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**SOCIAL SERVICES AND SMALL LOANS TO LOW-INCOME WOMEN  
IN THE  
EASTERN CARIBBEAN**

**JULY, 1978 - JUNE, 1981**

**AN OPERATIONAL PROGRAMME GRANT**

**Submitted to:**

**US AID REGIONAL DEVELOPMENT OFFICE/CARIBBEAN**

**Submitted by:**

**WOMEN IN DEVELOPMENT, INC.**

**EASTERN CARIBBEAN**

**MARCH 31, 1978**

**PROGRAMME TITLE:** Social Services and Small Loans  
to Low-Income Women In The Eastern  
Caribbean

**PROGRAMME LOCATION:** Eastern Caribbean

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## PROGRAMME SUMMARY

Women In Development, Inc. (WID, Inc.) plans to initiate a credit programme for income-generating projects managed by low-income women in the Eastern Caribbean. The overall objective is to improve the socio-economic status of low-income families in the Eastern Caribbean. By focusing attention on women, families and communities will also reap the benefits. The three year programme is to respond to the social and economic needs as defined by the women themselves. The programme will be implemented in Barbados for year one and expand to two other Eastern Caribbean Countries to be selected during years two and three. In addition, loan requests from other Eastern Caribbean countries, that are appropriate to the programme, will be met.

In Barbados, the programme will be implemented through the collaboration of WID, Inc., the University of the West Indies, Institute of Social and Economic Research and the Extra Mural Departments (UWI), and the Barbados Institute of Management and Productivity (BIMAP). In the other countries, social research institutions and local development organisations, with whom to collaborate, will be chosen.

Projects will be identified and should involve women who show the capacity to manage or to learn to manage small enterprises. The process will include the organisation of these women into groups (associations) which direct their work energies toward shared goals. In Barbados, women head 42.9% of all households and must organise their daily activities in order to be able to care for the home and earn the money to do so at the same time. They are well-acquainted with long hours of work for which they are compensated with very little financial reward. These projects would increase their income levels and their sense of co-operation and of group identity and could become important motivational factors in the future social and economic development of their country.

The enterprises themselves will depend on the women's choices. Examples could be: a production kitchen using the fruit from trees; a small chicken raising and egg production farm; the purchase of more fish to increase the income of the fish vendors and to encourage expansion into other activities; the establishment of a community group to market the home grown vegetables from the small farmers. The businesses would be associated-managed and community-oriented with plans to reach a wider population as the projects progress.

The women will provide the necessary labour and commitment to the projects and, hopefully, they will wish to partake in a widening process for the communities' existing development activities. The programme assumes that the women desire to work as a group toward an activity which could increase both their economic and social position within the country.

Specialists will provide technical assistance as needs are recognised and as assistance is requested or observed as necessary for the basic operation of the project. Management of each project, however, will be a women's association responsibility. WID, Inc. will support the endeavour with appropriate training but will not intervene in decision-making nor problem-solving procedures. WID, Inc., BIMAP and UWI will provide organisational and technical assistance. WID, Inc. will also provide credit/loans for initiation of the income-producing activity and the overall programme management and periodic evaluations of the progress of the projects.

Credit will be issued from a WID, Inc. revolving loan account through BIMAP, where an appropriate credit system will be established. The associations will sign contracts and repayment schedules with WID, Inc. A loan advisory committee will make the decision on loans and amounts (see Credit/Loan Implementation).

Maximal management control will be in the hands of the beneficiaries and minimal external control will be exerted by the collaborating agencies. WID, Inc., BIMAP and UWI will assist when requested and will provide the necessary specialists to assure that the associations receive adequate information and experience to establish successful business ventures.

PROGRAMME BACKGROUND

Barbados, the most easterly of the Caribbean islands, is one of the most densely populated countries in the world. The population is approximately 270,200 according to the December 1977 "Monthly Digest of Statistics". The economy has traditionally been based on sugar, with tourism beginning in 1969 as the largest foreign exchange earner. The 1976 estimated gross national product is \$376 million with a per capita income of \$1,450. 57% of the total land is utilized for agriculture.

In September, 1976, the Barbados Labour Party was elected to a 5 year term. Their stated objectives included the establishment of a Department of Women's Affairs which is now functioning under the office of the Attorney General.

Women constitute over 51% of the population and head 42.9% of all households according to the 1970 Population Census and the Barbados Statistical Department. Generally, women hold the lowest paid jobs in the community in proportion to their numbers and educational attainment and approximately twice as many women are unemployed as are men.

The Department of Women's Affairs was established to promote and co-ordinate women's activities; to provide economic and legal protection for women; to research problems; to furnish information on women's affairs; and to implement recommendations of the National Commission on The Status of Women. The Report on The Status of Women was submitted to Government in December 1977 and the recommendations will be published in the spring of 1978.

The Commission on The Status of Women was appointed by the Barbados Government for a period of 9 months with the objective of securing information and reporting upon:

- (1) laws, legislation, policies and practices affecting women;
- (2) role of women in the labour force including employment, placing and promotion;
- (3) cultural and historical attitudes which lead to discrimination and prejudice against women;
- (4) mental and physical health of women;
- (5) education; and
- (6) political rights of women.

As a result of the Commission's work, a background paper entitled "Women In Barbados: Some Demographic Aspects of Their Employment" has been developed. Employment of women is discussed in relation to age, residence, education, fertility, occupation, status, hours worked, industry and the demographic background on women in Barbados is provided.

The activities of the past five years indicate a growing awareness on the part of the Barbados Government for continued research and programmes with an emphasis on women and their integration into the development of the country.

In March, 1977, Women In Development, Inc. in collaboration with several Haitian and Dominican Organisations, held "Encuentro 77" in the Dominican Republic. Encuentro was the first Inter-American gathering of rural women leaders and representatives from 14 Caribbean basin countries including Barbados. It was conceived as a means to establish a communication network and to reinforce feelings of solidarity for those who are in the process of development. Participants shared common interests, goals, problems, needs and solutions during the gathering in workshops, informal meetings and field trips.

One fact that emerged as a result of "Encuentro" was the consistent request for credit for low-income women who do not have access to funds through the regular channels. Based on this information, WID, Inc. designed and implemented a credit programme for low-income women in Haiti and the Dominican Republic. Small loans are being made to community women's associations to enable the groups to become economically active. Services in health, family planning and technical and vocational training are also encompassed in the programme.

In July, 1977, WID, Inc. began activities in the Eastern Caribbean. Discussion with Government Agencies, Financial Institutions, Development Organisations and International Agencies were initiated. Based on the overall enthusiastic response to the objectives and activities of WID, Inc. further research was conducted. Discussions were held with low-income women and their interest in credit and technical assistance was unanimously endorsed.

During the preliminary stages of programme development, WID, Inc. has met with appropriate government persons and discussed, in-depth, the proposed objectives and activities. It is within the priority of Government to assist this sector of the population and due to their supportive position it appears as though collaboration and co-operation will continue.

## TARGET BENEFICIARIES AND COMMUNITIES

Although women make up half of the world's human resources, their potential contribution to development is often not recognised by planners. Men are drawn into areas of technological growth and specialised production while women are relegated to traditional family subsistence activities. The impetus to development is thus diminished by half.

Women, however, play major roles in maintaining a vital society. In Barbados, where 42.9% of all households have women heads, the role of the woman includes the marketing of produce, processing of food, the finishing of handicrafts and overall home as well as financial managements. She begins her work before the sun rises and finishes after it sets. She cooks the meals and sews the family clothes, often without very much of the father's support or presence. As the head of the household, she is often the main source of family income and the main family decision-maker. The man may spend most of his time away from the home and often divides his time between households.

Despite these responsibilities, the woman does not have within her reach the educational and skill training opportunities which could enable her to improve her station in life. More appropriate training must be made available to the women of these communities. In view of the wide range of activities in which the women partake, training in areas such as nutrition, health care, marketing, management and business skills, as well as in agriculture, would be most appropriate and necessary. For significant overall community participation in the development process, the women must be given an equal opportunity to learn.

In this vein, it has been well noted that Barbadian women, with their long years of negotiations in the fish markets and as vegetable vendors, have gained an ability towards business. They might lack the co-operative spirit due to other traditional tendencies toward individual aspirations, but they possess qualities of sharpness in business transactions which provide some of the necessary pre-requisites for the formation of small businesses. The women would, thus, represent the natural sector of the community to be encouraged in this direction.

WID, Inc. in collaboration with UWI and BIMAP (in Barbados) and other regional social research and development institutions will be able to offer an optimal spectrum of learning possibilities and opportunities for active participation in the development process to the women of the Eastern Caribbean.

Research will be undertaken prior to and during the implementation of the programme to determine the appropriateness of the communities selected. The projects will be chosen on the basis of a number of factors:

- (1) Community Voices Interest in Development: The leaders of a community must show interest and commitment to co-operative, co-ordinated activity.

- (2) Community has Leaders who are Respected and are Willing to Work: The leaders must be willing to work in groups and take responsibility for projects. They must be able to influence other community members out of the respect that the community has for their ability to think out, organise and initiate plans.
- (3) Community has Recognised Needs and Concerns and Desires Improvement of the Community's Life Conditions: The Community members must be able to voice needs and be willing to actualise efforts at resolving them. They must recognise and accept methods of improving the living conditions of the community.
- (4) Community Members are Organised or Desirous of Organising into a Group: As with the general community the women must be willing to work as a group. If this sort of group is not already formed, the people must wish to form one and must be willing to work as a team within the group structure.
- (5) Community has an Idea of What Sort of Project(s) on Which It Wishes to Embark: Project ideas must come from within the community and the members must have some conception of how they can begin the process of getting the project off the ground.
- (6) Community Has Some Sort of Development Project Going on Already in the Community: WID, Inc. programming is designed to be complimentary and is viewed as a strengthening vehicle to other community development efforts. Therefore, its projects would be appropriate in communities which have already begun a momentum of activity and with which the WID, Inc. project can both integrate itself and help it to expand.
- (7) Other Development Organisations are Willing to Collaborate with WID, Inc. to Begin an Integrated Project in the Community: WID, Inc. works in conjunction with other indigenous development organisations. It cannot initiate a project without their collaboration. Therefore, they must be willing and able to judge equally the feasibility of a given project in a given community.
- (8) There is a Certain Level of Literacy Amongst the Leaders: WID, Inc. is not planning projects in literacy. For certain specific skill training certain levels of literacy may be necessary and for the management of income-producing projects a certain ability with arithmetic, in particular, may be necessary. Not all projects nor training will require this criterion.

The target beneficiaries of this programme will be the women of the communities (as well as the community-at-large) who are involved in the business activity chosen by the association. Direct benefits in the form of credit and technical assistance will reach the women, Indirect benefits will reach the community-at-large as the business endeavours become successful. Levels of income will increase, better use of community production will ensue, and employment will rise. Various social gains will be attained (see Programme Analysis) and possibilities for further development activity will be opened up as project funds increase and profits are used to initiate other needed improvement projects.

## COLLABORATIVE RELATIONSHIPS

WID, Inc., as a responsive development organisation, does not operate independently of other development groups within a given country/region but in co-operation and co-ordination with such efforts. It attempts to establish collaborative relationships with existing development organisations in order to assure more extensive and effective programming and to broaden the scope of the development process by involving the female population. This is done by encouraging projects specifically aimed at women or which include women as significant participants.

In the proposed programme, WID, Inc. will collaborate closely in Barbados, with BIMAP and UWI. Collaboration has already been established with UWI in terms of proposed programme evaluation and with BIMAP in terms of loan/credit implementation, administration and procedures, and technical assistance. In the credit programme in Barbados, WID, Inc. will provide motivational and organisational support, technical assistance and overall programme management as well as the credit/loans to the women's associations. UWI will provide research and evaluation assistance and BIMAP will provide loan administration and technical assistance. In addition, close links with the Department of Women's Affairs, Women's Organisations (local and regional) and International Organisations will continue to be maintained.

A joint committee for loan decisions will be formed, entitled the Loan Advisory Committee. It will be composed of various members from the collaborating agencies and communities. Community participation in this area is viewed as an integral part of the development process.

Due to the programme emphasis on collaboration (regional and local) it will be relevant at this point to briefly discuss the organisations and their activities.

### Local

The Barbados Institute of Management and Productivity (BIMAP) was established to improve the efficiency and effectiveness of management through a comprehensive management services programme which includes: training, research, consultation, small business assistance and information services.

The small business programme began three years ago and gave BIMAP experience in arranging loans and providing management guidance. BIMAP will administer the loans for WID, Inc. and have a representative on the Loan Advisory Committee. In addition, BIMAP will assist in marketing and feasibility studies, provide training in simple accounting procedures; and, assist in project skill training.

The Department of Women's Affairs, within the Ministry of External Affairs, was established in 1976. Its functions are: to

promote and co-ordinate women's activities; to provide economic and legal protection for women; to research problems experienced by women and to implement recommendations by the National Commission on The Status of Women. The Report on the Status of Women was submitted in November 1977 and will be published along with its recommendations in early 1978. It deals with: laws and practices as they affect women; employment; cultural and historical attitudes; mental and physical health of women; family planning and education. The report has supplied pertinent data to WID, Inc. and the subsequent recommendations will serve as the basis for future activities. WID, Inc. has established close ties to the Department of Women's Affairs and will continue this relationship. A member of the department will serve on the Loan Advisory Committee.

The Barbados Development Bank offers banking services for the purpose of local development. Their expertise in loan administration and their concern with small business enterprises will be of valuable assistance in the WID, Inc. programme.

### Regional

The Caribbean Co-ordinating Committee on Women's Affairs (CCCWA) was established as a result of the Caribbean Seminar on the Integration of Women In Development held in June 1977. The seminar was attended by Government representatives from all the CARICOM countries (with the exception of Montserrat, Trinidad and Tobago) and Cuba, indigenous organisations such as the CARIWA and Caribbean Conference of Churches, UNICEF, UNDP, PAHO, IWY Tribune Project, Pathfinder Fund, IPPF and the Carnegie Corporation of New York. It was the first occasion on which women representing Caribbean Governments and NGO regional organisations met to discuss strategies for the integration of women in development and to develop a common "Caribbean Position" on the subject. The seminar prepared a Plan of Action which reflected Caribbean priorities for action at both national and regional levels. Three major goals indentified for immediate action were:

- (1) The appointment of a Co-ordinator for women's programmes to work out of the Extra Mural Department of the UWI.
- (2) The establishment of a Women's Desk within the CARICOM secretariat, and
- (3) A survey on crafts and agro-industrial projects.

It is expected that a CCCWA Co-ordinator will be appointed by the middle of 1978. The CCCWA will serve as an advisory body to the Co-ordinator and provide her with direct contact with national programmes. WI, Inc. and the Secretary of the CCCWA are presently working together in the design of the Credit Programme. The Co-ordinator will provide consulting services and will assist in training and act as a regional consultant during programme implementation. The close co-ordination of WID, Inc. and CCCWA will be mutually

beneficial, providing WID, Inc. with regional input on all programme activities and offering CCCWA funds to provide loans within programme criteria.

In 1973 the countries of the English-Speaking Caribbean formed the CARICOM Secretariat as an umbrella organisation to promote economic integration within the Caribbean Community and to cover other areas such as health, education, communication, transportation, etc. The Women's Desk at the CARICOM Secretariat, recommended in 1977, has not as yet been established. Because of the importance of the CARICOM organisation to the social and economic development of the Region, it is considered important that a Women's Desk be established within the Secretariat to ensure that the needs and concerns of women are not overlooked in the programmes of the Secretariat.

The University of the West Indies is a regional institution with campuses in Trinidad, Jamaica and Barbados. Guyana has its own University but co-operates with UWI in many areas. The extension programme of the University is operated through the Extra Mural Department. This Department provides a University 'presence' in each territory of the CARICOM area in the form of a University Centre, operated by a Resident Tutor. The Resident Tutor is the University's link with the community and develops programmes in accordance with the expressed needs of the community. Extra Mural programmes have never been 'elitist' and many have reached the grass roots' needs. This Department has enabled many of the teaching, research and professional resources of the University to reach most of the communities in the region. In addition to the Resident Tutors, the Department employs 'specialists' Staff Tutors in the fields of Social Work, Family Life Education, Radio Education and Drama.

The University of the West Indies also has an Institute of Social and Economic Research (ISER) with centres in the three campuses on the University (Jamaica, Barbados, and Trinidad & Tobago). The Centre at the Cave Hill Campus in Barbados developed the paper on employment entitled "Women in Barbados: Some Demographic Aspects of their Employment", and is currently involved, in collaboration with the other campuses, in preparing proposals for research on the status of women in the Caribbean. The Institute will provide programme evaluation for WID, Inc.

Caribbean Women's Association, (CARIWA) launched in 1973, is made up of representatives of women's organisations in the various territories in the region (St. Vincent and St. Lucia are the only CARICOM countries which have not as yet joined CARIWA). It is the only regional organisation of the type. The overall objective of CARIWA is to improve the status of women through legislative change and programmes to improve the economic and social conditions of life. CARIWA, however, does not have the financial resources to enable it to carry out the programmes it has identified and efforts are now being made to obtain funding for this important

initiative on the part of NGOs in the Region. CARIWA can play an important role in developing the organisations and the co-ordinating mechanisms at the national level and in identifying local projects for funding. These projects would certainly include economic ventures.

The Caribbean Conference of Churches (CCC) is made up of all the churches in the Caribbean region (this stretches beyond the CARICOM area to include Surinam, Haiti and Puerto Rico). It was inaugurated in 1975 with 15 churches as Founding Members. The present membership is 21. The Assembly of the CCC meets every 4 years and is the major policy-making body of the CCC. There are two Commissions through which the work of the CCC is performed; the Commission on Development (CADEC) and the Commission of Renewal (ARC). CADEC's Development Fund makes grants and loans to a wide range of projects throughout the region. Other important programmes of CADEC include: a communications network of radio; a monthly newspaper, Contact; a Documentation Centre in Barbados; and the Land & Food for People Programme which aims at assisting churches to make better use of their lands for agriculture.

The Caribbean Church Women's Programme comes under the ARC umbrella, as does the Youth Programme and the Family Life Education Programme. There are 4 women co-ordinators serving Jamaica and North sub-region, Trinidad & Tobago, Curacao and the Leeward & Windward Islands. The establishment of this programme was a result of a Caribbean Consultation on the Role of Women in Caribbean Development which was held in 1971, to emphasise the importance of women to society and the Church.

## PROGRAMME OBJECTIVES

### Long and Short Range Objectives

Although the approach of this programme and that of the collaborating institutions is responsive rather than directive in nature, general programme goals have been defined and objectives and indicators determined in order to measure programme achievement.

The long-range objective of the programme, "Social Services and Small Loans to Low-Income Women in the Eastern Caribbean", is to improve the socio-economic status of low-income families. This will be accomplished by an emphasis on women, whose improved status will benefit their families.

The short-range objectives encompass three aspects of development: human, social and economic. At the human development level, the programme, via appropriate training, will enable women to make decisions critical to their lives. It will improve their individual skills and feelings of self worth. Socially, the process will permit the group to control a project and to learn to work together as a co-operative and cohesive unit to improve their community and their country. Economically, it will provide a vehicle for increased individual earnings and thereby increase the revenue of the community.

It has been noted, via WID, Inc. research as well as by consensus from other development agencies, that group organisation and skill development are necessary first steps in the development of projects for women. Therefore, a certain period of time has been planned into this programme in order to assure adequate integrating of the concept of group-work among women before the ultimate goal of running income-generating businesses for community benefits can be initiated. Appropriate skills must be inculcated in certain members of the women's associations in order to assure successful management of the projects as well as appropriate control over the repayment schedules for the credit given to initiate the projects.

WID, Inc. has unofficially visited the Region in order to assess motivation and to encourage women to organise as well as morally support their requests for assistance. Visits by WID, Inc. began on an experimental basis without promise to the communities for further assistance as funding has not yet been assured. However, the need to begin taking steps in group organisation was viewed as so essential to the success of the actual proposed programme plan, that WID, Inc. decided to proceed on a voluntary and limited time basis, to encourage the formation of women's associations as well as to begin to instill the concept of group-work for community benefits. This "prior to programme" activity will provide a base for the actual projects and will assist in the attainment of the goals and objectives of the official programme in 1978.

### Achievement Indicators

To determine the achievement of the defined objectives, indicators have been developed and will be utilised throughout the programme, they include:

- (1) Project Benchmarks;
- (2) Community Participation;
- (3) Social Gains;
- (4) Economic Gains;
- (5) Institutional Collaboration.

(1) Project Benchmarks:

At the project and administrative level, short-term, visible objectives will be defined and measured. These will be:

- (a) Loans Given - it is anticipated that approximately ten loans will be given the first year, twenty by the second, and thirty by the third. It is anticipated that amounts will vary from BD \$300 to BD \$10,000 approximately. A quality factor will measure loans given not in terms of quantity or amount but in terms of social and economic impact.
- (b) Loan Committee Meetings - in order to respond to loan requests WID, Inc. will create a loan committee which will meet six times a year, on a bi-monthly basis. It is expected that the members of the loan committee will be of two categories, neither of which are usually involved in determining loans for low-income women: government and private sector officials and the women themselves. The purpose in the first case is to provide access to the process to persons who may be helpful to the programme in the future. The purpose in the second case is to place more control in the hands of the beneficiaries. The purpose for bringing the two groups together is to encourage mutual respect. It is acknowledged that this type of loan committee may be detrimental to efficient loan processing and will remain open to making the necessary changes to this end.
- (c) Field Co-ordinators - the programme will be represented at the community level by Field Co-ordinators hired for the purpose of working directly with the women's groups on an egalitarian basis. The Field Co-ordinators will neither promote nor direct the project, but rather, will visit communities on a mutually agreed upon schedule to provide information, services, liaison and whatever else is jointly determined by the women's group and the Co-ordinator. It is expected that this approach will keep the association from developing a dependency relationship, a characteristic often seen in community groups, and particularly in women's groups.
- (d) Administrators - trained Caribbean Administrators are an important factor in the institutionalisation of the programme. Two programme Administrators are contemplated from the outset of the programme in addition to a loan administrator. They will be hired and trained at the beginning of the first year, and continual staff development will be provided on a yearly basis.

(2) Community Participation:

The design, implementation and institutionalisation of this programme will continue to depend on community involvement. In designing the programme, WID, Inc. met with women's groups throughout the Region. The women voiced their desire to engage in economically productive activity, not only for the purpose of strengthening family income but as a service mechanism to their communities and as a vehicle to integration into the social and economic development of their country. Loans and technical assistance were their stated answer to the question of "how?". This programme is thus an out-growth of those conversations. Community participation, principally from the women's groups but also from their husbands and other community groups, will continue to be elicited and used for guidance, and will be measured according to the following indicators:

- (a) Accountability - Is the community group (and its members) willing to be held accountable for whatever problems and successes are encountered?
- (b) Autonomy - Is the community group (and its members) sufficiently independent in its ability to conceptualise and act to initiate and continue a project on its own?
- (c) Momentum - Does the community group have its own driving forces and momentum rather than depend on outside catalysts?
- (d) Distribution - Does the community group view its proposed activities as having the potential to distribute benefits throughout the group, rather than simply accruing to certain individuals, and if so, could these benefits then also be distributed throughout the community?

When initiating discussions with groups considering loan applications personnel will be assessing the existence of these characteristics, among others, for the purposes of social development. Groups participating in the programme must exhibit a "minimum" (to be defined) on a scale of 1 to 7. Development of these four characteristics will be measured throughout the life of the programme.

(3) Social Gains:

Social gains are equally if not more important than economic gains in this programme. It is the feeling of the co-sponsoring institutions that a strong social component must accompany all economic development programmes. Social goals are believed to be more difficult to carry forth and more elusive to measure than the economic. The ability of each group to develop on its own, reach its potential and act on the basis of its own strength will be measured according to the following indicators:

- (a) Access - Opportunity to secure services, commercial credit and other resources usually denied this community group.

- (b) Leverage - Strength, ability and bargaining power to secure resources normally denied the group.
- (c) Legitimation - Recognition by government and private institutions of the group as a force in its own right.
- (d) Status - Positive concept of the group attributed it by its own members.
- (e) Critical Reflection - The ability to analyse and decide among a number of appropriate alternatives.
- (f) Creative Perceptions - A positive and increasingly hopeful attitude toward present relationship to the environment and toward future possibilities.

Both the degree of "Community Participation" and the achievement of "Social Gains" will be determined through measurement on a sociological scale of one (minimum) to seven (maximum). During the evaluating process, each community group will be rated on the scale of 1-7 for each of the "Community Participation: and "Social Gains" indicators (i.e. accountability, autonomy, momentum, distribution, access, leverage, legitimation, status, critical reflection and creative perceptions). An average of these ratings should give the entire group a combined measurement.

This evaluation methodology was designed by WID, Inc. to be carried out over the life of the programme. Definition and refinement of the points on the 1-7 scale is at present a collaborative effort, however, several examples follow:

Community Participation:

Accountability

Minimum 1	4	Maximum 7
to have carried out the initial activities programmed by the group; i.e. meetings, elections, etc.		to have complied with commitments to outside third party.

Momentum

Minimum 1	4	Maximum 7
evidence of cohesion from formation to point of initial contact		continuity and renovation of group activity; evidence of stronger action and initiative after departure of outside catalyst

(4) Economic Gains:

Every loan issued will be for the purpose of economic production, with a goal to improving the level of living including the ability to buy or demand better health services. WID, Inc. will locate and/or provide necessary technical assistance, marketing surveys, vocational training in addition to soliciting needed public services. Advancing economically in these particular areas will be measured by the following indicators:

- (a) Income Generation - Is the group as a whole and its individual members making a profit from production?
- (b) Vocational/Technical Training - If the group feels the need for and requests training, does the training contribute to human development and greater production?
- (c) Food Production/Nutrition - Is the group able to produce or consume more food due to the project; are the foods of greater nutritional content?
- (d) Family Planning - If the group feels the need for and requests services, do the participants feel that such services are alleviating health problems and offering them greater choices in life?
- (e) Maternal and Child Health Care - If the group feels the need for and requests services, do the participants feel that such services are effective and place them in a position to be more active and productive?

The degree to which economic gains have been made through direct project participation and the provision of requested services will be measured through survey and interviewing techniques. The principal analysis will be whether WID, Inc. is able to provide to particular communities, in the time frame indicated, services which the communities determine adequate and sufficient.

(5) Institutional Collaboration:

In the design, implementation and future of this programme, institutional collaboration is essential for the following reasons:

- (1) Inter-organisational support and information exchange;
- (2) Provision of services;
- (3) Local financial support;
- (4) Eventual institutionalisation.

(See section on Collaborative Relationships)

## PROGRAMME DESCRIPTION

### (1) Introduction:

It must be underlined that the actual project plans for this programme will be greatly determined by the community women themselves. Change must come from within the community and methods of action must be determined by the associations in order to better insure the process of change. Support and technical assistance will be provided in the decision-making process for project plans but essentially all steps for projects will be the women's associations' decisions. Therefore, the programme description cannot include a precise project plan but rather will summarise overall implementation and management designs which are planned so as to allow maximal community participation and minimal external control.

### (2) Process:

The proposed programme is intended as a means toward furthering the development process within the Eastern Caribbean by utilising a process of stages leading to self-perpetuating development activity. The process follows prescribed steps formulated to encourage and insure eventual total community control of the original project as well as the initiation of further community projects.

The pre-project and project steps for this programme are as follows:

#### (1) Community Requests Assistance:

Assistance is requested either directly to WID, Inc. or via other organisations which contact WID, Inc. (i.e. Caribbean Co-ordinating Council). Requested assistance could be for technical advice, group information support and/or credit for an on-going activity which is income-producing for the community.

#### (2) WID, Inc. Visits the Community:

A WID, Inc. representative speaks with the leaders of the community to determine the needs and desires of the community. WID, Inc. as an organisation, is described to women. Before WID, Inc. can offer credit assistance prerequisites for the community are made clear (group formation, idea for income-generating activity, consensus and commitment to work as a group for the benefit of the community).

#### (3) Preliminary Evaluation:

WID, Inc. evaluates the possibility of working with the community based on demonstrated motivation, animation at the initial meeting, observation of leadership and general understanding on the part of the women regarding work in a group. If there is no existing women's group,

evaluation is made on WID, Inc.'s impressions for possible group formation (women's association). Possible repercussions within the community are taken into consideration: i.e. would it benefit the community or cause animosity, especially amongst the male population? Are the men interested in supporting such an activity? Has such an activity ever existed in the community? If it failed, why?

(4) Women are Encouraged to Form an Association:

Pending the decision as to whether or not WID, Inc. can officially work with the women of the community, the women are encouraged to proceed in forming a group which meets regularly. Informal, unofficial visits are made by WID, Inc. staff to encourage this process and demonstrate the importance of forming a group with which one can identify and through which one can participate in beneficial activities regardless of whether or not WID, Inc. is involved. This step is both an interim step as well as a testing period to determine the actual motivational level of the women of the community.

(5) Decision to Work with the Community is Positive:

WID, Inc. and the collaborating specialists can now officially visit the women to support the formation of their association to establish an official directive committee (if not already done) and to train association leaders in management and other necessary skills for business establishment. This step could last for several months.

(6) Continuation of Visits:

Regular visits to the association as well as to the community-at-large are made to assist with the project and to encourage community acceptance of the association's work. Technical assistance by specialists is rendered depending on project needs. Visits to families and community members are made to instill confidence and assure maximal participation in the actual and/or future projects.

(7) A Savings System is Activated:

A savings system based on weekly or other (depending on meeting schedule of the association) basis is explained and encouraged. Each member pays agreed upon dues which are saved in an association treasury account for the use of the association's projects. This savings forms a base for future loan repayment and/or purchase of needed materials prior to receipts of credit.

(8) Women's Association Decides on Activity:

Based on the resources of the community (both natural and skill), the association decides on the type of business upon which it wishes to embark. WID, Inc. offers technical assistance at this stage for specialised training, decision-making techniques, association plans, action, needs, etc. Practice production begins.

(9) Credit/Loan is Requested:

Along with WID, Inc. assistance, the amount of the loan is calculated based on the project needs and the type of business chosen. The association submits a formal request to WID, Inc.

(10) Loan Committee Meets:

WID, Inc. and loan committee decide whether or not the loan can be granted and how much is appropriate to grant. A repayment schedule is established based on the chosen business and its potential return expectancy: i.e. peanut butter production is saleable immediately, where sugar takes sixteen months for the original crop.

(11) Contract is Signed:

A contract between WID, Inc. and the women's association is signed for credit via a local or regional development institution, using the agreed upon interest rate but WID, Inc.'s own revolving loan account. Hopefully, regular payment of this loan will provide leverage for the women's association should they ever wish to obtain credit directly from a commercial lending institution.

(12) Business is Initiated:

Production, marketing, re-vamping, accounting, etc. on-the-job training and general activity.

(13) Loan Repayment Schedule is Initiated:

Loan payments are made on a regularly established schedule. Profit, past loan payments, is urged to be saved for future projects.

(14) Internal Project Management Encouraged:

Although encouraged from the beginning of the project, it is emphasised now. Throughout the project, maximal training of group-members in self-management techniques has been given and minimal external management has been imposed. External support now diminishes.

(15) Further Loan Activity:

Depends on success of first project and desire of association to initiate further development activity. Re-use of business profits will combine with second loan to form a "matching" contribution from the community thus minimising loan activity and maximising auto-financed development.

(16) Specialised Technical Assistance is Given:

Depends on needs of the association but is available for improving and refining methods of production, etc.

(3) Methods:

(a) Project Implementation:

The women's association will be required to provide the following:

- (1) Labour;
- (2) Delegation of responsibilities, some supervision of activities;
- (3) Efforts at organisation;
- (4) Commitment of time;
- (5) Management of money loaned to the project;
- (6) Project programming (with the collaborating agencies);
- (7) Control over services rendered (via receipts system);
- (8) Purchases of equipment for project implementation;
- (9) Efforts at marketing project production;
- (10) Regular group meetings at designated location;
- (11) Co-operative decisions;
- (12) Co-operative activity;

It is viewed as essential for community women to participate in these activities in order that the project be a community effort and not an outside agency idea which exploits the people's labour, time and undermines the women's own abilities to operate on their own.

WID, Inc. and the collaborating agencies will be expected to provide the following:

- (1) Expertise/specialists for training/advice;
- (2) Certain supplies for training and initiation (possibly);
- (3) Organisational support;
- (4) Credit (loans);
- (5) Answers to specific questions;
- (6) Methods by which to solve problems;
- (7) Maintenance of motivation through regular supportive visits, skill training and general collaboration in developing the programme or off-shoots of the project;

- (8) Resources (information and special needs);
- (9) Some materials for implementation or information as to where to obtain them.

WID, Inc. and the collaborating agencies will maintain as low-key a position as possible in the community's development of the project. They will encourage questions and will answer them in such ways as to enable positive action but will not make decisions for the process of making the project functional.

Since the ultimate goal of this methodology is the establishing of auto-managed, income-generating activities, every attempt will be made to restrain external decision-making by the collaborating agencies and every effort will be made to assure beneficiary control over the projects. One method to encourage this control will be the use of a "receipt system" (activated at Steps 5 and 6). Association leaders will be asked to fill out service receipts or vouchers for any and all official visits by the collaborating agency representatives and specialists. This system will provide a vehicle for the associations to control the services being rendered to the projects. It will also give the community members the opportunity to state needs and comment on the project's development. The collaborating agencies, upon evaluation of these vouchers, can provide more realistic services based on the community's self stated desires. The vouchers will also be used in compiling the evaluation data for the project and will serve as an on-the-job method for the association leaders in management control of the project. Needs and desires and the fulfillment thereof must be recognized and noted on these forms, thus forcing the leaders to analyse and comment on the immediate situation and foresee future rectification. (See Appendix F: Receipt System - for sample).

A savings system will be suggested as a means to begin establishing an association account which can serve as an independent fund or a supplementary fund to the loan requested. This system will be encouraged to guard against total dependence on the loan as well as to demonstrate the merits of managing a joint collection of money rather than maintaining individual savings. For example, collective purchases can be made, thereby cutting costs of merchandise needed for the associations' use. (Step 7).

After sufficient and appropriate group structure is observed, project ideas will be encouraged toward actual income-generating activity (Step 8). A period of project planning within the women's association will ensue and practice production will begin. The project, as described by the association, will be administered with the co-operation of WID, Inc. Appropriate technical assistance will be provided during this period (Step 8), either upon request or upon observed need. The technical assistance will be provided by the collaborating agencies as well as by specialists from other organisations. Specific needs (e.g. techniques for food preservation, methods for use of certain machinery, methods for researching markets, etc.) will be fulfilled by various specialists provided by WID, Inc.

The women will be encouraged to calculate their own needs both financially and technically and to submit their project ideas to the loan committee which will decide if credit can be allotted to the association. A contract will be drawn up for the repayment schedule and upon receipt of the funds, the loan repayment schedule will begin. (Steps 10, 11 and 13) (Credit/Loan Implementation) At this point, loan management will be an association responsibility. Leaders will have received adequate explanation of the loan repayment process and the project will be expected to meet the schedule payment requirements. This step continues until the loan is repaid.

Step 14 entails two most important activities: marketing of the saleable items is emphasised as well as the near reality of total internal management. Marketing skill training has begun by Step 8, and the association will have received management training from Step 6 on, but at this point WID, Inc. and the collaborating agencies will begin to seriously diminish their inputs and the associations will have to apply themselves totally to project management. Further loan activity is possible at this time (Step 15).

Step 16 is a long-term process of on-going training in more sophisticated and refined methods of production, marketing, accounting, management and other needed or requested technical assistance. Assistance will be more sporadic but will continue to be available to each women's association, depending on their needs, for the duration of the programme.

(b) Credit/Loan Implementation:

WID, Inc. regards credit to small businesses run by women as one of the more feasible and successful means to encourage development processes which can continue independently or outside motivational forces. The method of issuing credit involves a system which provides for beneficiary control over the project, as well as a great amount of independence. Credit is given along with technical assistance, but decision-making powers rest within the groups receiving the loans; and service providers (WID, Inc. and collaborating agency specialists) are held accountable to the beneficiary groups through a system of signed receipts.

Credit is given to organised groups which wish to embark upon income-generating activities. The group submits its idea along with an assurance of commitment from the group to work together. WID, Inc. and the collaborating agencies provide the technical assistance needed (requested and/or observed) and the loan is negotiated with a signed contract for schedule repayment.

WID, Inc.'s focus on credit stems from a commitment to effect social and economic change in a manner that leads to self-management and autonomy. It is an attempt to move away from maternal/paternalistic efforts which may leave the impression that only a development event has taken place, that a process for continuing change has not been enabled. The methodology used by WID, Inc. on the other hand, permits a human development process, for

decisions and responsibilities for the project belong to the recipients of the loan. Success and/or failure belongs to them.

A credit programme offers a community an opportunity to provide itself with its own resources and energies and a means to improve its economic and social positions in society. It opens doors to the possibilities for future development projects initiated, implemented and financed by the community. It provides a structure through which community leaders can become better managers and through which the community can begin to depend on its own capabilities while improving them. Self-esteem and community pride have the chance to become the basis for a continuing process of motivation and action.

In implementing this programme, a relationship between WID, Inc. and regional development institutions will be established whereby WID, Inc. deposits its own funds into a revolving loan account and issue its own loans. The loan, while being issued by WID, Inc. will be processed at the institution's interest rate. Default risk will be non-existent to the institution, as the loan will be issued directly from WID, Inc.'s account. The institution, essentially, will provide the structure for the loan and WID, Inc. will provide the management necessary for repayment assurance. Hopefully, prompt repayment of the loans by the women's associations in adherence to the contracted schedule, will serve as leverage and assurance that future loans will be repaid with equal promptness. That would facilitate easier credit to the communities for future projects.

Since all WID, Inc. encouraged projects are directed toward income-generation, with WID, Inc. supervised technical assistance to ensure appropriate and adequate skill training, loan payments can be fairly well assured. WID, Inc. also encourages the re-use of project profit for the initiation of further development endeavours which can add to the general improvement of the community's economic and social conditions. Optimally the bank will be sensitised to the needs of the community involved in WID, Inc.'s loan process and will be more willing to provide further credit to the community.

(c) Project Activities:

(a) Loan Process:

Groups to be encouraged to apply must comply with the following criteria:

- (1) the economic criteria, which require an outside opinion as to the economic viability and marketing possibilities of the contemplated project.
- (2) the social criteria, which would require an analysis of the group and its potential in each of the community participation and social gain indicators.

- (3) criteria of the collaborating development agencies including that women groups do not have other access to credit and show a willingness to risk new approaches accompanied by technical assistance and training.

Once the group is encouraged to apply for a loan, they are responsible for presenting their case to the loan committee which will meet bi-monthly. When the loan committee approves a loan, the director of WID, Inc. will authorise BIMAP to issue a cheque from the WID, Inc. fund to the person appointed by the group. For the purposes of loan repayment, two years will be allowed, except in unusual circumstances, at an agreed upon annual interest rate along with closing costs. (For details on the loan process and repayment schedule, see Appendix A and B.)

(b) Staff Training:

WID, and collaborating agencies will participate jointly in the training of staff. In addition to field experience which will be an on-going process, two types of training will be provided: regular training for staff and annual training seminars aimed at working with women.

(c) Evaluation Process:

In addition to its contribution to the design of this programme, BIMAP will measure the progress of projects at the administrative, economic and social levels. The feedback will be provided at informal oral sessions throughout the life of the programme, and on the basis of short quarterly reports and more in-depth annual reports. UWI will provide annual programme evaluations. (See Programme Evaluation.)

(d) Community Participation and Social Gains:

In order to achieve social gains and community participation, various activities will be planned. In addition, if flexibility is maintained and creativity encouraged, field staff should be able to take full advantage of unplanned occasions. The planned activities are:

- (i) Awareness Training: will be part of each informal and technical presentation. A series of exercises and informal discussions will be scheduled in order to clarify life situations and internalise resulting values as a commitment to action.

- (ii) Group Dynamics: will be strengthened through gatherings and exchanges where the importance of the group to achieving collective results through individual potential will be stressed.
- (iii) Event Reinforcement: will be practiced when it becomes evident that a particular event or idea in a community will lead to the strengthening of social goals; for example, during the visit of a government official.

PROJECT DESIGN SUMMARY

LOGICAL FRAMEWORK

Project Title: SOCIAL SERVICES & SMALL LOANS TO LOW-INCOME WOMEN IN THE EASTERN CARIBBEAN

DATE: MARCH 31, 1978

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
<p>Programme or Sector Goal: The broader objective to which this project contributes:</p> <ol style="list-style-type: none"> <li>To improve the socio-economic status of low-income families in the Eastern Caribbean.</li> <li>To establish a credit system to benefit low-income women of the Eastern Caribbean.</li> </ol>	<p>Measures of Goal Achievement:</p> <ol style="list-style-type: none"> <li>Increase income for low-income families.</li> <li>Improve standard of living.</li> <li>Improve social conditions.</li> <li>Increase of women receiving credit.</li> <li>Increase of women in working force.</li> <li>Reduction of under-employment and unemployment.</li> </ol>	<ol style="list-style-type: none"> <li>Research and evaluation.</li> <li>WID, Inc. research and evaluation.</li> <li>Financial Institutes Records and Reports.</li> <li>Labour Force Survey.</li> <li>Census Bureau.</li> </ol>	<p>Assumptions for Achieving Goal Targets:</p> <ol style="list-style-type: none"> <li>That improving the socio-economic status of families is beneficial.</li> <li>That families desire to improve their socio-economic status.</li> <li>That the Governments of the Region feel that improvement of socio-economic status is a priority.</li> <li>That a credit system will lead to socio-economic gain for women.</li> <li>That there is a felt need among women for a credit system to assist their needs.</li> <li>That commercial banks will become interested in providing assistance to this sector.</li> <li>That the Governments of the Region will react favourably to a credit system for low-income women.</li> </ol>
<p>Project Purpose:</p> <p>To provide loans and social services to groups of low-income women who intend to initiate income-generating activities to improve their socio-economic status.</p>	<p>Conditions that will indicate purpose has been achieved: End of project Status.</p> <ol style="list-style-type: none"> <li>Number of skill courses.</li> <li>On-going loan programme.</li> <li>Participating enterprises benefiting target group in accordance with selection criteria.</li> </ol>	<ol style="list-style-type: none"> <li>WID, Inc. programme records.</li> <li>Training Records.</li> <li>WID, Inc. quarterly reports on projects.</li> <li>Annual programme evaluation.</li> </ol>	<p>Assumptions for achieving purpose:</p> <ol style="list-style-type: none"> <li>That groups of women desire and will request loans.</li> <li>That groups will utilise loans for income-generating projects.</li> <li>That women will work in groups to formulate or continue income-generating projects.</li> <li>That groups desire, request and will benefit from accompanying social services.</li> </ol>
<p>Outputs:</p> <ol style="list-style-type: none"> <li>Revolving Loan Fund.</li> <li>Women's Associations.</li> <li>Trained Staff in Place.</li> <li>Involvement of Commercial Institutions.</li> <li>Technical Assistance.</li> <li>Social Services.</li> <li>Collaboration from Governments/ Financial/Research/Development Institutions.</li> </ol>	<p>Magnitude of Inputs:</p> <ol style="list-style-type: none"> <li>30 Sub-loans totalling \$105,000.</li> <li>30 women's associations working on income-generating projects.</li> <li>7 persons trained.</li> <li>5 Commercial institutions involved.</li> <li>30 courses - skill training and loan administration.</li> <li>Increase of money available to sector.</li> <li>Participation on Loan Advisory Committee.</li> <li>Loan Administration.</li> </ol>	<ol style="list-style-type: none"> <li>Loan Records.</li> <li>WID, Inc. records.</li> <li>Training Records.</li> <li>Bank records and reports.</li> <li>Charter for this sector to receive credit.</li> <li>Training/WID, Inc. records.</li> <li>Financial Institution Records.</li> <li>Attendance Records.</li> <li>BIMAP/WID, Inc. Records.</li> </ol>	<p>Assumptions for Achieving Outputs:</p> <ol style="list-style-type: none"> <li>That women desire and are able to form working groups.</li> <li>Proposed Projects can produce income.</li> <li>Women desire and accept funds.</li> <li>Women request, need and utilise technical assistance.</li> <li>Women desire, need and utilise social services.</li> <li>Human resources are available and can be trained.</li> <li>Present attitudes do not favour loans to low-income women.</li> <li>Change of attitude will lead to availability of credit.</li> <li>Collaboration is beneficial.</li> </ol>
<p>Inputs:</p> <p><u>AID:</u></p> <p>Grant Funds</p> <p><u>WID/OTHER:</u></p> <p>Technical Assistance</p>	<p>Implementation Target (Type and Quantity)</p> <p>\$450,000</p> <p>\$132,600</p>	<ol style="list-style-type: none"> <li>AID Financial Records.</li> <li>Audit.</li> <li>WID, Inc. Records.</li> <li>WID, Inc. Records (Payroll/Staffing pattern).</li> </ol>	<p>Assumptions for providing inputs:</p> <ol style="list-style-type: none"> <li>That funds are available in timely manner.</li> <li>That funds are forthcoming from donor organisations and other WID, Inc. established resources.</li> </ol>

## PROGRAMME EVALUATION

WID, Inc. places emphasis on Programme Evaluation as the essential tool to measure on-going progress and overall achievement in order to determine planning priorities and future programming. Evaluation, as the basis of planning, is viewed as an on-going rather than retrospective process and an integral part of all activities.

(1) Preliminary Evaluation will be carried out to establish administrative requirements and determine how they relate to the stated programme objectives by obtaining data on:

- (a) Number and amount of loans;
- (b) Types of projects funded;
- (c) Number of groups and persons to benefit directly and indirectly;
- (d) WID, Inc. activities in the field;
- (e) Number of community groups and persons interacting with WID, Inc.;
- (f) Direction taken by programme administrators;
- (g) Direction taken by loan committee.

(2) Programme Evaluation will be delineated according to the following areas:

- (a) Design of evaluation: will include community input, WID, Inc. input, collaboration with BIMAP and UWI, baseline data on women and communities (including internal and external lives) community services, targets, other regional activities, methods of collection.
- (b) Analysis of Causative Linkages: Analysis of internal (i.e. to determine if loans are adequate in amount and services sufficient in quality to achieve objective) and external (i.e. what are the credit policies, collaborative agency performance, physical environment, etc.).
- (c) Examination of Progress: To determine achievement by analysis of: performance, design, strategy, technology, external forces and inputs.
- (d) Analysis of Data: To determine change by: amount, direction, rate nature of and unanticipated.
- (e) Evaluation Review: To collaborate with AID and UWI to examine progress and analysis of data and determine programme planning decisions by utilization of feed-back of findings.
- (f) Reporting: As a by-product of the evaluation process, a report shall be completed, at low cost, reflecting the process of evaluation.
- (g) Follow-up: To be determined by results of evaluation.

Preliminary evaluation will begin prior to programme implementation. Programme evaluation will take place at intervals of three months allowing sufficient time to carry out training and technical assistance between quarterly evaluations. The quarterly reports will then form the basis of an annual report and assist in the required collaborative WID, Inc./AID/Caribbean evaluation review. The services of UWI will be utilised to assist in the annual programme evaluation and will be another essential part of the overall evaluation. In addition, in-programme evaluation will be conducted according to the established WID, Inc. inter-office procedures.

OVERVIEW: 3 Year Budget  
(U.S. DOLLARS)

<u>SOURCE</u>	<u>YEAR I</u>	<u>YEAR II</u>	<u>YEAR III</u>	<u>TOTAL</u>
AID	\$139,420	\$149,160	\$162,420	\$451,000
WID/OTHER	<u>36,400</u>	<u>52,100</u>	<u>57,100</u>	<u>145,600</u>
	\$175,820	\$201,260	\$219,520	\$596,600
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

BUDGET: YEAR I  
(U.S. DOLLARS)

<u>ITEM</u>	<u>AID</u>	<u>WID/OTHER</u>	<u>TOTAL</u>
<b>A. <u>PERSONNEL:</u></b>			
Programme Director (FT)	\$ 15,000		\$ 15,000
Programme Officer (FT)	10,000		10,000
Field Co-ordinator (FT)	4,200		4,200
Research Assistant (FT)	4,800		4,800
Secretary/Bookkeeper (FT)	3,600		3,600
Loan Administrator (PT)	5,000		5,000
Technical Advisor (PT)		\$ 6,000	6,000
Fringe Benefits - 10%	<u>4,260</u>		<u>4,260</u>
Sub-Total	<u>46,860</u>	<u>6,000</u>	<u>52,860</u>
<b>B. <u>REVOLVING LOAN FUND:</u></b>	<u>35,000</u>		<u>35,000</u>
<b>C. <u>TRAVEL:</u></b>			
Inter-Island 10 trips x \$100	1,000		1,000
per diem 30 days x \$ 45	1,350		1,350
International 5 trips x \$400	2,000		2,000
per diem 30 days x \$40	1,200		1,200
Local Group Meetings		<u>2,000</u>	<u>2,000</u>
Sub-Total	<u>5,550</u>	<u>2,000</u>	<u>7,550</u>
<b>D. <u>DIRECT COSTS:</u></b>			
Rent		6,000	6,000
Electricity/Telephone		2,400	2,400
Fuel/Transportation		1,000	1,000
Recurring Costs		<u>1,200</u>	<u>1,200</u>
Sub-Total		<u>10,600</u>	<u>10,600</u>
<b>E. <u>TRAINING:</u></b>			
Local Training 12 Months x \$ 400		4,800	4,800
Regional Training 4 Months x \$1,000		4,000	4,000
Consultants 2 at \$100 per day x 20		4,000	4,000
Evaluation/Audit		<u>5,000</u>	<u>5,000</u>
Sub-Total		<u>17,800</u>	<u>17,800</u>
<b>F. <u>CONTINGENCY COSTS:</u></b>	<u>11,710</u>		<u>11,710</u>
<b>G. <u>INFLATIONARY FACTOR:</u></b>	<u>40,300</u>		<u>40,300</u>
<b><u>TOTAL</u></b>	<u>\$139,420</u>	<u>\$ 36,400</u>	<u>\$175,820</u>

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BUDGET: YEAR II

(U.S. DOLLARS)

<u>ITEM</u>	<u>AID</u>	<u>WID/OTHER</u>	<u>TOTAL</u>
<b>A. <u>PERSONNEL:</u></b>			
Programme Director (PT)	\$ 7,500	\$ 7,500	\$ 15,000
Programme Officer (FT)	10,000		10,000
Field Co-ordinator (FT)	4,200		4,200
Research Assistant (PT)	4,800		4,800
Secretary/Bookkeeper (FT)	3,600		3,600
Loan Administration (PT)	5,000		5,000
Technical Advisor (PT)		6,000	6,000
Fringe Benefits - 10%	3,510		3,510
Sub-Total	<u>38,610</u>	<u>13,500</u>	<u>52,110</u>
<b>B. <u>REVOLVING LOAN FUND:</u></b>	<u>35,000</u>		<u>35,000</u>
<b>C. <u>TRAVEL:</u></b>			
Inter-Island 10 trips x \$100	1,000		1,000
per diem 30 days x \$ 45	1,350		1,350
International 5 trips x \$400	2,000		2,000
per diem 30 days x \$ 40	1,200		1,200
Local Group Meetings		2,000	2,000
Sub-Total	<u>5,550</u>	<u>2,000</u>	<u>7,550</u>
<b>D. <u>DIRECT COSTS:</u></b>			
Rent		6,000	6,000
Electricity/Telephone		2,400	2,400
Fuel/Transportation		1,000	1,000
Recurring Costs		1,200	1,200
Sub-Total		<u>10,600</u>	<u>10,600</u>
<b>E. <u>TRAINING:</u></b>			
Local Training 12 months x \$400 (2 countries)		9,000	9,000
Regional Training 4 months x \$1000		4,000	4,000
Consultants 4 at \$100 per day x 20		8,000	8,000
Evaluation/Audit		5,000	5,000
Sub-Total		<u>26,000</u>	<u>26,000</u>
<b>F. <u>CONTINGENCY COSTS:</u></b>	<u>9,650</u>		<u>9,650</u>
<b>G. <u>INFLATIONARY FACTOR:</u></b>	<u>60,350</u>		<u>60,350</u>
<b><u>TOTAL</u></b>	<u>\$149,160</u>	<u>\$ 52,100</u>	<u>\$201,260</u>

BUDGET: YEAR III

(U.S. DOLLARS)

ITEM	AID	WID/OTHER	TOTAL
A. <u>PERSONNEL:</u>			
Programme Director (PT)	\$ 7,500	\$ 7,500	\$ 15,000
Programme Officer (PT)	5,000	5,000	10,000
Field Co-ordinator (FT)	4,200		4,200
Research Assistant (FT)	4,800		4,800
Secretary/Bookkeeper (FT)	3,600		3,600
Loan Administrator (PT)	5,000		5,000
Technical Advisor (PT)		6,000	6,000
Fringe Benefits - 10%	3,100		6,000
Sub-Total	<u>33,200</u>	<u>18,500</u>	<u>51,700</u>
B. <u>REVOLVING LOAN FUND:</u>	<u>35,000</u>		<u>35,000</u>
C. <u>TRAVEL:</u>			
Inter-Island 10 trips x \$100	1,000		1,000
per diem 30 days x \$ 45	1,350		1,350
International 5 trips x \$400	2,000		2,000
per diem 30 days x \$ 40	1,200		1,200
Local Group Meetings		2,000	2,000
Sub-Total	<u>5,550</u>	<u>2,000</u>	<u>7,550</u>
D. <u>DIRECT COST:</u>			
Rent		6,000	6,000
Electricity/Telephone		2,400	2,400
Fuel/Transportation		1,000	1,000
Recurring costs		1,200	1,200
Sub-Total		<u>10,600</u>	<u>10,600</u>
E. <u>TRAINING:</u>			
Local Training 12 months x \$400 (2 countries)		9,000	9,000
Regional Training 4 months x \$1000		4,000	4,000
Consultants 4 at \$100 per day x 20		8,000	8,000
Evaluation/Audit		5,000	5,000
Sub-Total		<u>26,000</u>	<u>26,000</u>
F. <u>CONTINGENCY COST:</u>	<u>8,300</u>		<u>8,300</u>
G. <u>INFLATIONARY FACTOR:</u>	<u>80,370</u>		<u>80,370</u>
<u>TOTAL:</u>	<u>\$162,420</u>	<u>\$ 57,100</u>	<u>\$219,520</u>

A P P E N D I X

### ADMINISTRATIVE HANDLING OF LOANS

BIMAP will be responsible for administering the loan funds for the programme. For this purpose a special account will be maintained with the appropriate controls. This account will be open for inspection at any time by the Executive Director and the Director, Eastern Caribbean of WID, Inc. or any accountant or accredited person.

WID, Inc. will have a Loan Committee responsible for analysing loan applications and approving or disapproving these. Once approved, WID, Inc. will send BIMAP (this is the moment in which institutional collaboration begins for each project) a request for release of a cheque made out to the name of the designated person of the group, who will in turn distribute and use this according to prior arrangement. Each group member will be responsible for contributing their proportion towards the amortisation of the loan.

The following conditions have been set by WID, Inc. and BIMAP for the use of the revolving loan fund for this programme:

- the loans will be for, between BD \$300 and BD \$5,000 for initial loans and between BD \$2,000 and BD \$10,000 for subsequent loans.
- loans should be repaid within 2 years, except in special cases.
- annual interest will be determined based on commercial lending rates.
- in addition, closing costs will be charged.
- payments should be made on a monthly basis but for projects depending on seasonal production additional payments may be calculated.
- new loans will not be granted to groups who are behind in payments.
- WID, Inc. and BIMAP will not be responsible for loan default; the group will be obligated to pay.
- refinancing of WID/BIMAP loans will be made in a decreasing manner in order to enable financing of new projects. Thus, funds received through repayment will maintain the Revolving Loan Fund.

LOAN APPLICATION

The loan application and the project summary which accompanies it will be completed by the group in conjunction with an appropriate delegate, who will provide assistance upon request but in no way substitute for group process. Once this has been prepared and signed by the appropriate leaders, the delegate will provide a brief report of the procedure used. Upon receipt at the WID, Inc. office, a number and date will be affixed and a social and financial analysis prepared. This will then be presented to the WID, Inc. loan committee, which will either approve or disapprove the request.

When applications for credit are approved by the committee, WID, Inc. will send BIMAP the following documents:

- (a) a copy of the loan request;
- (b) a copy of the project evaluation;
- (c) a copy of the resolution of approval;
- (d) a request for release of cheque, signed by WID, Inc.'s Director, Eastern Caribbean.

Once this has been received BIMAP will prepare the required contract.

When all BIMAP requirements have been met, its comptroller will authorise a cheque in the name of the designated person of the group, the teller will prepare the cheque, and the comptroller will review and give final approval for signature. The cheque will be delivered by WID, Inc.

Loan Repayment:

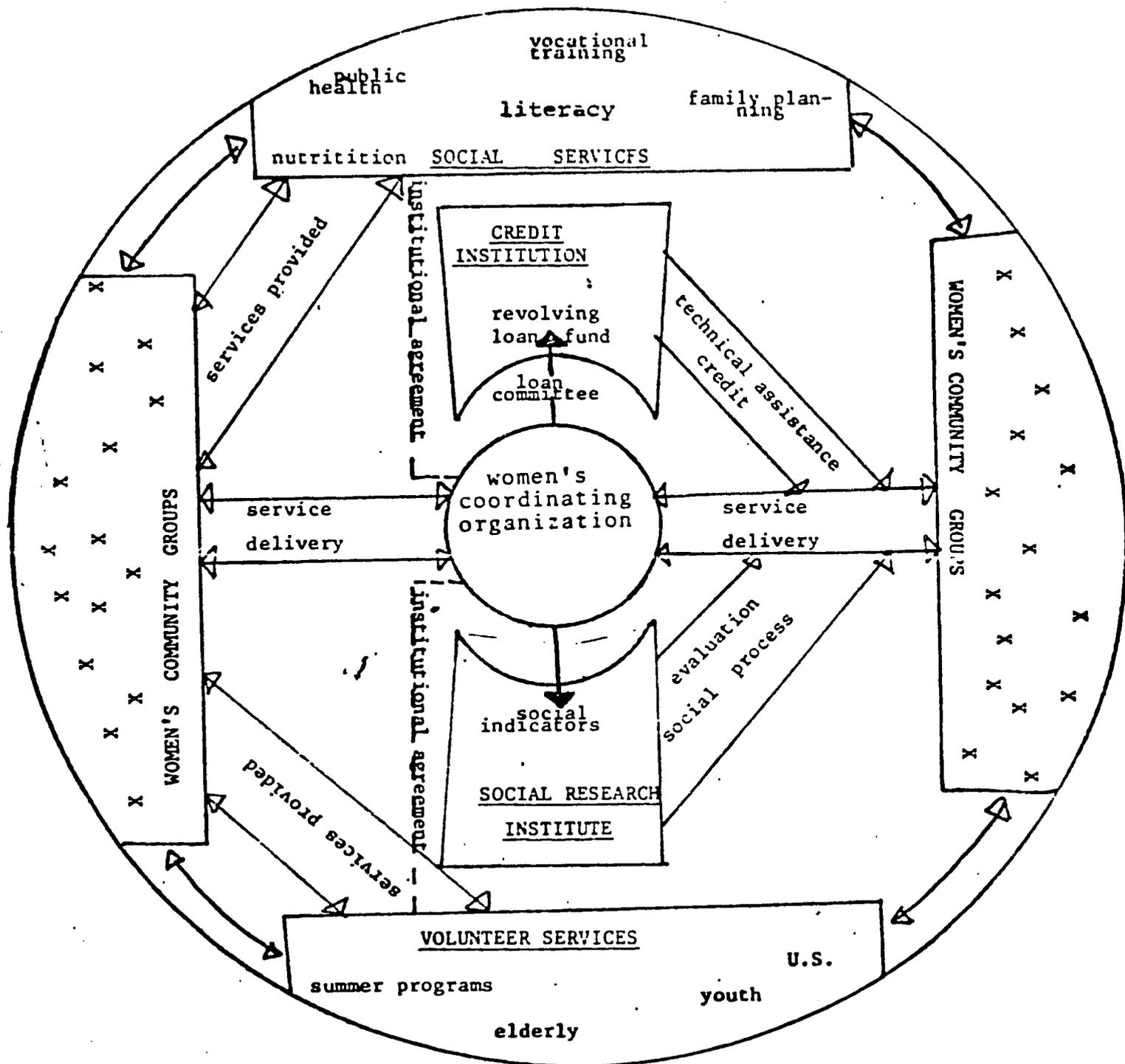
*A* WID, Inc. will supervise the loan repayment by the groups in accordance with the administrative, legal and judicial guidelines which WID, Inc. and BIMAP devise, and which may be used against defaulting borrowers.

The normal method of loan repayment is to repay the prescribed amount on a regular basis in one of the following ways:

- (a) payment by bank deposit;
- (b) payment by certified mail;
- (c) payment by declared value;
- (d) payment in person at WID, Inc. or BIMAP offices.

BIMAP will maintain a rigorous system for monitoring the project documents in this programme which will coincide with the same numbering order and contain the same documentation as the WID, Inc. files.

*WID pays BIMAP's admin costs*



THE WOMEN IN DEVELOPMENT, INC. CREDIT MODEL

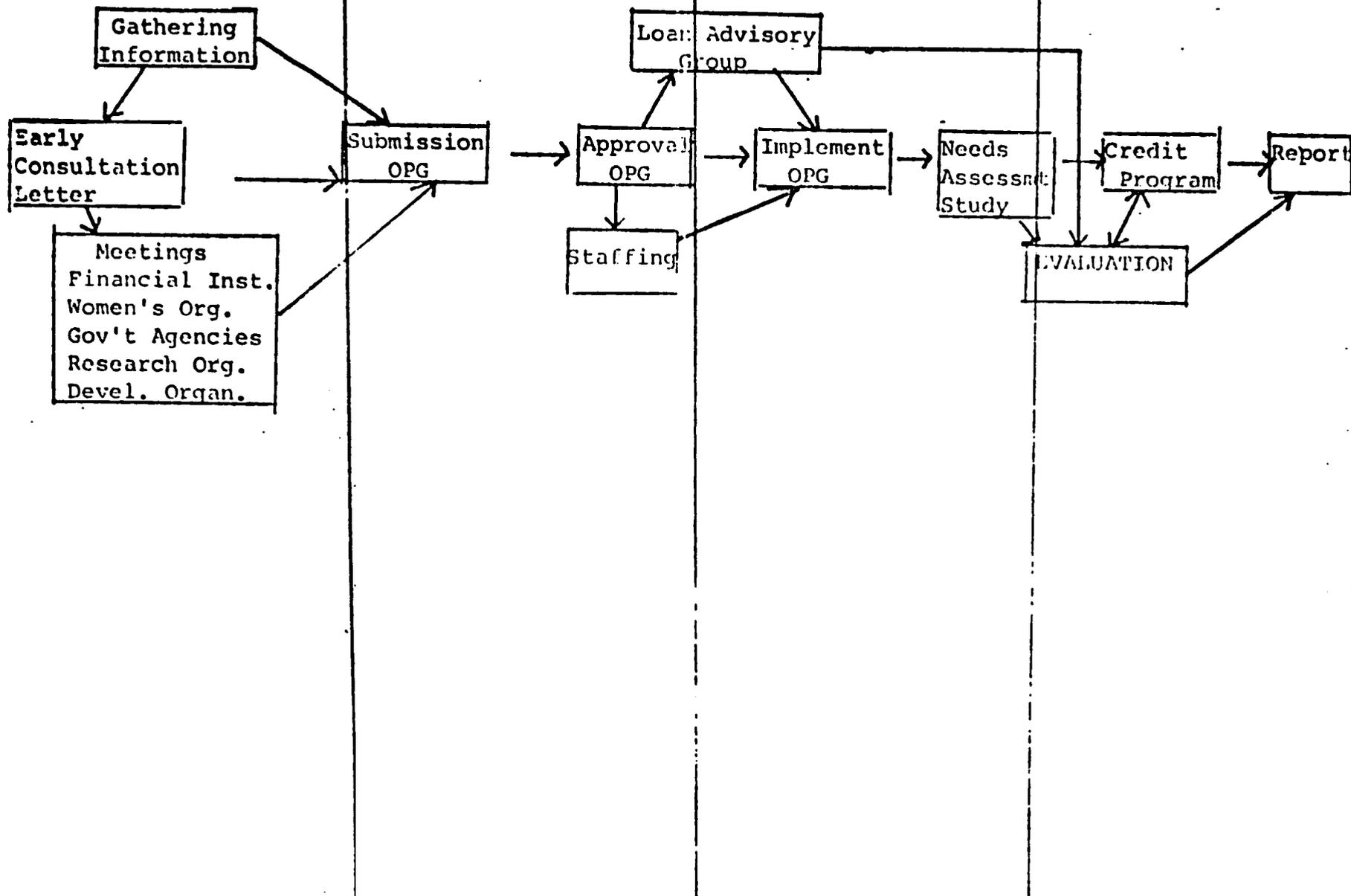
1976

1st Quarter  
January - March

2nd Quarter  
April - June

3rd Quarter  
July - September

4th. Quarter  
October - December



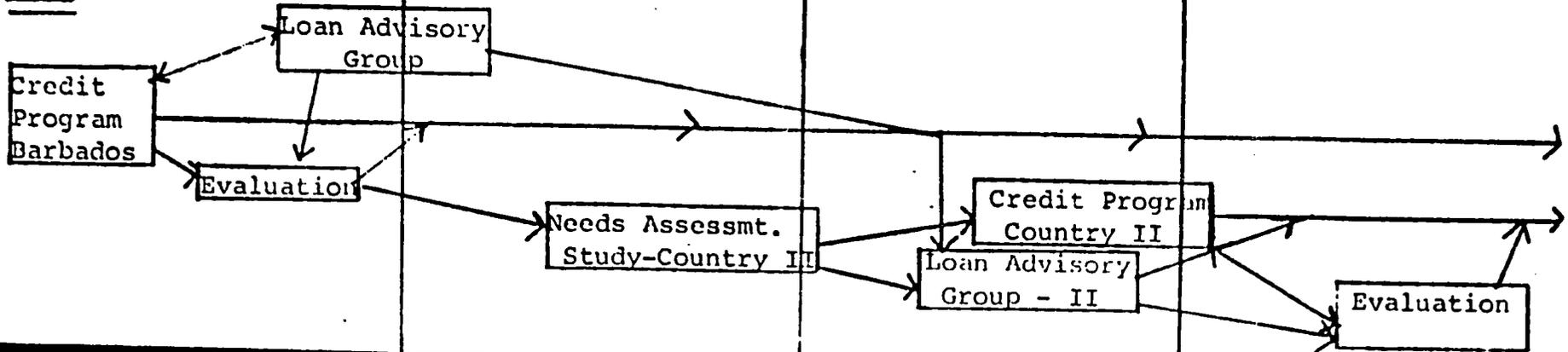
TIME FRAME

1st QUARTER  
January - March  
1979

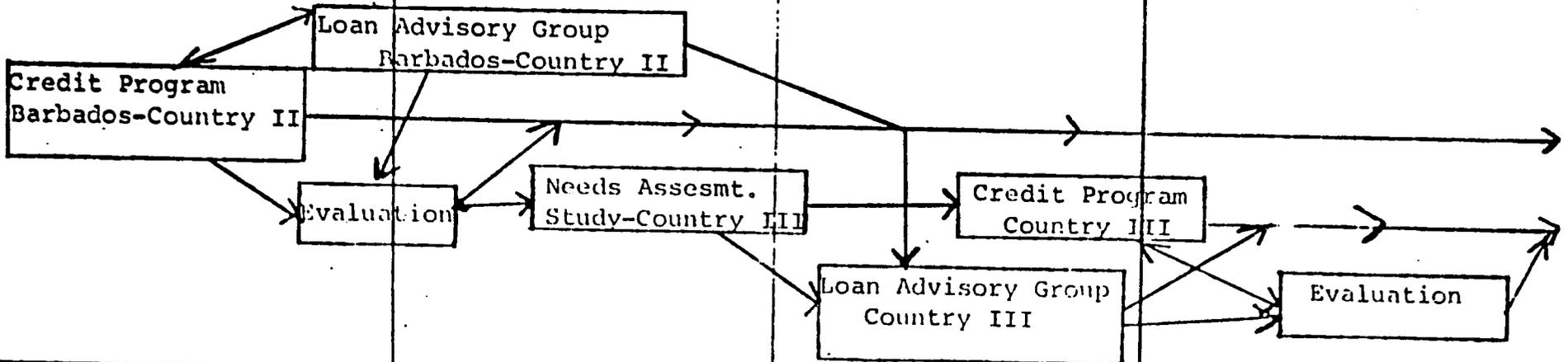
2nd QUARTER  
April - June

3rd QUARTER  
July - September

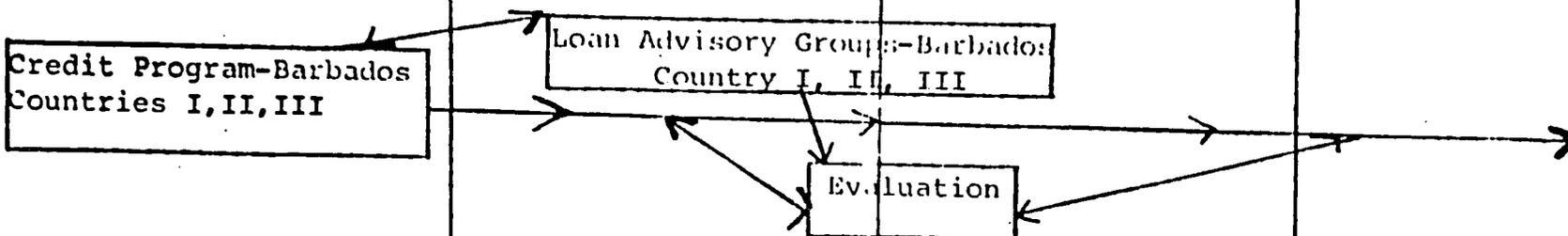
4th QUARTER  
October - December



1980



1981



## INITIAL APPROACH TO COMMUNITY

Informal research into the needs, desires and resources of a given community will be undertaken before WID, Inc. agrees to work within the community. The research will involve visits to the community, talks with the women, questioning of the women as to basic community activity and appraisal of the likelihood of project success as estimated by the collaborating agencies. Since specific projects are not to be imposed on, nor even suggested to the community, the research visits will serve as means to inform the community that there is an agency which is able to answer their requests and perhaps fulfill some of their needs for credit, training, and technical assistance. The visits will serve as motivational factors to a process in which the potential beneficiaries of the community can begin thinking and planning their own projects.

During the research visits, WID, Inc. will begin a process which will enable the initiation of intra-community organisation and internal planning for the initial needs and steps toward a community effort. The WID, Inc. representative will explain the ways in which WID, Inc. can support community efforts and will encourage the women, in particular, to think about forming the sort of activity in which WID, Inc. can assist.

The communities researched and selected by WID, Inc. as feasible for input will be communities which are already participating in some sort of development activity. They will optimally be communities which have a women's group functioning so that the need to form a group will be by-passed and the development of an income generating project can be initiated. The emphasis in WID, Inc. programming on providing credit for income producing activity urges that projects be initiated in communities which can most successfully and immediately begin the projects. Credit loans assume an ability to devise method of repayment and projects.

The following will be asked directly of community members in order to determine their readiness, desire and need to develop projects:

- Have any organisations come in, in the past, to do development work? What did they do? Who did they work with in the community?
- Is there an organised group which meets regularly for any given purpose? What do they do? Who organised it? Do women participate? Do they want to?
- Is there a Community Council? Who are the members? How are decisions made and what sort? Can anyone attend these meetings?
- Is there a women's group? What do they do?
- What churches are in the community? What activities do they sponsor?

- Do many people marry or do they prefer to live together without formal ceremony?
- How large are most families? How many families are there?
- What sort of work do the women do? Who takes care of their children while they are working?
- Are there many businesses in the community? Who runs them? Men or Women? What sort? What is the average family income?
- What is produced by the community?
- What day is market day and who participates? Is there much changeover in the people who buy/sell from week to week?
- What services/facilities exist in the community? Clinic? Visiting doctor or nurse? Midwife? School? Electricity? Telephone? Road system? Family planning?
- What do you see as the basic needs of your community?
- What sort of projects/activities would you like to start in your community?
- How much time can you devote to community projects?
- Do you have any special skills which the community could use in developing projects?

RECEIPT SYSTEM:

In order to insure as much beneficiary control as possible over the project, the community will be asked to fill out "service vouchers" for agency representatives (from WID, Inc. and the collaborating agencies) who visit the community for any given, official purpose. These vouchers will be filled out by the community leaders, group president and/or other person(s) responsible for the project as well as the representative. Without completed, signed vouchers, representatives will not receive time credit nor financial compensation for the visit. Therefore, it is the duty of the representative to be sure that the voucher is completed and it is the responsibility of the leader of the project to fill it out accurately so that unfulfilled services can be rectified and rendered to the project.

These vouchers will indicate:

- (1) That services were or were not provided;
- (2) That services were or were not appropriate;
- (3) That services were produced or did not produce the desired affect(s);
- (4) That project participants were or were not satisfied with the service(s);
- (5) What service(s) the project needs in future visits;
- (6) Whether or not specific training is needed;
- (7) How long the representative spent in the community.

A Sample Service Voucher follows:

TO BE FILLED OUT BY AGENCY PRIOR TO VISIT:

COMMUNITY/PROJECT: \_\_\_\_\_

DATE OF VISIT: \_\_\_\_\_

REPRESENTATIVE/AGENCY: \_\_\_\_\_

SERVICE TO BE RENDERED: \_\_\_\_\_

TO BE FILLED OUT IN THE COMMUNITY BY THE PROJECT LEADERS:

(1) DID THE PROJECT RECEIVE THE ABOVE SERVICE? YES: \_\_\_\_\_ NO: \_\_\_\_\_

IF NOT, WHY NOT? \_\_\_\_\_

(2) WAS THE SERVICE APPROPRIATE TO THE PROJECT'S NEEDS? YES: \_\_\_\_\_ NO: \_\_\_\_\_

IF NOT, WHY NOT? \_\_\_\_\_

(3) WERE THE PROJECT PARTICIPANTS SATISFIED WITH THE SERVICE?

YES: \_\_\_\_\_ NO: \_\_\_\_\_ IF NOT, WHY NOT? \_\_\_\_\_

(4) DID THE REPRESENTATIVE DO WHAT YOU EXPECTED? YES: \_\_\_\_\_ NO: \_\_\_\_\_

(5) WHAT SERVICE(S) DOES THE PROJECT NEED FOR THE NEXT VISIT?

\_\_\_\_\_

(6) WHAT SPECIFIC TRAINING IS NEEDED: \_\_\_\_\_

(7) HOW LONG WAS THE REPRESENTATIVE IN THE COMMUNITY?

HOURS: \_\_\_\_\_ DAYS: \_\_\_\_\_ WEEKS: \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE OF REPRESENTATIVE

\_\_\_\_\_  
SIGNATURE OF PERSON RESPONSIBLE  
FOR THE PROJECT (LEADER, PRESIDENT  
OF ASSOCIATION, ETC.)

\_\_\_\_\_  
SIGNATURE OF WITNESS (TREASURER,  
SECRETARY OF ASSOCIATION OR OTHER  
LEADER OF COMMUNITY OR FROM THE  
COMMUNITY COUNCIL)