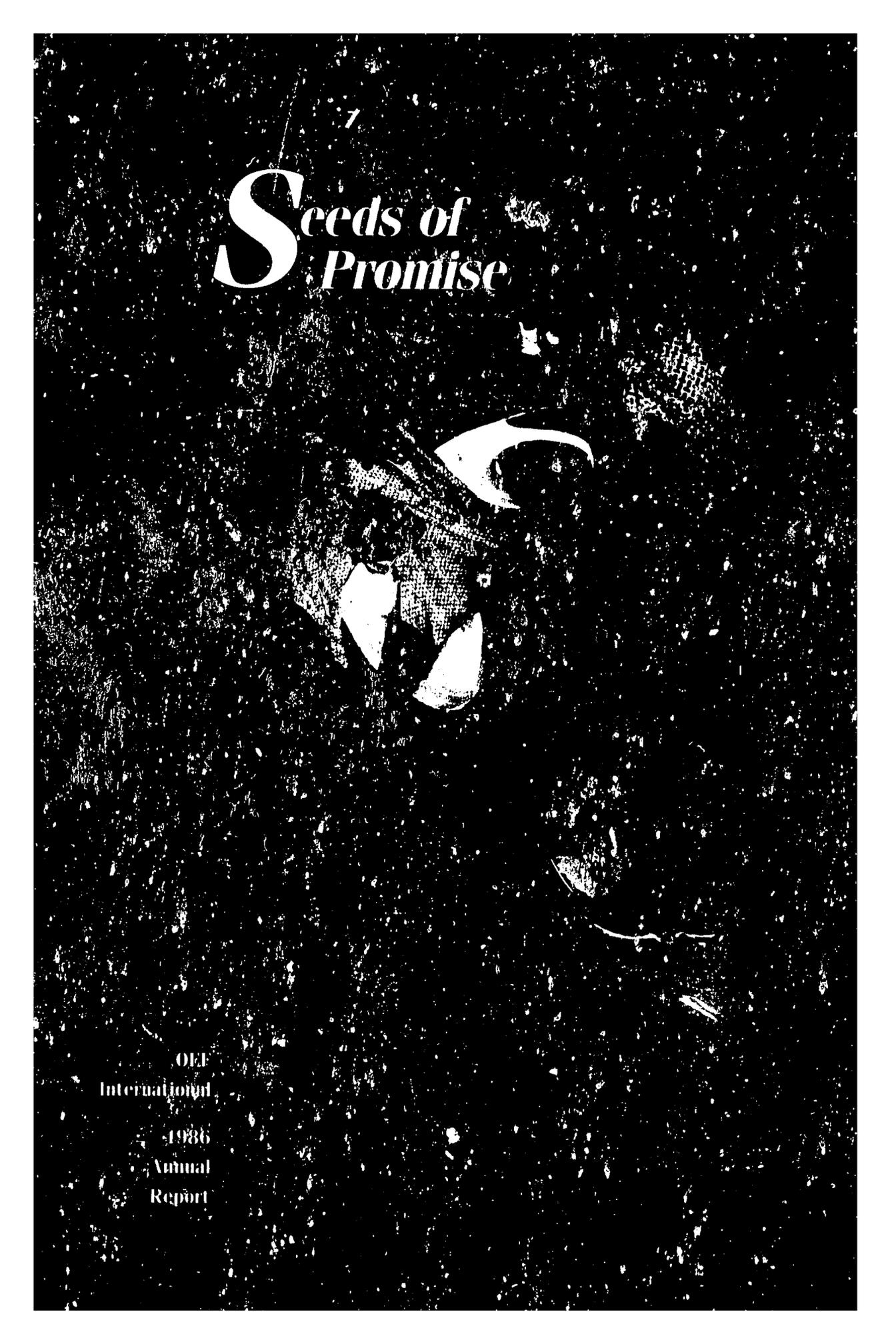


7

# Seeds of Promise



OECD  
International

1986  
Annual  
Report

# OEF INTERNATIONAL

For 40 Years, Helping Women Help Themselves

OEF International\*, a private, nonprofit organization created in 1947, is a leader in the design and delivery of training and technical assistance programs which address the economic and social needs of low-income women in developing countries. OEF's efforts have enabled tens of thousands of women in over 50 countries to work together to manage profitable enterprises, increase local food production, overcome legal inequities and organize for community development. In the U.S., OEF works to increase public awareness about the critical roles of Third World women in development.

\*Formerly known as the Overseas Education Fund.

## CONTENTS

### Sections:

- 1 Letter to Our Supporters
- 3 Africa/Asia
- 6 Latin America/Caribbean
- 12 From the Field . . . To the Field
- 13 Third World Forum on Women:  
Law and Development
- 14 Spreading the Word
- 14 OEF's National Committee of  
Women in Business
- 15 Financial Statement

### Lists:

- 16 Board of Directors
- 16 Trustees
- 17 Contributors
- 18 OEF's National Committee of  
Women in Business
- 19 Staff

Cover photo: Women  
farming in drought-  
stricken Senegal.

# Letter to Our Supporters

**"Women are one-half of the world's population, contribute two-thirds of the world's working hours, receive one-tenth of the world's income, own one-hundredth of the world's property."**

—United Nations Report, 1980



*Elise Fiber Smith*

**Elise Fiber Smith**  
Executive Director



*Willie Campbell*

**Willie Campbell**  
President

On OEF's 40th anniversary, we look with pride at our history of enhancing women's leadership roles and organizing abilities. We also take pride in our current emphasis in support of women's initiatives to strengthen their economic roles and to contribute to the economic development of their countries. Since 1947, OEF has carried out programs reaching thousands of women in over seventy countries.

Throughout the United Nations Decade for Women (1975-85), OEF committed much of its resources to creating economic opportunities for low-income women in Africa, Asia, the Middle East, Latin America and the Caribbean. Partly as a result of progress that was made during the Decade, policymakers and planners are beginning to recognize that women are critical to effective development. Yet women, who produce 70 percent of the food grown in the Third World and earn vital household income as entrepreneurs, still lack the training and technical resources necessary to fully participate in their societies' development. Legal inequities prevent women from owning land, obtaining credit and redressing injustices, such as low wages. Overworked, undernourished and illiterate, many women have few opportunities to enter the cash economy, to organize and to take control of their lives.

Today OEF is recognized as one of the leading U.S. organizations whose primary focus is to improve the economic condition of low-income women throughout the Third World. Through our training and technical assistance, women are breaking new ground. With new skills and expanded opportunities, women are demonstrating what they can do if given a chance:

- In Senegal, village women are using OEF's feasibility and marketing training to determine and launch viable businesses.
- In Somalia, women are running community reforestation projects, a first for women in Somalia.

- In the Philippines, Asian and Pacific lawyers and activists met recently to consolidate their network and design a regional women, law and development program.
- In El Salvador, women whose families were displaced by fighting, are running profitable group enterprises, such as bakeries and dairies.

We believe that the strengthening of women's economic roles is key to women's empowerment and to long-term economic development. OEF's programs reach women at the grassroots level, in villages and barrios. We also reach leaders and development planners at the regional and national levels so that the voices of low-income women can be heard, their successes can be replicated, and policies can be affected.

In the U.S., OEF works with community groups and business leaders to increase awareness among Americans about the critical roles Third World women play in food production and economic development and about the interdependence of U.S. and Third World economies. We believe that this program will help to build a more knowledgeable constituency in support of effective, grassroots development programs.

OEF International is recognized as a strong, dynamic non-profit development organization. And one of the most important roles OEF will play in the next decade is that of a catalyst, stimulating the transfer of technologies and methodologies to women and their organizations worldwide, so that larger numbers of women can be reached.

It is a time of promise and action. Only with your support can we continue to plant "seeds of promise." Please join with OEF and women worldwide as we celebrate our 40th anniversary and the accomplishments of women throughout the Third World. Let us work together to build a future of promise for everyone.



**Willie Campbell and  
Elise Smith visit women  
of M'Bao, Senegal.**

# Africa/Asia

Women produce 80 percent of the food grown in much of Africa, yet have little or no access to new technologies, extension services or credit. Given the continuing decline of agricultural productivity and the environment, food security and reforestation are two major thrusts of OEF's small enterprise development activities in West and East Africa.

While OEF continues to carry out short-term training activities in Asia, it is exploring new long-term project opportunities in the Asia and Pacific regions.

*"My biggest wish is to grow enough food to feed my family."*

Ya Awa  
Senegal



**SENEGAL—Food Production** OEF has worked closely with Maisons Familiales Rurales (MFR), a Senegalese development organization, by providing in-service training and collaborating with twenty MFR agents to establish agricultural enterprises in forty villages. In four village areas, where small farmers earn up to \$130 a year, MFR and OEF trainers conducted workshops in grain, livestock, and compost production; vegetable gardening, food preservation; and feasibility studies. These model projects have benefited 2,400 persons through increased food production and income generation from several enterprises run by women. They include a sheep-fattening business which netted over \$2,000 in profits in the first six months of operation. OEF is expanding this program by adding two new village areas, as well as training for women in nutrition, family planning, literacy and numeracy.

**WEST AFRICA—Growth and Action** OEF\* ran workshops to strengthen the capabilities of The Women's Association of Niger (AFN), the Gambian Women's Bureau, and two Senegalese organizations—SOS Sahel and the Federation of Women's Associations (FAFS). This has spawned numerous activities benefiting low-income women throughout West Africa, including:

- The establishment of a West Africa Advisory Committee to guide OEF in needs-assessment and project design.
- Analyses of women's needs by FAFS members as well as strategic planning to strengthen the organization and its development efforts. FAFS has over 3,000 members in 154 associations throughout Senegal.

\*OEF's WIDTech Program assisted in this effort. WIDTech provides short-term training and technical assistance to institutions in several countries of Africa and Latin America.

*"I believe that our country's development depends on the rural people. So it is up to us, the urban women who have resources, to help the rural women organize themselves for development."*

Fatou Diakhate  
Officer of the Federation of Women's Associations of Senegal

- The start of an GEF/FAFS collaborative effort to set up a credit program and provide training to 180 women in the seacoast village of M'Bao to increase the profitability of their fish-drying and various other enterprises. This project will serve as a model for replication by FAFS affiliates in other parts of Senegal.
- The training of village women by AFN on various ways to process manioc, a drought-resistant food staple that is gaining popularity. AFN trainers will replicate this activity in other villages in Niger.

**MALI—Better Diets** OEF will begin a five-year project to improve the nutrition and income levels for women and their children in 25 villages. OEF and two U.S.-based development organizations—Meals for Millions and International Voluntary Services—will enable mothers to assess their families' nutritional needs, monitor their children's health, and respond to health problems which can be corrected through better diets. The mothers will also use this information as they learn to conduct feasibility studies and launch agricultural enterprises.

**SOMALIA—Women Foresters** Through this project, women are becoming a major force in reforestation efforts in the northwest. They play an important role because the area's natural resources, which have been severely depleted by drought and erosion, are further taxed by a continuing influx of refugees



Market vendor in Senegal.



Senegalese soapmakers.

***"The project has a big impact on people's lives by increasing their knowledge and skills. They will have a better future."***

Member of the Somali Women's Democratic Organization

from Ethiopia. Over 7,000 persons, including members of Somali Women's Democratic Organization, agents of the government's National Range Agency, and local residents and refugees, have learned a variety of skills, such as data collection, nursery management and horticulture. They also learned to work together to carry out community-based reforestation and conservation activities which have benefited 60,000 persons in two years. Over 300,000 trees have been planted, and tree nurseries established, in four communities with refugee populations comprised mainly of women and children. These efforts have also spawned enterprises producing and marketing fuelwood, honey and vegetables, which will increase income and improve nutrition levels of the families. OEF's success in the northwest has led to a new agricultural enterprise project in the southern region of the country.



Drying fish in Senegal.



Somali women manage tree nurseries.

# Latin America/ L Caribbean

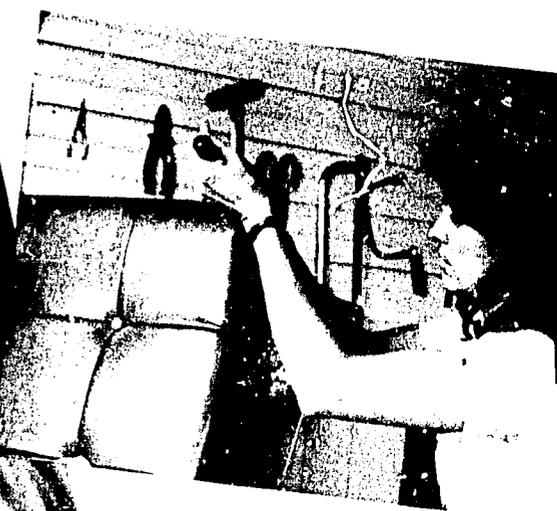
One-quarter to one-third of the house-

holds in Latin America and the Caribbean are headed by women. Whether or not they are the sole breadwinners, many women must earn income in order to feed their families. Poor women who are struggling to increase their income and improve their conditions rarely have any access to training, credit, resources or support groups. Their problems are compounded by continuing political instability and economic inequities. OEF's projects in the region are designed to enhance women's abilities to earn vital income through viable enterprises and to mobilize resources to address family and community needs.

*"There is a big difference in my life here because now I am earning money to feed my children."*

Natividad de Mercedes  
President of a Bakery Enterprise in  
El Salvador

**HONDURAS/COSTA RICA—Enterprising Women** Without technical or financial resources, most female entrepreneurs in Honduras and Costa Rica find it impossible to improve their marginal enterprises. During the first phase of the Central American Women in Business Project, OEF trained 225 women whose products and services include poultry and dairy production, upholstery, wood items, and baked goods. While some entrepreneurs need expertise in only one or two areas to improve their profitability, others require the entire OEF training package of human resource, business and credit management skills. Sales in 50 percent of



Maritza Gonzalez, Costa Rican upholsterer.

*"I feel like another person, with all I am learning. I feel more like a woman. I feel that now I amount to something."*

Maria Castro  
Poultry Producer in Honduras

the businesses have increased, in some cases ten to 13 times what they earned before their OEF training. Through an arrangement with the Banco de Occidente in Honduras and the Banco de Costa Rica, 26 enterprises have received loans averaging \$900 as of January 1987. Valuable information exchanges and new networks of entrepreneurial women have resulted from project activities which include publicity, trade fairs, a bilingual newsletter, export seminars and delegations between the U.S. and Central America. This project will reach 1,000 women directly and will benefit some 6,000 persons. A six-month pilot effort based on this project has begun in El Salvador.

**EL SALVADOR—Displaced Families** Displaced from their homes by fighting, many Salvadoran families face the challenge of starting life over with no property or livestock, and few opportunities to earn income. In this project, OEF has trained 64 women in five "displaced persons" communities to manage viable group enterprises which include dairy, poultry and swine production; bakeries; and a "pupus..." (Pupusas are a local food.) With strong commitment, these women conducted marketing surveys and quickly established their businesses. Through an arrangement with the Banco Hipotecario, the groups have received loans ranging from \$6,000 to \$20,000. Due to high sales, two of the enterprises are expanding their operations. They are also investing a portion of their earnings and distributing remaining profits among their members. Since the women use the money to support their families, this project indirectly benefits over 450 persons, in addition to boosting commercial activity in the area.



Elia Mendez produces variety of pickled vegetables in Costa Rica.



Salvadoran women bakers take inventory.

*"If I had done this twenty years ago, my life would be different because I wouldn't be living in the poverty we live in now."*

Doña Hermina Claros  
Swine Producer in Honduras

**HONDURAS—Pig Production** Some 115 women who once raised pigs in their backyards are managing group enterprises, producing and selling swine to the pork industry in northern Honduras. The women learned group organization, swine production techniques and business management from locally hired OEF staff which includes Honduras' first women agronomists. Through a special arrangement with Banco de Occidente, the enterprises received loans averaging \$13,000 to cover infrastructure and working capital. (In a region where the per capita annual income is \$150, loans are hard to obtain — especially for women with no collateral or business experience.) In order to reduce operational costs, four of the groups began a second-tier business through which they purchase the feed for their swine in bulk and mill it themselves. This project benefits some 800 people in the villages in addition to increasing commercial activity in the region. Now, as their businesses grow, the women face the challenge of managing their day-to-day operations and repaying their loans.



Groups of Honduran women produce swine for pork market.



*"This trip has been very interesting. I received a lot of technical information from the people we visited. I didn't know people in the United States, but now I feel that I have known them for a very long time."*

Lidiette Gomez of Costa Rica  
Member of Poultry Producers  
Delegation to Eastern Shore,  
Maryland

**CENTRAL AMERICA—Education for Participation** This project will enhance the abilities of citizen groups to identify, articulate and act on issues that affect them. In Costa Rica, representatives of eleven low-income women's groups have begun a series of OEF workshops to learn training and group organization techniques which they will use in their communities. In Panama, OEF has begun working with local women's groups. By June 1987, the project will be expanded to Honduras and two additional countries.

**ARGENTINA—Barrio Coop** OEF collaborated with the Argentina Federation of Business and Professional Women (AFBPW) to enable fifty low-income women in the city of Neuquen to launch a group cooperative comprised of four small enterprises and a child care center. Called "HANOMI" ("Hagamos Nosotros Mismas" — Spanish for "Let's Do It Ourselves"), this is a pilot effort with one of AFBPW's 30 affiliates. It grew out of the Federation's strategic planning sessions facilitated by OEF. Within three years, 150 women and various new businesses will be incorporated into the cooperative. Meanwhile, HANOMI has already stimulated similar initiatives by AFBPW chapters in other provinces. OEF continues to provide technical assistance in support of these efforts, as well as planning, program design, and resource development for AFBPW and its affiliates.

**ARGENTINA—Citizen Involvement** In 1982 an organization called Conciencia ("awareness") was created by some 20 Argentine women who were concerned that, without the full participation of the female half of the population, the return to a democratic government would not work. Since then,

Chesapeake Foods



Central American poultry producers visit Eastern Shore, Maryland.

Emily Molina (right) makes and sells wood products in Honduras.

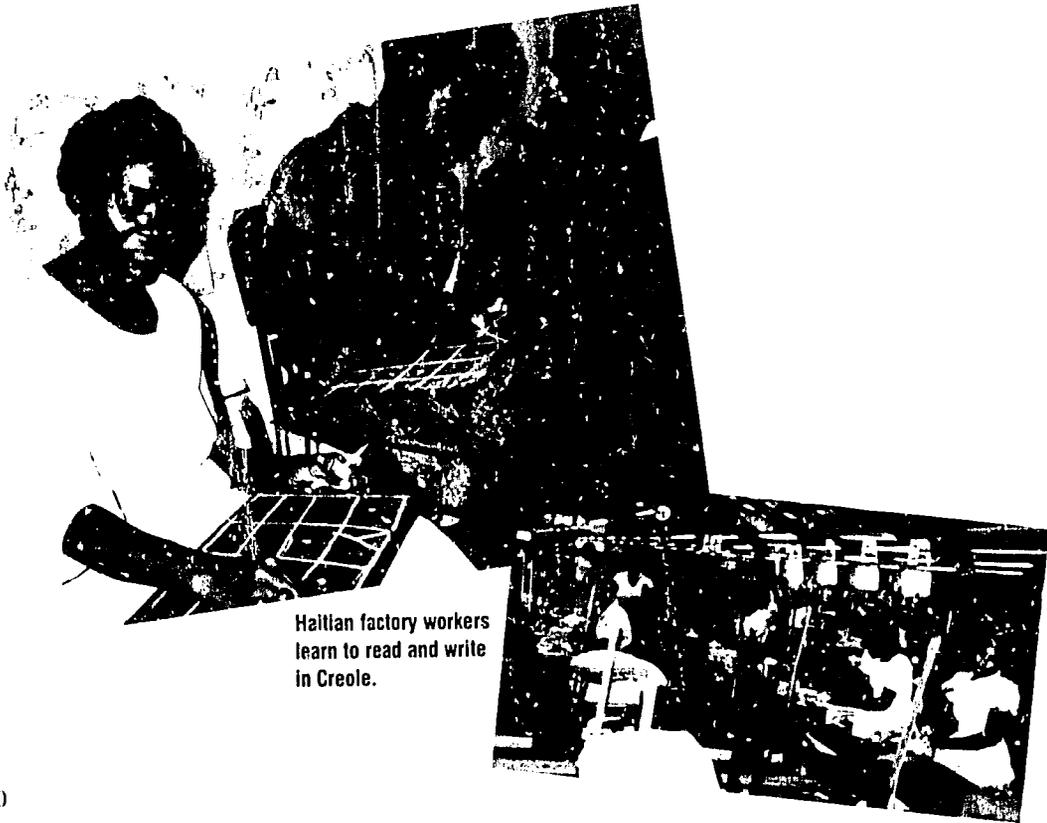


Conciencia has grown to over 3,000 active members in 25 chapters. It carries out training activities for women in their communities, as well as public education campaigns on selected national issues. OEF has provided technical assistance for these efforts, particularly in the areas of strategic planning, training, internal communications and resource development.

***"OEF is an organization where women meet to learn to defend their rights. We have learned to speak up for ourselves, how to make decisions and how to handle health problems. We will never forget what we have learned."***

Letter to OEF from  
Baseball and Electronics Factory  
Workers in Haiti

**HAITI—Women Workers** This project addresses the needs of factory employees in Port-au-Prince who, on the average, are female, 28 years of age, head of a household of seven, and have three years of schooling. They earn about three dollars a day for eight hours of tedious work — manufacturing baseballs, electronic components, clothing, or stuffed toys. In the project's first year, amid great political turmoil, OEF established the Factory Workers Center in the National Industrial Park, where the major export-processing factories are located. Over one-hundred women workers have come to the Center for courses in personal development, family planning and literacy, which are designed to encourage self-reliance and group formation. The Center's courses and activities also encourage the women to work together to improve their conditions. As the training program expands to reach more women, staff are helping the women to initiate small enterprises to supplement their low and often irregular factory wages. A major OEF survey of 270 factory workers will be released in early 1987. It will reveal new data on women workers in this economically strategic industrial sector.



Haitian factory workers learn to read and write in Creole.

*"The training taught me five business steps: to choose a product, to find out if people will buy it, to estimate costs, to calculate the income and then to decide whether or not the idea is a good one."*

Central American Poultry Producer

**ECUADOR—New Directions** As part of its WIDTech program, OEF delivered training and technical assistance to two organizations: ACORVOL and CETV, which serve nonprofit groups in Guayaquil and nationwide. Over 40 women from five areas have learned to use OEF's training methodologies in human resource development, group-building, feasibility studies and marketing. Several of the new trainers have begun working with 540 barrio women in Guayaquil. These efforts have also enabled ACORVOL and CETV to progress from volunteer social work programs to community-based activities, such as small enterprise development for low-income women.

**PERU—Group Formation** WIDTech training helped Peru Mujer, a development organization, and women in the town of Leoncio Prado, to conduct feasibility studies. Peru Mujer later raised funds to help the women of Leoncio Prado launch a bakery and milling operation using traditional Andean grains.

PAN "EL MILAGRO"  
VENTA DE PAN DULCE  
ESPECIAL y CORRIENTE  
EN PUESTO N°18 SOBRE  
LA CUADRA DE LAS SANDIAS  
DEL MERCADO MUNICIPAL  
NUESTRO LEMA ES SERVIRLE



Salvadoran women run bakery:  
(Top left) Advertising their "Miracle Bread."  
(Top right) Meeting to plan production.  
(Lower left) Weighing ingredients.

# From the Field- To the Field

*"This training program did not come like the monsoon, quickly deluging us and as suddenly going away. It was like a gentle rain, steady and penetrating, and we shall never forget what we learned here."*

Sri Lankan OEF Training Participant

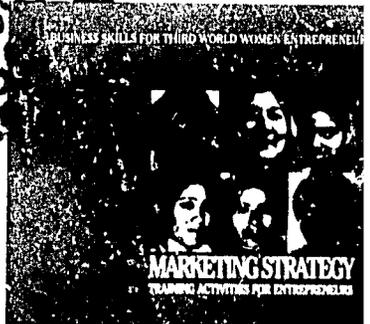
At the core of OEF's programs is the conviction that participating and "learning-by-doing" are the best teachers. OEF trainers consider themselves learning facilitators, enabling project beneficiaries to decide for themselves what they need to learn and how to use newly-acquired knowledge to improve their own lives and those of their families. The development, testing and publication of new training materials has been an important focus of OEF's field work in recent years in order to enhance Third World women's abilities to improve their economic and legal status.

A special unit was formed at OEF to capture and analyze the results of field training experiences from project staff and beneficiaries in different parts of the world. This information was then used to design and field-test new training materials uniquely tailored to enabling low-income women to successfully launch and manage small enterprises. A new series of OEF training manuals, each focused on a specific aspect of small enterprise development, such as feasibility studies, marketing or management, is in publication.

All of OEF's training materials are particularly unique because they present complex business concepts in ways that can be readily understood by women with little or no literacy skills or business experience. The manuals are also adaptable to a range of groups and are distributed by OEF for use by trainers and programmers throughout the world.



Feasibility training in Senegalese village.



OEF marketing manual.

# Women, Law and Development

*"... I challenge all of you to see this meeting as more than the finale of the women's decade. I challenge you to encourage others and exchange information. As for me, I pledge today to dedicate the rest of my life to continue to work for the betterment of women and the human family. Will you join your voices with mine in this pledge so that the echoes from Nairobi will be heard around the world, and so that men will join us in this movement of peace?"*

Dr. Tai Young-lee, Director  
Korea Legal Aid Center for  
Family Relations  
Member of Steering Committee  
Third World Forum on Women, Law  
and Development  
International Women's Decade  
Conference  
Nairobi, Kenya, 1985

As an outgrowth of the Central America Regional Legal Services Program which began in 1979, OEF made a ten-year commitment in 1983 to a global women, law and development program.

The Third World Forum was launched with the goal of supporting efforts of Third World organizations to analyze legal issues of concern to women and determine their own follow-up actions. These efforts complement OEF's economic development programs because women, who often suffer the double burden of being poor and female, will not fully benefit from development until they are able to assert their rights, redress injustices and access economic and political resources.

Recommendations formulated by participants of the Third World Forum on Women, Law and Development at the 1985 International Women's Decade Conference in Nairobi, Kenya, have guided the program's subsequent activities. Highlights of what has occurred to date, include:

- The publication of *Empowerment and the Law*, a 450-page book containing 55 case studies documenting the legal oppression of women and strategies to confront it in 32 Third World countries.
- The convening of the Asia/Pacific Forum on Women, Law and Development in the Philippines, where women lawyers and activists from 14 countries consolidated their network and designed a regional women, law and development program.
- The planning of similar conferences and programs in Latin America and Africa.
- The continuation of support for this Third World network of women, law and development practitioners.



Women meet for Asia/Pacific Forum in the Philippines.

# Spreading the Word

In response to the need for greater awareness among U.S. citizens regarding the extent and causes of Third World hunger and poverty, OEF launched a far-reaching program to educate Americans. Since 1980, OEF has collaborated with community groups in over thirty cities and states to organize conferences and focus media attention on the themes of Third World women's critical roles in food production and economic development, and the interdependence of U.S. and Third World economies.

OEF recently began to target new constituencies including corporate and entrepreneurial women, starting with OEF's National Committee of Women in Business. In the last two years, OEF has worked with state Leagues of Women Voters to carry out programs in Connecticut, Rhode Island and Massachusetts. The New York State League of Women Voters is conducting a year-long series of events which began in 1986 on the theme of women and world hunger.

To reach more Americans, OEF produced "Seeds of Promise," a film on the underutilized potential of Third World women food producers. The film will be available on videotape and distributed to individuals, schools and organizations throughout the U.S., along with a viewer's discussion and activities guide, and an earlier OEF publication, *Uncounted... Underutilized/Women Food Producers/Potential Power for Combating World Hunger*.

In the planning stages are major events with local groups in Atlanta, Georgia and Southern California, and a series of binational women's dialogues along the U.S./Mexico border.



Ya Awa of Senegal is interviewed for OEF film.

## OEF'S NATIONAL COMMITTEE OF

# Women in Business

Now in its fifth year, OEF's National Committee of Women in Business (WIB) — comprised of over 100 corporate executives and entrepreneurs — has become a valuable source of fund raising expertise and contacts for OEF, as well as a network for businesswomen interested in the empowerment of Third World women. Major events coordinated by WIB members in Washington, DC, Los Angeles, and New York alone brought in \$120,000 last year. Members also meet regularly in their cities and nationally to learn about OEF's programs and have launched a series of programs to inform business leaders about key international issues and the critical role of women in economic development.



Jarice Zarro (right), vice president, federal affairs, Avon Products, Inc., and chair of OEF's National Committee of Women in Business, listens as Jan Mazzone, marketing expert, describes her experiences on OEF technical assistance delegation to Costa Rica, during national meeting of the Committee.

## FINANCIAL STATEMENT

### Balance Sheet

June 30, 1986

#### Assets

Cash	
Accounts receivable:	\$107,107
Grants	
Other	156,699
Investments, at cost	3,368
Project and employee travel advances	368,090
	<u>89,290</u>
Fixed Assets, at cost	725,454
Furniture, fixtures and equipment	45,855
Leasehold improvements	10,758
Equipment under capital lease	77,435
	<u>134,048</u>
Less allowance for depreciation and amortization	63,121
	<u>70,927</u>
	<u>\$796,381</u>

#### Liabilities

Accounts payable	
Accrued vacation	\$172,157
Unearned revenue on grants	74,173
Obligation under capital lease	151,870
Total liabilities	<u>32,897</u>
<b>Fund Balance</b>	431,097
Fund balance, as annexed	365,284
	<u>\$796,381</u>

### Statement of Revenue, Expenses, and Change in Fund Balance for year ended June 30, 1986

#### Revenue:

Government grant support	
Private grant support	\$2,259,404
Contributions	613,928
Interest and dividends	299,719
Publications	33,769
Miscellaneous	14,442
	<u>12,148</u>
	<u>\$3,233,410</u>

#### Expenses

Program services:	
Overseas economic development programs	2,226,810
Public Education	47,369
	<u>2,274,179</u>
Support Services:	
Management and general	708,993
Fund raising	194,928
	<u>903,921</u>
	<u>3,178,100</u>
Excess of revenue over expenses before gain (loss) on sale of investments	55,310
Gain on sale of investments	(59,073)
Net effect on fund balance	(3,763)
Fund balance, beginning of year	369,047
Fund balance, end of year June 30, 1986	<u>\$365,284</u>

A complete set of the latest OEF financial statements audited by Coopers and Lybrand, Certified Public Accountants, is available upon request.

## BOARD OF DIRECTORS

### Officers

- **Willie Campbell**  
*President*  
Los Angeles, CA
- **Gretchea Maynes**  
*First Vice President*  
Chevy Chase, MD
- **Maureen Kindel**  
*Second Vice President*  
Los Angeles, CA
- Mary Houghton**  
*Third Vice President*  
Chicago, IL
- Caroline Wood**  
*Treasurer*  
Riva, MD
- Nancy Rubin**  
*Secretary*  
Washington, DC

### Directors

- Alice Burnett**  
Washington, DC

- **Sarah Carey, Esq.**  
Washington, DC
- Stephanie Clohesy**  
New York, NY
- John Costello**  
Washington, DC
- Susan Ann Davis**  
Washington, DC
- Vivian Lowery Derryck**  
Washington, DC
- Mathea Falco**  
New York, NY
- John O. Fox, Esq.**  
Amherst, MA
- Maxine Hitchcock**  
Boulder, CO
- Henry L. Lacayo**  
Los Angeles, CA
- Percy Langstaff**  
Stamford, CT
- Glen Leet**  
New York, NY

- Ronald Lushing**  
Los Angeles, CA
- Claudia Marshall**  
Hartford, CT
- Jewell Jackson McCabe**  
New York, NY
- Sheila Avrin McLean**  
New York, NY
- Katherine Moret**  
Los Angeles, CA
- Jean Newsom**  
Washington, DC
- Jan Peterson**  
Brooklyn, NY
- Cynthia Maduro Ryan**  
Los Angeles, CA
- Fran Savitch**  
Los Angeles, CA
- Emily Anne Staples**  
Plymouth, MN
- Fay Williams, Esq.**  
Indianapolis, IN

■ Also an OEF Trustee

## TRUSTEES

- Madeline K. Albright**  
Washington, DC
- Virginia Allan**  
Falls Church, VA
- Polly Baca**  
Thornton, CO
- Kathryn Christopherson**  
Louisville, KY
- Kate Cloud**  
Urbana, IL
- Esther Coopersmith**  
Potomac, MD
- Phyllis Dobyns**  
Westport, CT
- Vicki Downing**  
Dallas, TX
- Patricia Ellis**  
Washington, DC
- Judy Falk**  
Washington, DC
- Margie Fraenkel**  
Somers, NY

- Arvonne Fraser**  
Minneapolis, MN
- Martha Greenawalt**  
Hartsdale, NY
- Patricia Hutar**  
Glenview, IL
- S. Peter Karlow**  
Menlo Park, CA
- Mary Dublin Keyserling**  
Washington, DC
- Mildred Robbins Leet**  
New York, NY
- Kate Rand Lloyd**  
New York, NY
- Rosalind Loring**  
Los Angeles, CA
- Mildred Marcy**  
Annapolis, MD
- Sal G. Marzullo**  
New York, NY
- Marcia Dawkins Nauckhoff**  
Washington, DC

- Jan Orloff**  
Chicago, IL
- Nancy Clark Reynolds**  
Washington, DC
- Alice Rivlin**  
Washington, DC
- Janeth Rosenblum**  
Washington, DC
- Barbara Schlei**  
Los Angeles, CA
- John Sewell**  
Washington, DC
- Jeanne L. Stobod**  
Austin, TX
- Peter Tarnoff**  
New York, NY
- Maxine Waters**  
Los Angeles, CA
- Bernice Zurbach**  
Pasadena, CA

## CONTRIBUTORS

OEF wishes to give special thanks to the U.S. Agency for International Development, and the corporations, foundations, and organizations listed below for their vital and continuing support:

### Corporations

Allied-Signal, Inc.  
 American Airlines, Inc.  
 American Express Foundation  
 AMI Ambulatory Centres, Inc.  
 Atlantic Richfield Company  
 American Telephone & Telegraph Company  
 Avon Products, Inc.  
 Beatrice Companies  
 Borg-Warner Foundation, Inc.  
 Chase Manhattan Bank, N.A.  
 CH<sub>2</sub>M Hill  
 Chevron Corporation  
 Citibank, N.A.  
 Civic Service, Inc.  
 The Coca-Cola Company, Inc.  
 Cosmair, Inc.  
 Cranston Securities Company  
 Daniel, Mann, Johnson & Mendenhall  
 Daniels & Bell, Inc.  
 Duty Free Shoppers California  
 Exxon Corporation  
 First American Bank  
 Gannett Co., Inc.  
 General Motors Corporation

Gray and Company Public Communications International  
 Hallmark Cards, Inc.  
 International Business Machines Corp.  
 Johnson Publishing Company  
 Kelly, Aldrich, McAuliffe and Siemens  
 LFC Insurance  
 Los Angeles Rams  
 Manatt, Phelps, Rothenberg & Tunney  
 McGraw-Hill Foundation  
 MCI Communications Corp.  
 Morgan Guaranty Trust Company of New York  
 Motion Picture Association of America  
 Oxford Properties, Inc.  
 Pacific Bell  
 Pfizer, Inc.  
 Philip Morris, Inc.  
 Pitney Bowes  
 RCA Corporation  
 Sears Roebuck and Company  
 Sperry Corporation  
 Stockton Wire Products  
 The Travelers Companies  
 United Telecommunications, Inc.  
 Walter Kay Associates, Inc.

### Foundations and Others

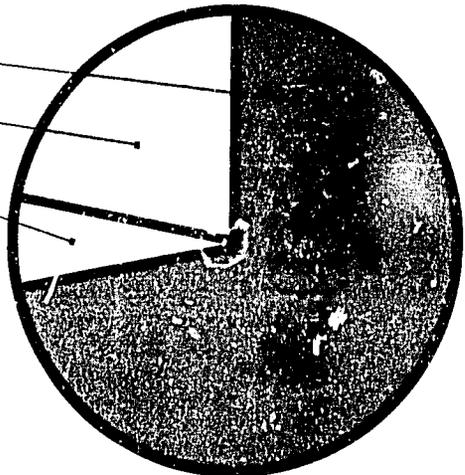
The Asia Foundation  
 Catholic Relief Services  
 Christian Children's Fund, Inc.  
 The Ford Foundation  
 The William and Flora Hewlett Foundation  
 Interaction  
 The International Foundation  
 The J.F. Kapnek Charitable Trust  
 The Joselow Foundation  
 Albert Kunstadter Family Foundation  
 The Pew Memorial Trust  
 The Presbyterian Church, U.S.A.  
 Private Agencies Collaborating Together (PACT)  
 Save the Children Federation, Inc.  
 The L.J. Skaggs and Mary C. Skaggs Foundation  
 The Starr Foundation  
 United Methodist Church  
 U.S.A. for Africa  
 World Vision Relief Organization

## HOW OEF'S FUNDS ARE SPENT

**Program (72%)**

**Administration (22%)**

**Fund Raising (6.1%)**



*OEF field projects have leveraged a minimum of 25% of their value from local in-kind contributions. Because of the significant private sector support this represents, OEF is beginning to document these contributions for inclusion in future audits.*

**DEF'S NATIONAL COMMITTEE  
OF WOMEN IN BUSINESS**

**Chicago**

**Ann Becker**

Ann Becker and Associates, Inc.

**Joan Beth Beugen**

The Creative Establishment

**Barbara Burrell**

Burrell Advertising, Inc.

**Susan Davis**

Harris Trust & Savings Bank

**Evelyn Echols**

Echols International Hotel & Travel  
Schools, Inc.

**Mary Houghton**

Shorebank Corporation/  
South Shore Bank

**Jan Orloff**

Shorebank Corporation/  
South Shore Bank

**Jolyn Robichaux**

Baldwin Ice Cream Company

**Virginia Rogers**

Former President, Rogers Aircall

**Rebecca Slye**

The Slye Group

**Judy Thornber**

Thorndev Corporation

**Los Angeles**

**Mary Anne Chalker**

LFC Insurance Brokers & Agents

**Kathleen M. Connell**

Connell and Associates

**Margie Eddy-Forbes**

Security Pacific National Bank

**Susan Fernau**

Douglas & Craig, Ltd.

**Barbara Fouch**

Fouch-Roseboro Corporation

**Tonlan Hohberg**

Fashion Institute of Design  
and Merchandising

**Henrietta Holsman**

Stockton Wire Products

**Susan Husband**

AMI Ambulatory Centres, Inc.

**Sherry Lansing**

Jaffe-Lansing Productions

**Madelon Maupin**

The Orange County Businessweek

**Rita Moya**

General Telephone Company  
of California

**Patricia Nettleship**

North Pacific Construction Management

**Barbara Nowak**

Video Partners

**Meredith Palmer**

Herbert B. Palmer & Co.

**Pilar Perry**

Patrick Media Group, Inc.

**Carol M. Porter**

Corneau Patton Contemporary

**Dolly Rosell**

Complete Post, Inc.

**Cynthia Maduro Ryan, Esq.**

MacDonald, Halsted & Laybourne

**Joan Seidel**

Morton Seidel & Company

**Bernce D.L. Strom**

Los Angeles Herald Examiner

**New York**

**Chloe Aaron**

Chloe Aaron Associates

**Ellnor B. Bachrach**

New York State Comptroller's Office

**Ellnor Upton Biggs**

Southern New England Telephone

**Lauretta J. Bruno**

Morgan Guaranty Trust Company of  
New York

**Patricia Cook**

Egon Zehnder International, Inc.

**Randee D. Day**

Day and Partners

**Meredith Fernstrom**

American Express Company

**Susan G. Fisher**

Manufacturers and Traders  
Trust Company

**Dorothy E. Gregg, Ph.D.**

Research and Forecasts, Inc.

**Lou Rena Hammond**

Lou Hammond and Associates

**Millie Harmon-Meyers**

Consultant

**Robin Henry**

Financial Consultant

**Beverly Hyman, Ph.D.**

Beverly Hyman & Associates

**Sarah Jackson**

Schlumberger, Ltd.

**Suzanne Denbo Jaffe**

SDJ Associates, Inc.

**Hene Leff**

APM Inc.

**Claudia Marshall**

The Travelers Companies

**Kathleen E. Marshall**

Chase Manhattan Bank

**Jacquelyn Mayfield**

Mobil Corporation

**Nancy McKinven**

Cosmar, Inc.

**Laura L. Meyer**

Citibank, N.A.

**Barbara Reno**

Chase Manhattan Bank

**Marlene Rossman**

Rossman, Graham Associates

**Ellen Sills-Levy**

Simmons Custom Studies

**Susan Stautberg**

Touche Ross & Company

**Jennifer Stockman**

Stockman & Associates

**Davia Temin**

Scudder, Stevens & Clark

**Linda J. Wachner**

Warnaco, Inc.

**Myrna Z. Weiss**

First Marketing Capital Group, Ltd

**Arlene Winkler**

Winkler, McDermott, Winkler Advertising

**San Francisco**

**Susan Banachek**

First Interstate Bancorp

**Margaret Carpenter**

Consultant

**Linda Cyrog**

McKesson Corporation

**Christine Dohrmann**

Dohrmann and Associates

**Meg Franklin**

Levi Strauss & Company

**Cynthia Glissler**

Bank of America

**Julia Hirsch**

Boyden International

**Patricia Wright Kiltgaard**

Kelly/Kiltgaard Associates

**Patricia Lindh**

Bank of America

**Jackie Nemerovski**

Consultant

**Sandra Timpson**

Bank of America

**Jane Wishner**

Jackson, Tufts, Cole & Black

**Washington, D.C.**

**Maureen Bunyan**

WUSA-TV News

**Sarah Carey**

Heron, Burchette, Ruckert and Rothwell

**Marla Carlucci**

Coopers & Lybrand

**Susan Ann Davis**

The Susan Davis Companies

**Sara Fornaciari**

ProServ

**Eddie Fraser**

Miner & Fraser Public Affairs, Inc.

## STAFF

### **Ronna Frelberg**

Hill & Knowlton Public Affairs  
Worldwide

### **Katherine A. Hagen**

AT&T

### **Marilyn A. Harris**

USA Corporation

### **Kathleen Kenety**

Arnold, Bradley, Sargent, Davey  
and Chew, Inc.

### **Kay Larcom**

The Proprietary Association

### **Gloria Lemos**

The Coca-Cola Company, Inc.

### **Marcia Dawkins Nauckhoff**

The Peace Corps

### **Lola Dickson Rice**

Control Data Corporation

### **Nancy Rubin**

Mid-Central Energy

### **Jill A. Schuker**

Hill and Knowlton Public  
Affairs Worldwide

### **Sally Shelton-Colby**

Bankers Trust

### **Ann Stock**

Bloomington's

### **Andree M. Venus**

UTA French Airlines

### **Julia M. Walsh**

Julia M. Walsh & Sons, A Division of  
Tucker Anthony & R.L. Day

### **Betsy Younkins**

American Petroleum Institute

### **Janice Zarro**

Avon Products, Inc.

### **Massachusetts**

### **Joan T. Bok**

New England Electric System

### **Minnesota**

### **Patricia Jensen**

Popham, Haik, Schnobrick, Kaufman &  
Doty Ltd

### **Pennsylvania**

### **Frances Hays Todd**

Kerr-Hays Company

### **Texas**

### **Vicki Smith Downing**

INEC

### **EXECUTIVE OFFICE**

#### **Ellse Fiber Smith**

Executive Director

#### **Anna Corrales**

Executive Assistant

### **FINANCE AND ADMINISTRATION**

#### **Judith S. Johnson**

Director

#### **Salwa Leysey**

Controller

#### **Kate Iskander**

Personnel and Administrative Officer

#### **Marlan Watson**

Financial Assistant

#### **Katie Tremper**

Receptionist/Administrative Assistant

### **FINANCIAL DEVELOPMENT/ COMMUNICATIONS**

#### **Nancy Fischer**

Director

#### **Brenda Lee**

Financial Development Officer

#### **Patty Waters**

Executive Secretary to the President and  
Financial Development Office

### **Public Information Office**

#### **Deborah Ziska**

Director

#### **Donna Brion**

Administrative Assistant

### **Los Angeles Office and Development Education Program**

#### **Anita Mermel**

Director

#### **John Myer**

Administrative Associate

#### **Kevin Collins**

Assistant, Development Education

### **PROGRAM DEVELOPMENT AND IMPLEMENTATION**

#### **Joan M. Goodin**

OEE Deputy Director and  
Congressional Liaison

#### **Hermine Dlesk**

Administrative Assistant

### **Technical Services**

#### **Suzanne Kindervatter**

Director

#### **Nena Terrell**

Publications Manager

#### **Jacqui Lucas**

Program Associate

### **WIDTech**

#### **Trina Laya-Sensenig**

Director

### **Third World Forum on Women, Law and Development**

#### **Margaret Schuler**

Program Director

#### **Robin Forrest**

Program Associate

### **Africa/Asia**

Washington, DC

#### **Christine MacCallum**

Program Director

#### **Kristina Jacobsen**

Program Associate, Africa/Asia,  
WIDTech

### **Senegal**

#### **Soukeyna Ba N'Diaye**

West Africa Regional Representative

#### **Deborah Fredo**

Traher

#### **Tacko Diop**

Administrative Assistant

#### **Ambata Seck**

Accountant



El Salvador staff.

## Somalia

**Roda Mohammed Ibrahim**  
East Africa Regional Representative  
**Marilee Kane**  
Project Coordinator  
**Scott Lewis**  
Forester

## Latin America/Caribbean

### Washington, DC

**Elizabeth Dore**  
Program Director  
**Emily DiCicco**  
Director of Program Development  
**Mary Regan**  
Program Associate  
**Merryl Rosenblatt**  
Associate Director, Central American Women in Business Project  
**Isis Inoa Press**  
Program Associate, Central American Women in Business Project  
**Valerie Miller**  
Senior Trainer, Education for Participation Project

### Central America

**Marcy Kelley**  
Regional Director for Central America  
**Lidethe Madden**  
Deputy Regional Director for Central America

### Costa Rica Office

**Inés Cárdenas**  
Regional Administrator  
**Elizabeth Zamora**  
Administrative Assistant  
**Vivian Meza**  
Office Support  
*Women in Business Project*

**Flory Meza Calvo**  
Associate Director

**Patricia Rodríguez**  
Technical Assistant

**Beatriz Coto**  
Trainer

**Rosemary Coto**  
Trainer

**Iris Millalobos**  
Technical Assistant

**Luisa Castro**  
Secretary  
*Education for Participation Project*

**Ana Lucía Moreno**  
Director

**Marta Picado M.**  
Trainer

**Sandra López**  
Trainer

**Ligla Cerdas**  
Trainer

**Cecilia Mora**  
Secretary

### El Salvador Office

**Dinora de Sánchez**  
Director, Displaced Women and Women in Business Project

**Ada Castellanos**  
Administrative Assistant

**Ana Mirlam Ayala**  
Secretary

**Santos Alvarado Cornejo**  
Office Support

*Displaced Women Project*

**Elyla Mojica**  
Project Coordinator

**Rafael Sánchez**  
Trainer

**Sonia Bonilla de Quinteros**  
Trainer

*Women in Business Project*

**Morena del Carmen Rivera**  
Trainer

**Elba Espinoza Duran O.**  
Trainer

### Honduras Office

**Francisca A. de Escoto**  
Country Director and Director, Swine Production

**Elizabeth de Benítez**  
Administrative Assistant

**María Elisa Funez**  
Secretary

*Swine Production Project*

**María del Carmen Henriquez**  
Agronomist

**Concepción Romero**  
Agronomist

**Egla Fermán**  
Agronomist

**Amanda Arvalo**  
Office Support

*Women in Business Project*

**María Eugenia Antunez**  
Associate Director

**Rosibel Gomez**  
Technical Assistant

**Gloria Sarmiento**  
Technical Assistant

### Panama

*Education for Participation Project*

**Marta Rosales**  
Director

**Della Cedeno**  
Trainer

**Emperatriz Morcillo**  
Administrative Assistant

### Caribbean

#### Haiti

*Factory Workers Project*

**Clotilde Manuel**  
Director

**Sonja Gaetjens**  
Research Coordinator

**Monique Souvenir**  
Health and Family Planning Coordinator

**Carole Roy**  
Training Coordinator

**Winifred Galvan**  
Assistant Trainer

**Djenane Montas**  
Administrative Assistant

**Yveline Leon**  
Literacy Coordinator



DEF staff, National Range Agents and members of Somali Women's Democratic Organization, at tree nursery site in northwest Somalia.



Honduran staff meeting.

**For more information about OEF  
its programs, publications and  
productions, contact:**

**International Headquarters**

OEF International  
1836 H Street, N.W., 11th Floor  
Washington, DC 20006 U.S.A.  
(202) 462-3430  
Cable OVATION, Telex 440357

**Los Angeles Office**

OEF International  
601 South Kingsley Drive  
Los Angeles, CA 90005 U.S.A.  
(213) 739-0945

**Regional Offices**

**Central America**  
OEF International  
Apartado 841-2050  
San Pedro — MIDO  
San Jose, Costa Rica

**East Africa**  
OEF International  
2, Rue Docteur Thèze  
Dakar, Senegal

**West Africa**  
OEF International  
c/o USAID Somalia  
Mogadishu, Somalia

**Locations of OEF Offices and Program Activities:**



**Credits:**

Editor: Deborah Ziska  
Designer: Janet Minker

**Photographs:**

Soukeyna Ba N'Diaye, page 2.

Emily DiCiccio, page 10.

St. Louis, pages 5 (two on right) and 20 (left).

Deborah Ziska, cover and pages 3, 4, 5 (left), 6, 7, 8, 9, 11, 12, 14, 19, 20 (right).