WOMEN

1. The triple role played by women in the development of their countries must be taken into consideration in actions aimed at achieving the full, economic, social and political development of women, which call for their direct participation in production and decision-making activities and the reaffirmation of personal and cultural values. The following illustration of these ideas offers a comprehensive, continuous self-sustaining vision (through the inductive and deductive processes).



2. The dimensions of this comprehensive development must also serve as the conceptual and operating foundation for women to exercise and maintain a position of leadership, as a path to the equity of options and positions that women should have and occupy in society. It is only through the continued and dynamic exercise of positions in the management of the dimensions of comprehensive development that the process of reversing the conditions that have been detrimental to rural women can be consolidated.

3. From a pragmatic point of view, the exercise of leadership in the three dimensions leads to the promotion of technical activities (training, support to institutions, strengthening of organizations, creation of production enterprises and integration into agri-food chains) in which the principal actor is rural women, facilitating their access to support services, promotion programs and decision-making as the foundation for involving rural women in the process of sustainable development.



APPENDIX 2. INTEGRATION OF WOMEN INTO AGRIFOOD AND PRODUCTION CHAINS

1. Contract Agriculture

1. This consists of negotiating agreements with agroexporters, major producers, established agroindustries, supermarket chains and large buyers in general, to supply them with specific products that could be produced mainly by rural women, trying to formalize production and purchasing contracts that stipulate the quality and characteristics of products, technical assistance and the use of inputs, the financing of production costs, product packing and selection, identification of origin (where applicable), delivery dates and so forth.

2. One way of doing this is by maintaining a "permanent round of business negotiations" to which producers and large buyers of selected products would be invited. These talks should be supported with appropriate information to facilitate the negotiations (e.g., prices over time, projections of production and consumption, projected imports/exports, areas under cultivation, stocks, the availability of credit by commodity, etc.). An institution with sufficient prestige (e.g., ministry of agriculture, the agricultural commodity exchange, trade unions) should lead the talks, while the institutions that provide the technical management training should be closely involved.

2. Investment in Processing

3. This area of action aims to identify agroindustries, processing and packing plants or viable new alternatives that would add value to production, with a view to forming partnerships with organizations, rural women and individuals, in order to build up the capital assets or increase the number of shares of the firms identified, so that the new partners become an active part of the expanded enterprise. The aim is not only to obtain a return on the investment but also to market the primary production with those firms and exercise leadership in management of same, obtained through the investment of capital.

4. At the operating level, this alternative calls for: (i) the availability of credit (possibly through the formal system) for the associations of, or individual, women who would become partners in the expanded enterprises (the medium-term loans would be repaid by those who make use of them as part of a plan to produce raw materials and transfer the profits of the expanded enterprise; (ii) a permanent, open channel of communication with trade unions, chambers of commerce and investment efforts in the agricultural sector (the institutions responsible for promoting foreign trade and the associations by commodity that account for a large part of the agrifood chains are key elements for this initiative);

and (iii) the identification and resolution of each case individually, which means that a national technical team would have to undertake the task of identifying the chains that could be expanded or extended, foster the necessary cooperation, formulate the appropriate project profiles and ensure that the feasibility analyses required for investment projects of this kind are carried out.

3. High-yield Production Niches

5. This is an agricultural production alternative that rural women could manage either individually or collectively, but in regions (microregions) in which relatively large groups of producers are set up to allow for economies of scale in input and product markets and the provision of production support services. This work would be highly participatory and carried out by specialists with the expertise needed to facilitate participatory planning in the field. It is a question of selecting non-traditional products in which the different groups of producers are interested, in order to conduct the feasibility studies, following the market approach and taking the opportunity to use the infrastructure services of the production available. These enterprises could target domestic and foreign markets. In this case, the level of controls involved and the size of the areas under cultivation vary according to the conditions of the markets identified for penetration.

6. At the operating level, this alternative calls for a high level of coordination between the institutions that organize the groups for production and those that provide the technical and administrative training, those that connect with markets, those that offer the technical assistance, and the mechanisms that are designed to ensure that credit is available. This alternative offers the possibility of growth according to the results achieved over time, which in turn allows for progressive development of the activities and of the coordination that they require. Of course, this alternative can also be combined with those aimed at adding value to primary production. However, it is important that different strategies and instruments be developed adapted to the characteristics of the market for which the production is intended. A strategy of this kind calls for groups of specialists to be set up within some institutions to analyze the trend in demand in specific niches, as experience has shown that they are products for which the market is short-lived and are the object of fierce competition, and which may require technology and management to permit diversification in relatively short periods.

4. Service Enterprises

7. This production alternative for rural women consists of creating firms to provide services in the area of the production and post-production of agricultural products and the businesses that exist in the rural milieu. The idea is to identify regions where the level of modernization, market penetration or the existence of processing centers make it possible to offer certain services that are profitable enough to attract a number of people to such activities. These services could focus on phases or parts of production activities (e.g., land preparation, the application of agrochemicals, harvesting and packing), post-production activities (e.g., sorting, washing and packing) and management support services (e.g., marketing, accountancy). Other services that could be provided are information management, and intelligence on markets and the permanent demand in rural areas.

8. The creation of these enterprises is closely related, in addition to the market for services, with the capacity to offer direct technical training and assistance to the women who could set up businesses of this kind. Ideally, the young people in rural areas with the highest levels of formal education would be the chief candidates for forming part of these business groups. At the operating level, some NGOs and training institutions could be the right ones to identify markets, create these enterprises and provide the training and medium-term technical and administrative support that they might require.

5. Adding of Value

9. The possibility also exists of developing enterprises for the direct processing of selected agricultural products. Market opportunities and organization for production are the two most sensitive points involved in setting up businesses of this kind. Naturally, access to technology and production support services are key factors for these operations. Businesses of this kind are ideal for trying to institutionalize the "women's seal," establishing a brand name whose products command a higher price.

10. At the operating level, it is necessary to adopt a market approach that would make it possible to determine the feasibility of selling certain processed products in quantities attractive enough to vertically integrate them from the primary production phase, in activities performed primarily by rural women. New products require an investment phase and market development that must be included in the funding of the projects. This would call for the involvement of a fair number of public and private institutions, including some specialized services for the processing of products that require specific technology. The possibility

also exists of strengthening the production of some handicraft goods that have already established domestic and export markets. One important analytical aspect is the need to determine scales of production that would make the volumes attractive enough for the rural women involved to reallocate the time they devote to production-related activities. As in the case of the other possibilities described, feasibility studies and analyses of the possibility of market penetration are decisive initial steps.

6. Export-oriented Organic Agriculture

11. In line with the market trends in the countries with the highest incomes, businesses run by rural women could be set up for the organic production of selected products for a market to be identified abroad. The aim would be to establish a flow based on the nationality of the product and the "women's seal" that could be useful selling points in high-income countries. This initiative could be combined with the production of some tropical products for which marketing channels already exist, in countries with the production capacity required.

12. Market analyses and feasibility studies of the enterprises concerned are essential to ensure the success of initiatives of this kind. This calls for the close involvement of institutions working in the fields of research, technology transfer, credit and technical and business management training.

7. Labor-intensive Activities

13. A mix of several of the approaches described above could be complemented with actions that are labor-intensive and could be performed basically by rural women. Some crops, such as flowers, certain vegetables, ornamental plants, medicinal herbs or certain processing activities that call for the manual preparation of sophisticated products (e.g., the handling of the fur of certain animals, the making of some garments, the packing of some final products) are typical examples of activities that are labor-intensive. Combining enterprises of this kind with another type of organization, such as contract agriculture or insertion into highly profitable productive niches, could create the right conditions for encouraging the formation and strengthening of businesses run by rural women.

14. The promotion of activities of this kind calls for an analysis of the balance between the use of labor and the economic return per unit of input, in order to determine what technologies would have to be introduced to ensure that the enterprises remain competitive and generate employment in the rural areas.



APPENDIX 3. **OPTIONS FOR ORGANIZING CREDIT FOR WOMEN ENTREPRENEURS IN RURAL AREAS**

1. The traditional financial systems, and the banks that make it up, have provided very limited service to small-scale agriculture and, in particular, to rural women. In recent years, several non-conventional credit mechanisms have been created that are providing services at very low transaction costs, and which, in many cases, are managed by the clients themselves, setting up small organizations that operate on the basis of the interests of the clients they serve.

2. These examples of non-traditional financial organizations that serve women have shown that women who use their services have a strong sense of commitment, reflected in very high rates of repayment, in more strict compliance with established deadlines, in a tendency toward capitalization of the enterprise, and in a preference for maintaining and strengthening the institution providing the service.

3. Given the above and the examples of non-traditional credit organizations, the following are mechanisms that can be evaluated for adaptation to the different conditions of women's organizations and their enterprises in LAC.

4. **Local banks run by rural women.** This is an extension of the initiatives incorporated into what are known as "small-farmer banks," which are small institutions run by the clients themselves (or their children, for example) that serve the rural funding needs of small groups through small loans, generally with non-traditional mechanisms such as joint and several guarantees, future production and certain contributions (savings) from the farmer. This type of institution offers advantages in terms of transaction costs, the social control of commercial activities, joint commitment and the encouragement of savings. From a functional point of view, this type of initiative can be combined with other organizations, making it possible to operate anything from a first-tier organization connected to the rural financial system, to an autonomous entity funded and managed entirely by its clients.

5. On the basis of several experiences under way in Latin America, it is advisable to reach agreement with the groups of users regarding certain mechanisms designed in accordance with specific needs, which can include strategies of shared risk (among the bank, the users and FERURAL, for example) or some fund-parity mechanism that will encourage individuals to save, thus contributing to capital formation in the rural milieu.

6. **Credit funds managed by NGOs** is another proven option that has been successful in several countries in LAC. Funds are granted to NGOs that are carrying out programs with the target population so they can implement funding

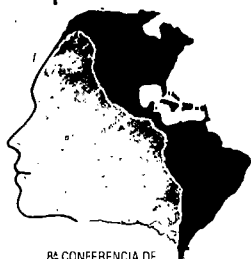
programs under conditions established in advance by the parties, including women entrepreneurs themselves and women's organizations. In this case, the NGOs act as first-tier bank and assume financial obligations with the provider of the resources and with the clients, from whom they must recover the principal, which is to be returned to the owner of the funds as per the terms of existing agreements. Normally, the NGOs receive a stipend for the transaction services and administration of the credit program.

7. This option offers advantages that fit in well with the work of the NGOs, since it is possible to combine credit activities with other support services usually provided by these institutions: technology transfer, contacts with markets, management of specialized information, etc., including the possibility of establishing direct commercial links between the NGOs and the enterprises run by rural women. Under this option, it is also possible to include procedures under which the users are encouraged to save part of what they produce and, even, to establish systems of capitalization of the enterprises with part of the profits that may be earned from the management of the funds.

8. The channeling of credit funds through **cooperatives or other existing production-commercial organizations** is another option that is based on the recognition of these organizations by the entrepreneurs and on the ongoing interaction that exists with the members of the community. As in the preceding case, the idea is to establish a credit program with soft conditions agreed upon by the parties, which is administered and managed by the aforementioned small-farmer institutions.

9. As in the preceding cases, this option makes it possible to design specific programs that combine different possibilities, seeking both savings of the users and the mechanisms that will make it possible to share risks with the users.

10. The creation of a **guarantee fund** for the credits of the rural entrepreneurs offers the possibility of linking them directly with the traditional banking system. The goal is to eliminate, partially, the difficulties the entrepreneurs face in accessing traditional credit, with a fund that guarantees a significant proportion of the credit granted, while at the same time negotiating with the banks greater flexibility to expand the access of rural women to the services of the banks. In this option, the idea is also that the entrepreneurs offer guarantees with their savings and future production, with the traditional banks assuming a part of the risk, as compared with traditional trust funds.



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11. This option offers the advantage of maintaining part of the principal in the fund, which can be used later to expand the credit program to other areas of production. At the same time, it links the entrepreneurs to commercial banks, avoiding the need to move from one type of financial institution to another as the enterprises acquire levels of funding and production that enable them to leave the promotion programs. Consequently, this option would be preferable for established enterprises or those that have the potential for rapid growth and capitalization with relatively less risk.

12. Direct access to **programs aimed at promoting the development of rural micro-enterprises** is an option that can be used in those cases in which feasibility studies indicate the potential of the enterprises. This option does not require direct credit funds and can be limited to establishing a bridge between the entrepreneurs and the financial institution, within the countries or internationally. In any scheme, there is always the possibility of combining options, particularly to ensure access to other support services needed to ensure the development of the potential of the enterprises.

APPENDIX 4. OPTIONS FOR PRODUCTION SUPPORT SERVICES

a. Technology Transfer Service

1. The women's enterprises will need to draw on the specialized services of the public and private institutions that provide technology transfer and technical assistance services in the countries, in accordance with the type of enterprise to be developed.
2. The technology transfer will be designed based specifically on the working methods used, the production activities carried out directly by the women, the production and working schedules they adopt, the level of skills and experience of the producers, the level of competitiveness demanded by each type of business undertaking and the technical timetables agreed on during the negotiations.
3. The technology involved in this service includes the entire range of instruments for the production, conservation, preparation, processing and presentation of products from rural areas. The concept of technology also encompasses the types and mechanisms of organization for production: participation into input and product markets; business administration and management; access to and the management of technical, economic and financial information; participation in business and community decision-making; representation and participation in regional, national and international commercial activities and the legal assistance required to formalize business deals and establish permanent business contacts.
4. At the operating level, the extension services, technology transfer, private technical assistance firms, NGOs, educational centers and business enterprises in the private sector will be put in touch with the organized groups of women or existing businesses in order to reach agreement on terms and study the needs and conditions for the provision of services. The existing ways of providing services in each country and the business arrangements agreed upon by the technical assistants and users will serve as the basis for the provision of services. Due to the characteristics of the target population involved, strong support is anticipated from all the technical assistants and the State through the public and private services that it provides.
5. The National Committee of the Program in each country will be responsible for establishing the contacts and strategic alliances required to permit access to the technology transfer service under the terms and coverage of the topics described. The Operating Unit of the Program will oversee the day-



to-day operation of the service, ensuring that it is coordinated with other production support services.

b. Business Management Training

6. Given the important role that business management will play in this Program, this section contains a summary of the main aspects that will be included in the business management training activities, drawing on the **Business Management Training Modules** developed by IICA for small farmers and processors in rural areas. These modules adopt a didactic and learning approach geared to developing the skills of the members of small farming enterprises.

7. Through the use of Learning Guides and a Facilitator's Handbook, learning units are presented that develop the subject matter in the form of Readings. The Readings were developed for use in adult education, in line with the needs, interests and psychology of the leaders of small-farm enterprises.

8. The thematic material for training business leaders is contained in the following Modules:

- Module 1: **The Operation of a Small-farm Enterprise**
- Module 2: **The Strategic Plan in Small-farm Enterprises**
- Module 3: **The Production Plan in Small-farm Enterprises**
- Module 4: **Types of Financial Management in Small-farm Enterprises**
- Module 5: **Basic Accounting for Small-farm Enterprises**
- Module 6: **Financial Analysis for Small-farm Enterprises**
- Module 7: **Decision Making for Small-farm Enterprises**
- Module 8: **Marketing of Agricultural Products and Inputs**
- Module 9: **Modernization of Small-farm Enterprises**

9. The theoretical training with the contents of the Modules is complemented by an individual technical assistance plan for the enterprises involved, for which a specialist, in consultation with the leaders of the business, draws up an assistance plan and management schedule in order to progress from the theory to its empirical implementation in the enterprise that the people receiving the training are to manage.

10. At the operating level, the National Committee of the Program will make the arrangements for a national institution and an established organization of producers to be the technical partners responsible for adapting the modules to

the specific case of the small farmers in each country and, subsequently, training the national trainers who will provide the theoretical instruction and the technical assistance to the enterprises of rural women. The Operating Unit of the program in each country will be responsible for coordinating execution, ensuring that the appropriate enterprises are selected and afforded access to the other production support services needed for the execution of the business management training.

c. Market Information and Intelligence

11. The market information and intelligence service will be provided by public or private institutions specializing in this type of analysis in order to ensure the quality of the service, since it is a key element in decision making.

12. In order to penetrate markets, the enterprises require information on market activities (volumes, prices, quality, the link in the chain that reports the information and the type of presentation of the product) at the local and national levels, and the international level where applicable. This information also needs to highlight the cycles and other data (production dates by area of production, seasonal variations in volume, estimates of sources and destinations, marketing channels and the middleman's markup).

13. Market intelligence refers to more specialized information regarding market conditions, possible buyers, the actions of competitors and the rules and quality standards that must be complied with to compete in certain markets and with certain products.

14. At the operating level, part of the intelligence work is carried out during the negotiations established as an operating strategy of this Program. The National Committee of the Program will ensure that women's enterprises have access to a service of this kind through other public and private institutions, in line with the WTO agreements and the privileges of the Green Box.



APPENDIX 5. BASIC CRITERIA FOR ESTABLISHING THE FUND FOR WOMEN ENTREPRENEURS IN RURAL AREAS (FERURAL)

1. INTRODUCTION

1. FERURAL is seen as a long-term, hemispheric funding instrument in which the resources of multilateral funding agencies, regional organizations and donor entities that carry out programs and projects in the rural milieu, are combined with those of the participating countries and beneficiaries. FERURAL will operate as a mechanism for allocating and managing resources from different sources to strengthen and implement the actions called for under the Program or other actions which, although not part of it, dovetail with its conceptual approach and complement it –especially the funding of production-business projects that would help to integrate rural women into business activities. FERURAL will be administered by a multilateral development agency.

2. OBJECTIVE

2. The objective of FERURAL is to create a sustainable funding mechanism that will effectively integrate rural women into production-business chains and help to consolidate their position as competitive businesswomen.

3. ELIGIBILITY CRITERIA

a. Basic criteria

3. The basic eligibility criteria for the specific projects that will be submitted to FERURAL for funding are: (i) that the projects must dovetail with the conceptual approach, objectives, strategy and technical-operating guidelines of the Program; and (ii) that the projects must provide for the full and organized participation of rural women throughout the project cycle or in the principal stages of same.

b. Service area of FERURAL

4. FERURAL is a hemispheric program but will involve specific and separate activities at the regional and country levels in the Central American, Caribbean, Andean and Southern regions. These specific activities will be defined based on the source and use of the funds on which FERURAL will draw.

c. Beneficiaries of FERURAL

5. One important criterion to be used in defining which women will be the beneficiaries of the Program is that they be organized in some way, including: (i) small-farmer organizations for production by groups (settlements) or individuals (commodity-specific associations or cooperatives); (ii) community organizations that promote activities of benefit to their members; (iii) poor or subsistence women producers, with a view to incorporating them into the market economy; (iv) women entrepreneurs; (v) landless women small farmers and salaried female rural workers; (vi) women from different ethnic groups; and (vii) other organizations: NGOs, associations, private institutions, non-profit foundations, local governments and autonomous entities. The target population will be groups of women whose incomes are at or below the twenty-fifth percentile of the income distribution curve, or who are classified as extremely poor in official statistics.

6. It is estimated that the Program will benefit some 160,000 women in LAC directly. This figure is equal to the membership of some 5,400 organizations of rural women that will create and/or strengthen existing businesses, which will become part of production-business chains. Also, approximately 320,000 women will be indirect beneficiaries of the Program. In general terms, this Program will affect close to five hundred thousand families in LAC.

d. Eligible Types of Projects

7. In addition to the specific types of projects described in Appendix 2 which promote the integration of rural women into agribusiness chains (contract agriculture, investment in processing, high-yield production niches, service enterprises and adding of value, organic agriculture for export and labor intensive activities), the following will also be eligible: (i) projects for the processing and conservation of agricultural products geared to giving value to the raw materials produced by agriculture and forestry through the execution of tasks such as the reception, selection, handling, collection and processing of production; marketing projects aimed at the modernization of the agricultural and forestry marketing system to bolster and diversify domestic and foreign markets in order to guarantee higher prices and profit margins for producers; (iii) ecotourism projects designed to exploit the potential of areas that are attractive in terms of natural resources and biodiversity; (iv) social reforestation projects to diversify the income of communities and improve the environment and rehabilitate soils with timber-yielding and fruit species; (v) irrigation projects to increase the productivity of work and diversify production and markets; and (vi) agricultural production projects designed to foster new technologies, diversify production, raise productivity and generate higher employment and income.



4. FINANCIAL RESOURCES OF FERURAL

a. Source

8. In addition to the contributions from the multilateral funding agency responsible for administering FERURAL, there will be others from bilateral donors, participating countries, the women beneficiaries themselves and regional funding agencies (in each of the four regions: the Central American, Caribbean, Andean and Southern).

b. Total cost of FERURAL and funding

9. FERURAL will have a total of US\$100 million for its operations in the four regions. In percentage terms, it will be funded as follows:

DESCRIPTION	PERCENTAGE
Beneficiaries (Sub-borrowers)	20.0
Governments	22.5
Bilateral donors	10.0
Funding agencies	47.5
Total	100.0

c. Use of funds

10. The funds will be used for fixed investments, working capital, technical assistance and other services, and for preinvestment studies and pilot projects.

d. Borrowers

11. The resources of FERURAL may be granted to the governments of the countries or entities with the appropriate experience and a joint and several guarantee from the respective government. These resources may take the form of a grant or be reimbursable.

e. Financial Intermediaries

11. The funding agency responsible for administering FERURAL will act as a second tier bank, channeling the resources to finance specific projects through financial agents. These intermediaries may be decentralized or autonomous public institutions or private entities with the legal and operating capacity to act as financial agents. If approved by the funding agency responsible for administering FERURAL, in consultation with the Directorate of the Program,

they will be entitled to obtain funding for sub-loans to the members of rural women's organizations.

f. Characteristics and Types of Financing

13. The minimum amount for financial intermediaries will be US\$250,000, except in the case of extensions and preinvestment activities that involve a smaller amount. FERURAL may authorize the participating financial institutions, depending on their management of the funds, to grant sub-loans, at their own discretion, of up to US\$150,000. The main criteria for establishing the terms of the sub-loans granted will be the length of the specific project. In all cases it will not be less than seven years, including a grace period of not less than two years and not more than five years, depending on the nature of the respective project.

5. ORGANIZATION OF FERURAL

14. At the hemispheric level, a representative of the funding agency responsible for administering FERURAL will participate in the Political, Technical and Operating Coordination Council which will regulate and oversee its execution, ensuring adherence to the conceptual approach and compliance with the objectives, strategy and technical-operating guidelines, as well as efforts to secure the resources needed to execute the Program. The chairmanship of the Council will be exercised by the Secretariat Pro Tempore of the Conference of Wives of Heads of State and Government of the Americas, with one delegate from each region (Caribbean, Central American, Andean and Southern). A representative of IICA will be in charge of the Executive Secretariat of the Council.

15. In each region there will be a representative of the funding agency administering FERURAL on the Regional Council for Rural Women. This Regional Council may invite and request the participation of specialists and other guests in its deliberations, in accordance with the requirements of its agenda of work. A representative of IICA will be in charge of the Technical Secretariat of the Regional Council. This Council will be responsible for regulating and overseeing the execution of the Program in each region, establishing strategic alliances with agencies and donors and ensuring adherence to the conceptual approach and compliance with the objectives, strategy and technical-operating guidelines, as well as efforts to secure the resources needed to execute the Program. The Council will have its headquarters in the country that exercises the Secretariat Pro Tempore. The Regional Council will have an Executive Secretariat of the Program that will be exercised by IICA.



16. A National Committee of the Program will be set up in each country, comprising the First Lady, the Minister of Agriculture and representatives of the private sector (trade unions, NGOs, organizations, etc.) and the funding agency administering FERURAL. This Committee will be responsible for the overall management and thrust of the Program, evaluating its performance and seeking political and technical support from national institutions and organizations. This Committee will appoint the Operating Unit of the Program, which will be in charge of operations in the field, with the consent of the institutions executing the thematic tasks the Program requires for its operation and its operational links with the funding agency responsible for administering FERURAL in the country. The location and membership of the Operating Unit will be decided based on the situation in each country.

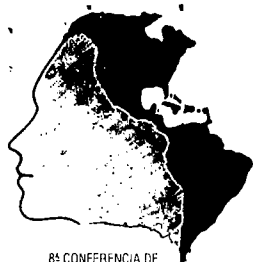
17. The National Committee will regulate and oversee the execution of the Program, ensuring adherence to the conceptual approach and compliance with the objectives, strategy and technical-operative guidelines, as well as efforts to secure local resources with the funding agency responsible for administering FERURAL, to complement the execution of the Program and translate strategic alliances with donor, cooperation and funding agencies into specific actions. At the political and operating levels, the Operating Unit of the Program will have access to the technical support, equipment and infrastructure of the institutions and organizations represented on the Committee, for use in executing the Program. Such technical teams as may be needed will be established to carry out specific activities, and the resources of the Program will be used to provide them with what they need to perform their duties: equipment, operating expenses, charges for services, materials, etc. IICA will provide technical assistance.

6. THE PROCESS FOR ACCESSING FERURAL

18. The entire process prior to the presentation of a specific project for funding by FERURAL (sensitization, promotion, identification of the demand on the part of rural women's organizations, design of specific projects, presentation of projects) and the technical supervision and operative monitoring of the projects for which funding is authorized will be the responsibility of the National Committee under which the activities contained in the three technical components of the Program will be carried out, namely: (i) Support to Institutions and Organizations; (ii) Policies and fora; and (iii) Strengthening the Integration of Rural Women into Production-Business Chains. The latter will serve as the pipeline for the projects presented to FERURAL.

19. All activities related to compliance with the eligibility criteria and the other requirements that specific projects must meet before they can access FERURAL's resources will be carried out by the Program through its technical

components, under the direction of the National Committee and its Operating Unit in each country, with technical assistance from IICA. FERURAL will operate under these directives and no project will be able to access its resources unless it follows this process and complies with the corresponding requirements.



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"XXI CENTURY SCHOOLS, EDUCATING FOR LIFE INITIATIVE"

Follow-up report submitted by

**PAN-AMERICAN HEALTH
ORGANIZATION
- PAHO-WHO -**



“XXI CENTURY SCHOOLS, EDUCATING FOR LIFE” INITIATIVE

Follow-up Report Pan-American Health Organization (PAHO-WHO)

Below is a summary of activities developed by the Pan-American Health Organization (PAHO/WHO) through its Health Promotion and Protection Division as part of the follow-up of the Health Promotion in Schools Initiative.

1. Development of the Latin American Network of Health Promotion Schools

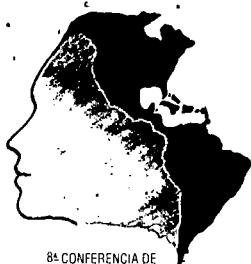
During the past year, the Latin American Network of Health Promotion Schools continued its development at a regional level, while domestic networks in several member countries consolidated their work and national presence.

The Latin American Network of Health Promotion Schools was comprised by an initial membership of eleven countries in 1996. During its 2nd Meeting held in Mexico City in April of this year, network membership was extended to a total of nineteen countries, thus having representations of almost all countries in the region.

This 2nd Meeting of the Latin American Network of Health Promotion Schools gave the opportunity to representatives of the health and education sectors of the member countries to exchange views on developments and experiences at local level, strengthening processes of National Commissions – integrated by representatives of the Health and Education Sectors – design and implementation of diagnosis instruments carried out in several countries, and specific teacher training experiences, publication of classroom manuals and development of syllabus innovations.

Colombia was chosen as host country for the coming meeting of the Latin American Network of Health Promotion Schools to be held in the year 2000. Until then, Mexico will serve as network coordinator country and, therefore, assumes responsibility for the publication of the semiannual informative bulletin and the preparation of the terms of reference that will formalize the work of the Latin American Network of Health Promotion Schools.

Two workshops were held during the 2nd Meeting of the Latin American Network of Health Promotion Schools to discuss issues such as



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Teacher training in health education and promotion

The PAHO/WHO has received from universities in Argentina, Chile, Ecuador, Costa Rica, and Puerto Rico technical cooperation requests to develop experimental pre-service training modules for teachers. The workshop held in Mexico was organized by the Education Development Center, a PAHO/WHO co-operation center, and represented an opportunity to discuss the issue with representative of several academic centers in the region.

Implementation of courses to develop life and mental health promotion skills in schools

Also with the support of the PAHO/WHO Education Development Center, a pilot proposal to include the teaching of life skills is being developed within the framework of the Health Promotion Schools Initiative. The main objective of the workshop held in Mexico was to gather information and comments from the countries participating in the preparatory proposal.

2. Technical Co-operation

The PAHO/WHO provided technical cooperation to several countries over the past year with the purpose of strengthening the Health Promotion Schools Initiative in the region:

To **Bolivia**, in response to a request from the Office of the First Lady, for designing a school health national initiative.

To **Costa Rica**, for the strengthening of the Mixed National Commission and the designing a multisectorial School Health action plan.

To **Guatemala**, for the follow-up of the national initiative and promotion of a network of Health Promotion Schools in Antigua.

To **El Salvador**, to support the Healthy Schools program implemented with the active participation of the First Lady.

To **Colombia, Chile, Nicaragua, and Panama**, for the follow-up and strengthening of the initiative at national level.

3. Divuligation

Over the past year, the PAHO/WHO edited a video tape on the Health Promotion Schools Initiative, which was shown at the 7th Summit of First Ladies held in



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Panama, and also published "Health Promotion Schools: an healthy environment and better health for future generations".

4. Projects

In collaboration with the Education Development Center, a conceptual and operational framework for "the teaching of life and mental health promotion skills" in schools is being prepared. Furthermore, an interprogrammatic space dealing with this same issue is being prepared, which, in addition to the Health Education and Promotion initiative, also participates in the PAHO/WHO Adolescent Health Program and the Tobacco or Health initiative. A first meeting of Latin American and US specialists and researchers has been called for the month of August, where different regional experiences related to this issues will be discussed.

Also with the support of the Education Development Center, an initiative to develop a pilot plan for Pre-service Teacher Training in Health Education and Promotion is in the process of funding and preparation. This proposal will be carried out by the PAHO/WHO, EDC, Education International and five Latin American academic centers, which have been entrusted with the training of teachers in their respective countries.

Several proposals for the publication of the Informative Bulletin of the Latin American Network of Health Promotion Schools and for the Creation and Strengthening of Mixed National Commissions on School Health are in the process of funding.

5. Co-ordination with the World Bank School Health and Nutrition Program

Programmed co-ordination activities with the World Bank School Health and Nutrition Program were initiated at the beginning of July, 1998, after several bureaucratic difficulties, beyond the control of responsible agencies.

It has been initially proposed the implementation of a regional study on school health in the region, which will examine current programs and an in-depth review of some particularly successful experiences. The main purpose of this joint study is to collect evidence of the mutual benefit derived from health promotion and protection programs in schools to health and educational objectives.



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THE CARMEN PROJECT

Submitted by

OPS / OMS

CHILE

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The Carmen Program

1. CARMEN is an acronym that stands for

C onjunto de
A cciones para la
R educación
M ultifactorial de las
E nfermedades
N o transmisibles

2. What are the purpose and objectives of CARMEN?

The purpose of the CARMEN program is to improve the health status of the population by reducing the prevalence of the risk factors associated with non-communicable diseases (NCDs). This is attained through integrated health promotion and disease prevention interventions at the community level and their health care services.

3. What risk factors does CARMEN address?

CARMEN addresses all the risk factors associated with non-communicable diseases and non-intentional injuries. These include:

- ✓ Biological conditions, including blood pressure, blood cholesterol, overweight, and diabetes.
- ✓ Unhealthy consumption behaviors, including smoking, dietary habits, and excessive alcohol drinking.
- ✓ Absence of health promotive or protective behaviors, such as sedentary lifestyle and lack of seat belt use.
- ✓ Lack of use of preventive or screening services such as PAP smears.
- ✓ Psychosocial factors, such as stress, social support, and characteristics of the work environment.

However, the specific risk factors that each national and demonstration CARMEN program addresses are based upon a situation analysis and the priorities of each country.



4. On what principles is CARMEN based?

- ✓ CARMEN is based on the concept of **integrated** action. Integrated action implies interventions aimed at simultaneously reducing a set of risk factors common to NCDs, at the individual and community levels, through combined efforts of preventive health care services for high risk individuals and health promotion intervention directed towards the general population.
- ✓ Closely linked to integration is the need to foster collaboration for prevention by means of **intersectoral** action. CARMEN thus recognizes the need to involve various institutions and societal organizations, both inside and outside the health sector, and to coordinate these efforts,
- ✓ CARMEN builds a countrywide effort upon local **demonstration** areas, which apply existing prevention knowledge to set in motion the processes required to achieve the objectives of CARMEN and to learn from these experiences to extend the lessons to the rest of the country. In order to learn from these experiences, CARMEN adopts a practical approach to impact and process evaluation.
- ✓ CARMEN also values international collaboration as a mechanism to exchange experiences among countries, and to raise visibility and priority of non-communicable diseases. To enhance international collaboration, PAHC has created a Pan-American network of CARMEN programs, which is linked to the international web of CINDI' projects.

5. What strategies are used in implementing CARMEN?

The following operational strategies are used by CARMEN to implement interventions:

- ✓ Policy development and legislation to attain consensus among relevant partners on the issues to be addressed and to coordinate their efforts.
- ✓ Development and implementation of national practice guidelines that lead to better and more cost-effective management of risk factors and early identification of disease by health professionals, predominately at the primary care level.
- ✓ Professional education to improve their skills and to increase involvement in preventing non-communicable diseases, and to help reorient health services towards prevention.
- ✓ Public health education and social communication to advocate policy changes and support the implementation of lifestyle changes, the creation of healthy environments, and the reorientation of health services.
- ✓ Marketing of CARMEN to rally political, corporate and social support for the program.



- ✓ Development of a formal management structure for the program based on the concept of "partnership" characterizing the coalition approach.
- ✓ Monitoring, impact and process evaluation.

6. Who is the target audience of CARMEN?

Interventions are targeted to specific audiences depending upon the precise aims of the intervention. These audiences can be:

- ✓ General populations, children and youth, women, disadvantaged populations, and high risk special groups through different interventions settings, such as the community, the workplace, the school, and local health services.
- ✓ Health and other professionals through their professional associations and their workplaces.
- ✓ Political, corporate and community partners to secure support of the program.

7. How CARMEN programs are evaluated?

The effective planning and implementation of CARMEN depends on a timely evaluation of its impact and processes. The information system established to monitor impact of CAAMEN emphasizes assessment of health effects of interventions within the society during an extended period of approximately 15 years. The indicators to evaluate impact are grouped as essential, recommended, and optional. The following essential indicators are required to be collected every 3-5 years:

- ✓ Age/sex distribution of the population.
- ✓ Mortality data of malignant neoplasm, diabetes mellitus, diseases of the circulatory system, of the respiratory system, of the digestive system, and non-intentional injuries, according the WHO B list.
- ✓ Population survey data on risk factors: total cholesterol, systolic/diastolic blood pressure, body weight and height, smoking, diet, alcohol consumption, and physical activity.

The assessment of the impact of the interventions in term of mortality and prevalence of risk factors is the backbone of NCD prevention and practice. Relating those outcomes to program activities requires long time periods of observation. In the mean time, it is necessary to learn about how programs work and how they can be implemented cost-effectively. Process evaluation is concerned with the documentation of interventions, their intensity, reach-out, cost, and short-term impact.



Impact and process evaluations are conducted under protocols developed by CINDI and adapted for their use by CARMEN in the Americas.

8. What is needed for a project to become part of the international network of CARMEN programs?

Any country can develop a CARMEN program. However, to be part and gain the support of the Pan-American and international networks, countries must:

- ✓ Present an official request by the government to become a member with a commitment to support a national CARMEN program for at least five years.
- ✓ Create an official structure to manage the program and appoint a national CARMEN director.
- ✓ Draft a national policy framework to prevent and control NCDs according to CARMEN strategies, reflective of consensus among relevant governmental and non-governmental partners.
- ✓ Design a three-year action plan to implement intervention at the national level and the demonstration area, including a detailed calendar of activities, a budget and funding plan, and a dissemination strategy beyond the demonstration phase.
- ✓ Devise an evaluation plan according to the CINDI protocol, including a detailed calendar of activities, a budget and funding plan.
- ✓ Submit to a site visit by official representatives of CARMEN/CINDI to assess the fulfillment of the above-mentioned requisites.

9. How different is CARMEN from other projects such as Healthy Cities or Safe Communities?

CARMEN complements the concepts on which Healthy Cities and Safe Communities are based and broadens their scope. CARMEN adds to intersectoral and health promotion efforts developed locally under the concept of Health Cities, and

- ✓ Focuses on preventing and controlling non-communicable diseases.
- ✓ Underscores the contribution of health services to community action and encourages their reorientation towards prevention as part of the health sector reform.



- ✓ Stresses integration of population and individual prevention approaches, targets low-risk as well as high-risk populations, focuses on health determinants and risk factors.
- ✓ Emphasizes a formal process of planning and implementation of intervention under a national policy framework for the prevention of NCDs.
- ✓ Supplies a theoretical framework to understand the diffusion processes involved in.
- ✓ Provides an evaluation and monitoring framework to assess the progress towards NCD prevention.

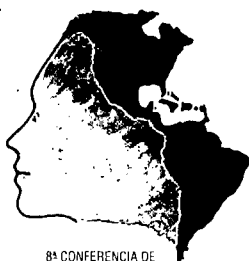
10. When did CARMEN start?

In the search for more efficient ways to prevent non-communicable diseases, PAHO developed the CARMEN concept in late 1995, as a practical tool to assist member countries to meet the challenges of achieving Health for All.

11. Why was CARMEN initiated and developed?

CARMEN was developed because there was an increasing awareness of PAHO member countries that non-communicable diseases (NCDs) account for nearly two-thirds of the total number of deaths of the Americas, and that, to a large extent, these diseases are dependent on risk factors and lifestyles which are amenable to modification. This is an area where countries realized that increased emphasis on prevention could lead to major health gains. Countries such as Argentina, Chile, and Uruguay were very interested in developing a similar approach to that successfully implemented by the North Karelia and the CINDI projects in Europe and Canada. Therefore, CARMEN has been adapted from the CINDI program taking into account the specific characteristics of the countries of Latin America and the Caribbean.

For more information about CARMEN You can contact the Regional Advisor for Non-communicable Diseases at the Pan American Health Organization at 525 23rd St. NW .Washington D.C. 20037. Phone: (202) 974 3497; Fax (202) 974 3625; E-Mail: perugaar@paho.org



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"WOMEN'S LEADERSHIP IN LATIN AMERICA AND THE CARIBBEAN"

Program submitted by

**INTER-AMERICAN
DEVELOPMENT BANK
- IADB -**



IADB LAUNCHES PROGRAM TO SUPPORT WOMEN'S LEADERSHIP IN LATIN AMERICA AND THE CARIBBEAN

Will promote stronger civic participation and representation of women

The Inter-American Development Bank will officially launch on June 11 a program to support women's leadership and representation in Latin America and the Caribbean aimed at providing financial funding and technical assistance to organizations that promote women's civic participation in the region.

The funding of the program, which seeks to extend the access of women to managing positions in social and public life in the region and encourage changes at different community levels, amounts to US\$3,720,000.

Financial resources comprise a US\$3,250,000 donation from the Special Operations Funds of the Inter-American Development Bank and contributions of US\$350,000 from the Norwegian Development Fund for Women and US\$120,000 from the Swedish Technical Cooperation Trust Fund for Consultants, managed by the IADB.

The head of IADB's Sustainable Development Department Social Development Division, Ms. Mayra Buvinic, will inaugurate the program with the assistance of the Bank's Chairman, Mr. Enrique V. Iglesias, who shall give the welcome speech.

The IADB has appointed Ana María Braileiro, a Brazilian citizen and head of the Latin American and Caribbean chapter of the United Nations Development Fund for Women for the last six years, to coordinate the execution of the program.

The eleven-member council, which will provide strategic coordination and support the raising of additional funds for the program, is to be formed by prominent private and public sector officials and representatives of the Organization of American States, the United Nations Children's Fund, the United Nations Development Program, and the United Nations Development Fund for Women.



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WOMEN'S LEADERSHIP AND REPRESENTATION SUPPORT PROGRAM

The Women's Leadership and Representation Support Program is an Inter-American Development Bank (IADB) initiative in cooperation with UNIFEM, UNICEF, UNDP, and the OAS/IWC. The purpose of the program is to strengthen the access of women to leadership positions, both in the public and private sector, as well as to promote women's civic participation in Latin America and the Caribbean.

The latest democratic trends in the region have enabled women to take an ever important and stronger role in government and civil society. Notwithstanding such developments, women still face many obstacles in their efforts to have a stronger participation in political bodies at community, local, national, regional, and international levels.

To this date, the IADB has allocated US\$3.25 million, the Norwegian government US\$350,000, and the Swedish government US\$120,000 to secure funding for the three-year duration period of this program, which started to operate on March 9, 1998. Additional donor agencies, foundations and corporations have been identified as possible partners that may help to extend the financial basis of the Program. Likewise, a long-term fund raising strategy is being planned in order to secure sustainable funding and the future financial independence of the Program.

The basic institutional structure of the Program comprises an Execution Unit based at IADB headquarters in Washington D.C., which is responsible for managing the activities; an eleven-member Council formed by prominent officers from the private, governmental and non-governmental sector and international organizations; an Advisory Network, whose members will come from international agencies, civic organizations and other local institutions in the Latin American and Caribbean Region.

The Program will process funding requests according to an application, review, selection, monitoring, and evaluation procedure that will ensure a correct and timely decision making. The three main areas that the Program will consider for funding will include the following issues: specialized leadership training, leadership training for young women, public education, consensus creation, legal reforms, advisory and promotion services, research, and other similar areas. An important component in this initiative will be to furnish information on successful projects and lessons to the public, program associates and donor community.



Finally, the Program will seek to strengthen ties among women working at all levels of public life, promote efficient regional networks, and foster institutional capabilities of organizations devoted to the promotion and strengthening of female leadership in the region.

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