

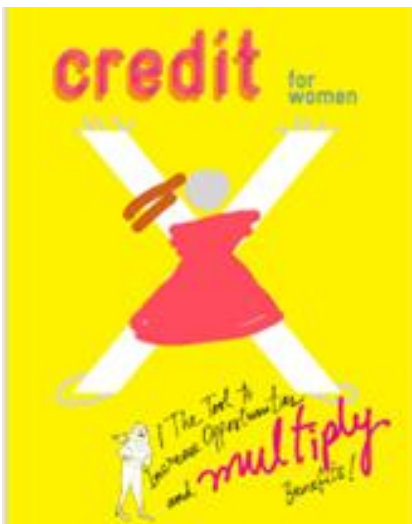
## Food Enterprise Solutions and the International Women’s Coffee Alliance Partner for Women’s Empowerment and Financial Literacy

FES and IWCA will host a Workshop for Women Coffee Producers at the Specialty Coffee Association Expo, April 22<sup>nd</sup> in Portland, OR.

During the first origin trips to coffee countries in the early 1990s, the coffee industry’s eyes were opened to disturbing facts. Women and children did most of the physical labor in the coffee fields. It was also discovered that the margins for these coffee-producing families were at times barely enough for a livable existence. Fair Trade and organic certifications did not exist in Latin America at that time and the reality for the specialty coffee industry was a lack of knowledge. Slowly, through many trips and meeting the farmers, the coffee world learned that the industry needed social justice. In 2003 a trip of all U.S. coffee industry women visited coffee women producers in Nicaragua and Costa Rica. This trip highlighted a more troubling issue, the realization that 85% of rural female farmers were experiencing domestic violence and had little or no access to credit. In addition to domestic violence, women lacked the funds to make financial decisions for themselves. When asked why they did not use or qualify for microloans, they said they did not know how to manage a loan and were afraid. Upon returning to the U.S., women from the U.S. coffee industry and their connections in coffee-producing countries formed an “International Women’s Coffee Alliance” and the IWCA was born.



Dr. Ruiz doing a training on “Basic Cupping Techniques” during the Specialty Coffee Association of Panamá. Photo Credit: Diana Batista.



Cover of the *Credit for Women: Microfinance Training Manual*. Photo Credit: R. Lauretti-Bernhard

One of the founding mothers of IWCA and longtime organic coffee importer, Karen Cebreros, partnered with Roberta Lauretti-Bernhard, who started her career in agriculture development as a Peace Corps Volunteer in Guatemala, and is a principal of FES, to create the “learning loan” microfinance program. Cebreros & Lauretti-Bernhard raised money from their contacts in the US coffee industry, and at times, partnered with Rotary International to start small microloan programs in Guatemala and El Salvador with the local IWCA chapters. The program has expanded to Honduras and Colombia. Cebreros and Lauretti-Bernhard, along with Verena Fishersworrying, Dr. Maria Ruiz, and Lucita Mendoza developed the “Learning Loan” program and authored a financial literacy manual as a tool to support the business literacy trainings. The “Credit For Women Manual” is copyrighted and is now available for purchase and for training on Zoom. At the upcoming Specialty Coffee Association conference in Portland Oregon April 19 - 23<sup>rd</sup>, Dr. Maria Ruiz will lead a workshop, hosted by Food Enterprise Solutions and the International Woman's Coffee Alliance on "Empowering Women Via the Learning Loan." The workshop will target Women in the coffee value chain and will address the role of the “Learning Loan Microcredit for Coffee Women” with examples from IWCA Chapters who are currently using the “Learning Loan” program and the manual.

Learn more about FES and BD4FS activities at <https://www.foodsolutions.global/> and follow us at:

