

Lend with Care



This month's loan contribution goes to a group of women in Zambia.

In order to attain financial independence and stability, a group of five women in Katete created a group and called themselves Masintha 0506 group. The members established small businesses where they sell tomatoes, cooking oil and other household items used on a daily basis such as sugar in their surrounding communities. The oldest among the group is 65 while the youngest is 27, collectively the group have fifty dependents in their houses.

The group members are all married and their husbands take pride in their businesses. For example, Pamela Zulu is thirty-six years old and she is one member of the group. She is married and her husband is an entrepreneur. She has seven children and four are going to school. Pamela is also an entrepreneur, she runs her own grocery stall selling soya pieces, cooking oil and sugar. Initially she was a farmer however that did not go well and so she opted for a different business plan. Gradually her business is

improving and her clients especially like her soya pieces because they are convenient for relish and affordable too.

Lend with Care partner, the Microloan Foundation in Zambia, lends to female entrepreneurs using the 'centre' model. A centre is typically made up of 3-4 sub-groups and these sub-groups almost always have five members. Each centre has its own name and the sub-groups within the centre share the same name. Each person within the group of five women is responsible for repaying her loan but the members support each other and if a member is unable to repay her loan on time, then the group assumes responsibility for repayment. Loan officers provide training to the groups, although it is expected that centre leaders will eventually assume responsibility for providing some of the basic training.

Women's Institute founded 19th February 1897

The WI movement began in Stoney Creek, Ontario in Canada in 1897 when Adelaide Hoodless addressed a meeting for the wives of members of the Farmers' Institute. WIs quickly spread throughout Ontario and Canada, with 130 branches launched by 1905 in Ontario alone, and the groups flourish in their home province today. As of 2013, the Federated Women's Institutes

of Ontario (FWIO) had more than 300 branches with more than 4,500 members.



Madge Watt MBE

Madge Watt, a founder member of the first WI in British Columbia, organised the first WI meeting in Great

Britain, which took place on 16 September 1915 at Llanfairpwll on Anglesey, Wales. The organisation had two aims: to revitalise rural communities and to encourage women to become more involved in producing food during the First World War.

After the end of the Great War, Watt returned to Canada where she continued as an activist for the interests of rural women. In 1930 she founded the Associated Country Women of the World (ACWW).

After the end of the First World War, the Board of Agriculture withdrew its sponsorship, although the Development Commission financially supported the work of forming new WIs and gave core funding to the National Federation until it could become financially independent. By 1926 the UK Women's Institutes were fully independent and rapidly became an essential part of rural life.

One of their features was an independence from political parties or institutions, or church or chapel, which encouraged activism by non-establishment women, which helps to explain why the WI has been extremely reluctant to support anything that can be construed as war work, despite their wartime formation. During the Second World War, they limited their contribution to such activities as looking after evacuees, and running the Government-sponsored Preservation Centres where volunteers canned or made jam of excess produce; all this produce was sent to depots to be added to the rations.



Women's Institute building in Llanfairpwll, Wales. Dating from 1915, this is the oldest WI in Britain

The WI campaigns on a wide range of issues affecting women, based on resolutions agreed at each year's national Annual Meeting. Its first resolution, passed in 1918, called for "sufficient supply of convenient and sanitary houses, being of vital importance to women in the country". In 1943 they called for "Equal Pay for Equal Work" and continued to argue for this until the Equal Pay Act 1970 was passed. 1954's resolution to "preserve the countryside against desecration by litter" led to the formation of the Keep Britain Tidy group, which became a registered charity in 1960. The WI discussed HIV/AIDS in 1986, agreeing "to inform the general public of the true facts concerning the disease

AIDS" and subsequently working with the Terence Higgins Trust to produce a leaflet on "Women and AIDS". The 2017 meeting passed a motion on microplastics pollution or "Plastic soup", and in 2018 the WI agreed to "Make Time for Mental Health", "calling on members to take action to make it as acceptable to talk about mental health as it is about physical health".

During the 1920s, many WIs started choirs and NFWI set up a music committee. W.H. Leslie, an amateur musician from Llansantffraid, Shropshire, acted as an advisor, and held a one-day school for village conductors in London in early 1924. He asked his friend Sir Walford Davies to write an arrangement of Hubert Parry's setting of "Jerusalem", for WI choirs. This hymn, with its association with the fight for women's suffrage, was considered appropriate for the emerging WI movement which was encouraging women to take their part in public life, and to improve the conditions of rural life. Leslie suggested that Walford Davies' special arrangement for choir and string orchestra should be performed at the Annual General Meeting of NFWI held in the Queen's Hall, London in 1924. He conducted the singing, bringing a choir from local WIs with him to lead.

This was so successful that it continues to be sung at the opening of NFWI AGMs, and many WIs open meetings by singing "Jerusalem", although it has never been adopted as the WI's official anthem.

As part of the 95th anniversary celebration, a "modern" version of "Jerusalem" was recorded

by The Harmonies, selected from entrants from the "WI Search for a Star" competition. It was released in 2010 as part of the album *Voices of the WI*.

Influential Women: Margaret Thatcher

On 11th February 1975, Margaret Thatcher became the first female leader of the Conservative Party.



No British woman in the last 100 years can come close to her achievements in grasping power.

Someone of the wrong sex and the wrong class broke through what looked like invincible barriers to reach into the heart of the establishment.

Women who complain that Margaret Thatcher was not a feminist because she didn't help other women or openly acknowledge her debt to feminism have a point, but they are also missing something vital. She normalised female success. She showed that although female power and masculine power may have different languages, different metaphors, different gestures, different traditions, different ways of being glamorous or nasty, they are equally strong, equally valid ... No one can ever question whether women are capable of single-minded vigour, of efficient leadership, after Margaret Thatcher. She is the great unsung heroine of British feminism."

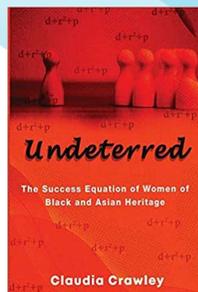
We cannot deny the fact that as the outsider who pushed her way inside, as the woman in a man's world, she was a towering rebuke to those who believe women are unsuited to the pursuit and enjoyment of power. Girls who grew up when

Women inspiring action, transforming lives

she was running the country were able to imagine leadership as a female quality in a way that girls today struggle to do. And for that reason she is still a figure that feminists would be unwise to dismiss.

Book of the Month

Meet 10 black and Asian British women who apply a unique combination of determination, resilience and sense of purpose



to resist the limitations of the white male-dominated world they live and work in. In **Undeterred: The Success**

Equation of Women of Black and Asian Heritage, Claudia Crawley unearths the challenges, contradictions and achievements of these everyday inspirational women, who are rising above inequality by becoming CEOs of their own lives.

Key to their success is a common feature that Claudia identifies as the 'success equation of black and Asian women'. This book highlights how these women use the equation to defeat adversity and achieve success in their own way. **Undeterred** is essential reading for black and Asian women who want to achieve more in their personal and professional lives, and for the allies who support them.

Claudia is the woman who chaired the group that developed the racial awareness training which Tessa Woodward presented to us via this Newsletter.

Lend with Care: Feedback

We have made 21 loans to women in Malawi, Zambia, Rwanda, Pakistan, Cambodia, Philippines, Vietnam, Ecuador and Peru, totalling £315. We have invested £230 to date and donated £24.75 to Lend with Care to help with administration costs.

We have received £147.89 in repayments and 4 loans have been repaid in full. Our loans have helped 74 female entrepreneurs (some loans have been to Groups), and 337 family members. We have also helped create 39 additional jobs.

We have a balance of £38.14 in our Lend with Care account plus a further £40 unspent in the allocated Budget.

Due to the typhoon that hit the Philippines last month, we are not receiving repayments at present from the loan we made to Emma in May 2021 and there may be a default on the loan as she is based in Cebu which was badly affected. In the two years we have been contributing to Lend with Care, this has been the only lending issue and, as this is not a money making venture for us, it doesn't matter. We can only hope that Emma is safe and will be able to rebuild her business.

World Wetlands Day: 2nd February

Though they cover only around 6 per cent of the Earth's land surface, 40 per cent of all plant and animal species live or breed in wetlands. Wetland biodiversity matters for our health, our food supply, for tourism and for jobs. Wetlands are vital for humans, for other ecosystems and for our climate, providing essential ecosystem services such as water regulation, including flood control and water purification.

More than a billion people across the world depend on wetlands for their livelihoods – that's about one in eight people on Earth.



A broad definition of wetlands includes both freshwater and marine and coastal ecosystems such as all lakes and rivers, underground aquifers, swamps and marshes, wet grasslands, peatlands, oases, estuaries, deltas and tidal flats, mangroves and other coastal areas, coral reefs, and all human-made sites such as fishponds, rice paddies, reservoirs and salt pans.

Wetlands are disappearing three times faster than forests and are Earth's most threatened ecosystem. In just 50 years — since 1970 — 35% of the world's wetlands have been lost. Human activities that lead to loss of wetlands include drainage and infilling for agriculture and construction, pollution, overfishing and overexploitation of resources, invasive species and climate change.

It is urgent that we raise national and global awareness about wetlands in order to reverse their rapid loss and encourage actions to conserve and restore them. World Wetlands Day is the ideal time to increase people's understanding of these critically important ecosystems.



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