



Follow-Up Report

Name of Program: WOW! Work of Women/World Neighbors, Bolivia and Peru

When Featured: December 2009

Donation from DFW: \$19,814

Website: <http://www.workofwomen.org>

Mission Statement: WOW! is a membership organization within [World Neighbors](#) that mobilizes women in support of a better life for their counterparts in isolated villages throughout the world. Through education, advocacy and fundraising, WOW! members enhance the work of [World Neighbors](#) to end poverty, hunger and disease throughout Asia, Africa, Latin America and the Caribbean.

World Neighbors inspires people and strengthens communities to find lasting solutions to hunger, poverty and disease and to promote a healthy environment.

Project Summary: Peru and Bolivia: 2009-10

World Neighbors (WN) works with marginalized communities so that they can find sustainable solutions to problems including hunger, poverty and disease. Our role is to catalyze and support local development processes. WN has developed a series of strategies and methodological principles over its 58 years of experience working in 45 countries in Africa, Asia and Latin America and the Caribbean.



The Savings and Credit program site in Apurimac, Peru.

World Neighbors' Andean Program is concentrated in ecologically fragile areas of Bolivia and Peru.

In Bolivia, World Neighbors has worked in the northern part of the Department of Potosi, partnering with Quechua and Aymara indigenous communities and diverse civil and government agencies since 1995. In Peru, where World Neighbors has returned — after closing our program due to the violence and instability resulting from the Shining Path insurgency — we are working with the indigenous communities in the Andean highlands and with civil society organizations and different levels of government.

In both countries, World Neighbors is implementing an integrated program focused on food security through improved agricultural practices, including the use of indigenous crops, green manure and soil conservation, together with improved child nutrition, maternal health and family planning, and the integration of women into decision-making roles both within the family and within the community.

Project Goals:

- Increase the availability of food
- Improve the nutrition (and thus, health) of women and children under five
- Build community capacity via savings and credit groups to sustain community development efforts and improve families' economic situations
- More fully integrate women into community leadership roles and decision making

Malnutrition has been and continues to be an acute issue in the marginalized rural areas that World Neighbors is partnering with in Apurimac, Peru, and North Potosí, Bolivia.

World Neighbors works with communities to increase year round food security, through improved sustainable agricultural techniques, the use of green manure, terracing, water harvesting, and small animal production.



Program participants of the Los Chancas savings and credit group in Apurimac, Peru.

However, it is not enough to focus on increased food production alone to improve maternal and child nutrition in these communities. Food security is understood not only as a problem of availability and access to food, but as a socio-technical challenge that includes aspects of equity, health and organization. Activities to improve gender relations are essential to long-term solutions to hunger.

Increasing women's status and decision-making power in their homes and communities is one of the most

effective ways to reduce poverty. When household income is controlled by women, the family's nutritional status improves.

Our work in Bolivia has a heavy focus on child health, reproductive health and family planning, and nutrition in combination with improved agricultural production.

In Peru, our initial intervention has been to enable rural families in the highlands to increase their agricultural production and overall food security, through:

- the establishment of savings and credit cooperatives, farmer experimentation to improve and diversify crop production
- formation of small groups of predominantly women farmers to manage rotating credit funds
- community engagement to promote empowerment and social change

In both countries, Participatory Action Research methodologies were used, facilitating the community, especially women, to analyze issues affecting the community, such as malnutrition, and help to devise solutions.

Project Results

Peru:

- **Savings and Credit Cooperative:** this program is located in the Cocharcas and Uranmarea Districts in Apurimac Department, in the southern zone of the central mountain range. The economy of this department is agriculture and livestock. A Savings and Loan Cooperative, Los Chankas, was initiated in the Districts of Uranmarca and Cocharcas. **Over the period of time in question there has been an increase in the number of members from 146 to 361, and equally an increase in the cooperative's capital from S/ 3,860 to S/ 218,950** (new sols, the Peruvian currency), allowing the cooperative to provide loans to 178 members (73% men and 27% women) who used the loans for different activities: 44% for agriculture, 10% for livestock, 8% for construction and improving housing, 7% to begin small businesses (bakeries), 8% to buy land, 7% on education, 6% to buy tools and equipment (power saws, motors, grinder) and 4% for health problems.
- The total amount of the loans is S/ 172,430. The credit committee was initially ineffective, but was reconstituted to include predominantly women, including the committee chairperson, and is now the most successful of the credit committees in this district.

The successful establishment and growth of savings and credit programs in this area of Peru is significant because it facilitates the following results:

- 1) **The participation of women, especially in leadership roles,** is an important factor in breaking down traditional gender based roles and in giving women the confidence needed to participate more fully in decision making roles in their communities. The savings and credit groups provide a space for women to work together, gaining skills and confidence, and improving their status within their own families, and their communities.
- 2) **The provision of credit gives farmers more flexibility** to respond to needs as they arise, and to produce more food, both crops and livestock.

- 3) This in turn **generates more income** which improves the families' situation, including improvements in the children's nutrition.
- 4) Giving the responsibility to the people (particularly the women of the community) to manage the savings and credit organization, **enhances their own leadership abilities**, strengthens the organization, and facilitates the sustainability of the savings and credit group.

Bolivia: World Neighbors has been working in the marginalized rural areas of Sacaca and San Pedro de Buena Vista in North Potosí.

- 1) **A baseline survey was completed in 50 communities** in North Potosi, to examine nutritional status in women and children from 0 to 5 years of age.
- 2) 11 Communities were chosen in which work was done **to develop and implement holistic interventions for food security and nutrition** for women and children from 0 to 5 years.
- 3) Using Action Research methodologies, World Neighbors worked with these communities [In Lanqaya, Qayastia, Tuskupaya, Wapaqe, and Loquet Sicoya Township San Pedro, Acoyu Jirapat, Camacachi, Chacoma, High Ticanoma and Jucuricawa Sacaca Township] to test recipes, provide training workshops on diseases, good feeding practices, using length measurements and weight to measure children's growth as a measurement of nutrition, and to produce a participatory video.
- 4) **Participatory agricultural diagnoses** were carried out in 6 communities. Plans were designed and implemented to increase small animal husbandry (chickens and guinea pigs), and to increase the establishment of kitchen gardens to raise vegetables, both to increase the nutrition of women and children and also to use for extra income.
- 5) Staff and volunteers have been trained in carrying out **participatory action research methodologies**.
- 6) **The main lessons learned from this work are being shared with other community-based organizations** working in Bolivia, as well as municipal and district authorities.

Challenges: The isolation of the communities, the ruggedness of the terrain, and the difficulty of travel, particularly during the rainy season continue to provide a challenge for project staff. Changing the status of women within the family and the community is a long term process and, like any process of social change involving long held beliefs and structures, is not easy. World Neighbors works in communities such as these for the long term, 8 to 10 years, and does not leave until the communities can take on their own development processes.

If DFW donations did NOT cover the entire cost of the project, what percentage did the funds cover, and how were the funds used?

Dining for Women's percentage share of the program work in Peru was 9% of the total budget of \$110,032 and was used specifically in the program area to assist with the costs of capitalizing the Savings and Credit groups. Dining for Women's share of the Bolivia program work was 6.38% of the total expenditure of \$155,217 and was also used for Program expenses, specifically the costs of holding the early childhood nutrition workshops.

How many lives do you estimate the funds (1) impacted directly and (2) impacted indirectly [through a mother's children, community, etc.]?

In Peru, World Neighbors program had 1,530 direct beneficiaries, and 4,276 indirect beneficiaries. In Bolivia, World Neighbors is working with 6 communities, and had 60 direct beneficiaries, and 350 indirect beneficiaries.



The program site in North Potosi, Bolivia in March 2010: A group of women and children attending a workshop on early childhood nutrition.

Peru Community Leader: Savings and Credit Activities

When we started credit systems in the communities, the volunteer promoter, Leoncio Torres Molina of the Commonwealth of the Tancayllo Uranmarca District, told us that the community was interested in credits. Leoncio met with authorities of the community to whom we explained our methodology regarding the credit system. They were keen to use credits to buy cows because it is a community dedicated to the production of milk in order to supply the Vaso de Leche programs under a government contract.

The community members formed their credit committee, and Mrs. Maximina Barbarán Yane was elected as president. The committee evaluates applications for loans and either approves or denies the applications. World Neighbors provides initial credits (loans) of 4000 soles (about \$1400) for eight members (500 nuevos soles each). The loans typically cover part of members' needs with the remainder supplied by the members. The members repay the loan in monthly installments along with monthly interest; the interest builds the capital fund. Once a loan is paid back, a member is allowed to borrow again. Some of the interest is used by the credit committee for community-wide activities.

After some time, the members returned the money without using it as they understood that they had to pay back the loan. In order to address this problem, we started to train the group on several occasions. Mrs. Maximina said that none of the members, who were

mostly men, helped her. At the request of Mrs. Maximina, the board was reconstituted, and all of the committee members were women. With the new board, Mrs. Maximina was elected as treasurer and immediately asked World Neighbors to provide the seed funding and thereby begin the credits for the purchase of large and small animals. The credit program later diversified to other activities such as the purchase of tools, equipment, machinery, land, home renovations, shops, health and education.

Little by little this committee's work has been increasing, and, as of today, it is one of the most successful credit committees that supports most of the residents of the community.



Mrs. Maximin purchased a loom with a loan from the savings and credit group and is weaving items to sell for extra income for the family.

Mrs. Maximina says, **"Thanks to my role as treasurer of the Tancayllo credit committee, my neighbors visit me to get their loans and make their payments. They respect me, and they don't ignore me when I call meetings. Because of this work, I now occupy so many positions in my community that I no longer have enough time! I appreciate the technical assistance provided to me by World Neighbors, and I realize that I can learn many things, including veterinary work. I'm collaborating with the institution, but also I am benefiting from all this. This was not in vain, and through these efforts we now have a cooperative that continues to support very humble people just like us."**

Mrs. Maximina's experience with the credit committee has resulted in her election as treasurer of the association of fresh milk, vice president of the Commonwealth of Tancayllo, Promoter Together-growing program and was manager for the creation of the Cooperative Savings and Credit of Chanko-Uranmarca-Cocharcas.