

ADULT EDUCATION AND DEVELOPMENT



INSTITUTE FOR INTERNATIONAL COOPERATION
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THE FUTURE NEEDS
LEARNING
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In this article, the authors present the case of a co-operative organisation (Zenzele Association) in Swaziland consisting of different individuals and groups of women who receive loans for the aim of starting income-generating activities. Problems of loan repayment are identified and solutions are suggested. In collaboration with the Ministry of Agriculture and Co-operatives (Home Economics Section), the authors have designed a system of assisting in the smooth provision of loans to the women in the Zenzele projects. The system not only provides opportunities to secure loans, but also incorporates ways of collecting loans (pay back system) and monitoring how loans are used. A brief introduction on income generating activities is presented while a literature review on credit systems for women is also outlined. Peles Biswalo is a lecturer in the Department of Adult Education at the University of Swaziland and teaches Instructional Design and Communication. Mrs. Zodwa Baartjies is a Senior Community Development Officer in the Ministry of Agriculture and Cooperatives – Home Economics Section, and is currently taking a distance education course leading to a Bachelor of Adult Education at the University of Swaziland.

Peles L. Biswalo / Zodwa Baartjies

Women's Need for Credit in Order to Participate in Income-generating Activities: Swaziland Case Study

Introduction

Participation in income-generating activities is of vital interest to women throughout the developing world. Women participate in those activities which they feel will bring increased income, which they could use

This paper discusses the need and conditions for the creation and strengthening of civil society institutions. An attempt is made to look at the context of the rural poor and the constraints that they face in achieving well-being. This will enable us to examine present efforts by various actors to mitigate these constraints. In particular, the role of the civil society will be studied, and the role of establishments such as the state and donors in facilitating its empowerment will be explored. The context is that of rural people living in the hilly tracts of the southern Aravali range. These tracts are located in the hinterland of Udaipur city in the north-west Indian state of Rajasthan. Wherever appropriate, Seva Mandir's experience as an organization with a legacy of 25 years of rural development work in this area will be drawn upon. Mrs. Poonam Abbi is the Coordinator of the People's Management School, Seva Mandir, India.

Poonam Abbi

Empowering a Civil Society

Introduction

The essay attempts, first, to sketch a profile of the socio-economic context of the rural areas of Udaipur district. Secondly, it briefly traces the evolution of the state vis-à-vis its role in development. A brief perspective is presented on the impact on poverty of recently introduced progressive state policies centred around participatory development. This is explained using Joint Forest Management (a policy attempt to formalize the entitlements of forest dwellers) and Panchayati Raj (the constitutionalization of local self-government). Thirdly, a case for civil society and its role in development is made, and related links