



Review of the Month

Lend with Care



This month's loan goes to Jeanne d'Arc who is a 30 year old married woman,

living with her husband and 4 children in Rwanda. She supports her family and contributes to the household expenses through her potato farming business.

Jeanne has 10 years' experience farming potatoes on a 1-hectare plot of land. Her current production is around 6 tons of potatoes every growing season and she employs 5 temporary labourers. In order to improve her income, she has requested this loan to expand her farmland and therefore become the first woman producing potatoes on a larger scale in her area. First, she will use the loan to purchase and additional plot of land, measuring 1 hectare. Then the remaining balance will be invested in farming inputs such as selected potato seeds and fertilizers. Also, she will allocate the remaining balance to purchasing plant vitamins, composites and employing 5 additional temporary labourers to assist her with the increased workload. With this loan she intends to upgrade her farming activities through the introduction of resources including land, labourers and

capital to therefore increase her income. This will also improve her family's standard of living by allowing her to provide for all their basic needs.

International Day of Rural Women: 15th October

The crucial role that women and girls play in ensuring the sustainability of rural households and communities, improving rural livelihoods and overall wellbeing, has been increasingly recognized. Women account for a substantial proportion of the agricultural labour force, including informal work, and perform the bulk of unpaid care and domestic work within families and households in rural areas. They make significant contributions to agricultural production, food security and nutrition, land and natural resource management, and building climate resilience.

Even so, women and girls in rural areas suffer disproportionately from multi-dimensional poverty. While extreme poverty has declined globally, the world's 1 billion people, who continue to live in unacceptable conditions of poverty, are heavily concentrated in rural areas. Poverty rates in rural areas across most regions are higher than those in urban areas. Yet smallholder agriculture produces nearly 80% of food in Asia and sub-Saharan Africa and supports the livelihoods of some 2.5 billion people. Women farmers may be as productive and enterprising as their male counterparts but are less able to

access land, credit, agricultural inputs, markets, and high-value agrifood chains, and they obtain lower prices for their crops.

Structural barriers and discriminatory social norms continue to constrain women's decision-making power and political participation in rural households and communities. Women and girls in rural areas lack equal access to productive resources and assets, public services, such as education and health care, and infrastructure, including water and sanitation,



while much of their labour remains invisible

and unpaid, even as their workloads become increasingly heavy due to the out-migration of men. Globally, with few exceptions, every gender and development indicator for which data are available reveals that rural women fare worse than rural men and urban women and that they disproportionately experience poverty, exclusion, and the effects of climate change.

Gender-responsive investments in rural areas have never been more critical.

The theme for this International Day of Rural Women is "Building rural women's resilience in the wake of COVID-19," to create awareness of these women's struggles, their needs, and their critical and key role in our society.

SolarAid

If you had to choose between complete darkness or a small amount of light to help you see every night, what would you choose?



Even the amount of light from this small solar lamp would make it possible for you to cook, spend quality time with your family and for your children to do their homework.

The choice for families in rural sub-Saharan Africa is not so simple. If they have the money, the small amount of light they can buy often comes in the form of a candle or a kerosene lamp.

Their only choice to escape the darkness is an open flame. Many parts of the world see candles as romantic or as perfect additions to a birthday cake. But for these families, candles can lead to death. Whether it is a 3 week old child caught under her mosquito net in Zambia or 12 young students in their dormitory in Tanzania, this is the reality.

In healthcare, the reality is just as stark. Three out of every four health facilities in sub-Saharan Africa have no access to reliable power. If a woman is in labour at night and lucky enough to be able to get to a health clinic, she will be asked to bring her own candle to avoid giving birth in the pitch black. This can have tragic impacts on the new mother and baby.

With a solar light, families no longer have to risk their own lives just to enjoy their evening

and healthcare professionals can keep patients safe during emergency procedures.

A solar light saves lives.

Shining Mothers

Lendwithcare has worked closely with SolarAid for nearly two years to support solar entrepreneurs in need of funding.

Emily Bellis, Programme & Partnerships Manager at SolarAid, has explained in a recent blog, that supporting rural women to launch their own sustainable businesses is a win-win.

Studies show that improving the income opportunities of women not only benefits women themselves, but also their families, and their wider communities.

Lendwithcare has launched a new project with SolarAid which will directly support women in rural Malawi to run thriving solar light businesses and provide access to quality solar products within their communities. The project is fittingly called *'Mayi Walas'* which translates to *'Shining Mothers'* in the national language of Malawi, Chichewa.



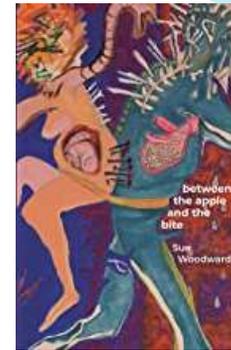
The project will tap into networks like those established by CARE to firstly recruit the women, who will then receive financial management and marketing training as a group before they receive their first box of solar lights provided

through Lendwithcare loans.

Most importantly, the model is designed to ensure that after 12 months the women are running self-sustaining solar businesses.

SI Canterbury will be supporting this project through a series of loans made in addition to the monthly loan we have been making to rural women through the Lendwithcare website.

Book of the Month



Between the apple and the bite is a book of poems about women's predicaments in history and mythology. The poems in

'predicaments' explore women's responses to the constraints and consequences of choices they have made. Their responses are not much changed through the millennia of myth, history and into contemporary times. The poet reflects on significant moments in the lives of women such as Helen of Troy, Delilah and Joan of Arc, and the predicaments they are faced with in a man's world.

In these poems Sue Woodward works in a mode of some of the most powerful contemporary poems in English.

These poems are an imaginative voicing of Greek goddesses, biblical and contemporary heroines examining age-old gender issues. Beautifully written, the poet looks to the past for explanations and also feels for her own voice and way through the personal poems.

Women inspiring action, transforming lives

Influential Women: Jada Pinkett Smith

This month's article comes courtesy of my daughter.

Jada Pinkett Smith is widely known as Will Smith's wife. She is a successful actor in her own right, but I believe that her most notable success is as host of the Facebook series, **Red Table Talks**.



Together with her mother, Adrienne Banfield-Norris, and her daughter, Willow Smith, the show provides a forum where the perspectives of three different generations are shared on a wide variety of topics.

The show premiered in 2018 and was very well received so a second series was launched the following year. It has grown in popularity such that Facebook has ordered another 2 seasons.

The show has been praised for its "insightful guests, no-holds-barred topics and Smith's magnetic hosting presence" but the main attractions are that the revealing conversations on *Red Table Talk* have authentic, difficult lessons at their centre.

Topics have included:

- Motherhood
- Surviving Loss
- Facing Addiction
- The Racial Divide
- Domestic Violence

- Surviving Divorce
- Unpacking White Privilege
- The Narcissism Epidemic
- Managing Anxiety

They can be accessed on Facebook Watch via the icon at the top of the Facebook screen.



As well as being a feminist, Jada has also fought for racial equality. One of her business ventures has provided funding for a line of cosmetics for darker skins.

Jada Pinkett Smith published her first children's book, *Girls Hold Up This World*, in 2004. "I wrote the book for Willow and for her friends and for all the little girls in the world who need affirmation about being female in this pretty much masculine world. I really tried to capture different sides of femininity. I want girls in the world to feel powerful, to know they have the power to change the world in any way they wish."

Together with Will, Jada Pinkett Smith has created the Will and Jada Smith Family Foundation in Baltimore, Maryland, a charity which focuses on youth in urban inner cities and family support. The charity was awarded the David Angell Humanitarian Award by The American Screenwriters Association (ASA) in 2006. The Will and Jada Smith Family Foundation has provided grants to non-profit organizations such as YouthBuild.

Time magazine named Jada Pinkett Smith one of the 100 most influential people in the world in 2021.

Ashleigh Mennell

Nobel Prizewinners

The Nobel Prize Committee has decided to award the Nobel Peace Prize for 2021 to Maria Ressa and Dmitry Muratov for their efforts to safeguard freedom of expression, which is a precondition for democracy and lasting peace. Ms Ressa and Mr Muratov are receiving the Peace Prize for their courageous fight for freedom of expression in their home countries of Philippines and Russia

The other Nobel prize winners announced last week are all men. Historically the awards are heavily weighted towards men, but in modern times, we would hope to see more women being recognised.

Nobel Prize winners 1901 - 2020		
	Women	Men
Peace	17	90
Literature	16	101
Medicine	12	210
Chemistry	7	179
Economics	2	84
Physics	4	212

Women didn't really receive any recognition in the sciences until 1950s/60s so perhaps 58 women receiving some recognition since then is a better statistic but it is still unbalanced.

Women should be better represented in Literature, there have been outstanding female authors for the entire Nobel prize history. Are female writers not taken seriously? In the last 25 years, which might be considered a period of greater equality, there have been only 7 female winners. There is still a long way to go to achieve equal recognition.

Women inspiring action, transforming lives