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Research Topic:

Stories of women with disabilities pursuing employment in Guyana: As employees or as entrepreneurs

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Abstract

Women with disabilities who are able to find employment in Guyana have had to struggle with a number of barriers related to the work environment and those pursuing self-enterprise with little support systems relating to entrepreneurial activities. Although over the past decade more data have been available regarding employment it's rather indefinable in describing the employment experiences of disabled women because these data lack the statistical component. The major stakeholders (people with disabilities, funding agencies, and support agencies, organisations and employers etcetera) need this evidence to plan holistic programmes geared towards creating employment supports for women with disabilities. My research goal therefore is to listen and document the findings from the stories of twenty women with disabilities and will compare the findings to the National Development Strategy and the community work carried out by local women organisations. I use the social theory section on community economic development programmes to carve a format of intervention that the women could find acceptable.

Introduction

There have been a number of ad hoc projects sponsored by various non-governmental organisations. These are usually of short durations (less than five years) and often lack continuity. The women I interviewed were relatively discouraged and felt that there were little sustained supports available for them to access in their communities. The National Development Strategy (NDC) section on women and employment states that employment and underemployment are gendered because statistically there are more women than men in Guyana. Yet this document does not have a section on disability and employment and none on disabled women. Women with disabilities feel that neither government nor the private sector is remotely interested in offering them opportunities to earn. Leaders of mainstream women organisations have admitted that they programmes do not cater for disabled women. Yet who is at fault here? Disabled women suggest that all the stakeholders are to blame: Women with disabilities for failing to form a united front and voicing these concerns with vehement consistency; the government for failing to set the standards through legislation and a system of checks and balances and the support agencies that work in communities because they only report their findings to their funding agencies and move on to the next project rather than use it as data to support people with disabilities' demand for changes. My research focuses on these key areas: lack of acknowledgement of women with disabilities in Guyana's national statistics, and the general non-involvement of women with disabilities in women movements, what employment structures disabled women currently occupy. I will briefly examine some literature that covers the social model of disability verses the medical model and international community employment programmes using that data as a stepping stone towards appropriate programme development. Finally I have condensed the women's stories into a format of statistical findings, case studies and possible solution as per literature review them conclude with a analysis of some of the changes these women want in any employment structure in their communities; in the final section I will give an overview of my research its challenges, what I would do differently and some learning outcomes.

Literature Review

Disability is the product of the dominant culture; therefore it is culturally and socially produced" (Charlton, 1998, p.82.) The social movement on disability emerged out of the dissatisfaction

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of persons with disability in the UK who realised that they had no place in society if they no longer needed medical care or rehabilitation. They were placed in institutions or sheltered workshops. A few fought for recognition by building the independent movement and used their new found positions as organisational leaders and as professors in the sociology department of universities to build allies and promote a different perception of disability as being socially constructed rather than as only a medicalised concept. These models are defined as follows: the medical model defines disability as lying within the person. It's the people's fault that they cannot operate within the existing society and they must be cured or rehabilitated to fit in and if medical practices fail to cure them then they are cast away and viewed as useless to society only deserving charity and welfare. In contrast the social model defines disability as the restriction of people with impairment from society's activities and policies because society viewed them as of little account" (UPIAS, 1976; Oliver, 1990); The social theory on disability promotes movement away from charity and welfare towards entitlement and rights for persons with disability to where it's a shared responsibility of accepting disabling policies and legislature (Oliver, 1990). Under this umbrella falls two terms stigmatisation and marginalisation. 1. Stigmatisation of disabled persons and this occurs through negative attitudes and treatment from family and friends and 2. Marginalization is defined as unfriendly policies and legislation (Chambers, 1986, Barnes, 2000, also in Winters, 2003). So because the treatment meted out to persons with disability affect their very existence as a result the 'personal must become the political' (Morris, 1992). That is their struggles for rights are rooted in their experiences. Herein lays the foundation of my research. I also examine how much of the medical and how little of the social model on disability is practiced in Guyana.

Guyana

(National Development Strategy Paper, 2000) states that Guyana is a multi cultural and ethnic society dominated by peoples of African and East India descents. It has a population of 745,000 people and a GDP of less than US\$1000 per annum. As a result of shrinking international markets for key exports rice, sugar and bauxite it has a high unemployment rate. ((IDB country report 2001; World Bank report 2002). According to the National Household Income and Expenditure Survey (HIES) statistics there are more women than men. These women are usually heads of households and live in poverty because of the shirking or non-existing job opportunities. The result is that the rate of unemployment among them is higher than men. A major contributing factor is their geographical location. Women in the hinterland are extremely poor but those living in the city and the rural areas marginally have a better standard of living. However, neither the National Development Strategy paper nor the IDB reports refer to disability or persons with disabilities outside of healthcare and rehabilitation.

Guyana's disability statistics estimate is based on the WHO/PAHO yardstick that ten percent of any country's population is disabled. Therefore the non-availability of data leads to lack of priority placed on disability issues at the governmental level. The meagre literature written on disability and employment in Guyana is written by international agencies working in the country e.g. Volunteer Service Organisation from the United Kingdom whose 2004 report shows that there are very little changes in the disabling policies on disability and employment in Guyana.

The employment environment

Guyana has a large population of women who are exposed to unemployment and underemployment. They are working in jobs below their skill level. But this is one of their challenges

the other is that their employment situation is correlated to the region in which they live. Those living in rural areas are in the agriculture industry or are labourers. Those in the city are largely involved in petty trading or in low paying public services jobs. However, the public and private sectors have reported that skilled workers are in short supply. In contrast there is no corresponding report on disabled women. Even the careers listed in the National Development Strategy report are rigorous and involve physical fitness a role unsuitable to a large number of disabled women. Therefore they are further isolated from participating fully in their community economic development programmes.

Guyana's Draft Policy Document, 1997

Guyana's draft policy has been compiled for nine years but it has not been ratified or legislated. So in the absence of an anti discrimination law there is little protection for disabled women who have jobs. The draft policy has a number of actions that is based on the UN recommendations for developing countries some of these are "anti-discrimination" policies used to adopt a more holistic approach to discrimination of women in the workplace. It must also be strengthened and rigorously enforced. Economic barriers are a form of discrimination. But their removal in the workplace is only possible by the development and adoption of policies with a clear and unambiguous focus on the demand side of labour. That is the social organisation of work and the economic and social infrastructures that support it. This includes: education systems, health and social support services, transport systems, and the built environment, housing, and leisure industries" (UN Report on Anti discrimination). But until there is legal support for the UN recommendations the "social and economic geographies are the medium through which the segregation of large numbers of women into poorly paid jobs is continually produced and reproduced" (Pratt, 1995).

Women' organisations

(DAWN Network, Klein, 2003) another growing concern for women with disability seeking employment in developing nations is the broader issues such as globalization and its implementation. Although these issues should be dealt with by national government and associated commissions on disability for example the Nation Commission on Disability. Yet disabled women have to be the driving force in getting these issues to be acknowledged and dealt with in international trade agreements, only then will they pave the way for them to acquire jobs Those seeking self-enterprise should ensure that their commission collaborates with trade ministries or agencies that deals with marketing; trade laws and global trade agreements acknowledge issues faced by women with disabilities. Soon women with disabilities could no longer ignore the demands of trade if they want to be progressive entrepreneurs (Seivers & Vandenburg, ILO Working Paper No.64 SEED 2004. Apart from the non acknowledgement of needs of disabled women in mainstream women's organisations missions and programmes

Community Development Projects

Community Development Programmes (CED) is defined as "the idea of bringing people together in their local communities to create employment and housing. It applies to economically depressed and minority people. It's a parallel market to the local economy. It is not about the bottom line or self sufficiency as much as it's about creating a sense of ownership and having a voice in making decisions" (Church, 2000 pp. 101). Although CED does not have a universal definition most authors define the term along this line. The weakness in this definition when applied to women with

disability in Guyana is that they are aiming for self-sufficiency while the CED definition de-emphasizes business self-sufficiency and profitability. The other parts of the definition such as acceptance within their community as part of its economic fabric they agree with. The economic environment in Guyana does not facilitate a parallel market. There are little or no subsidies or third sector funding that aids disable women. They use the same funding agencies and lodge the same collateral as everyone else and they compete for the same markets (IPED official). The research participants loved the concept of CED especially where they could operate business on a trial and error basis, its participatory management and affirmative hiring (Church, 1997). These CED concepts they could see working in Guyana. CED has nine steps -figure 1:

1. Situate yourself
2. Identify a problem
3. Agree on a strategy
4. Get organized: Who will do what?
5. Find allies and to build political support.
6. Find funding and build a resource base
7. Take action-
8. Build on what happens
9. Reflect, document and disseminate

There are several models under community development. I examined a few of them in operation in Canada and elsewhere, and if these methods could be implemented in Guyana in its entirety or only if they are modified. Firstly, the subsidiary of a large recognized nonprofit organization yet, is operated around the demands of people's disability rather than along traditional employment lines. The sources of funding are governmental and later from revenues. A-way express of Ontario, Canada is an example of this model. Funding came from provincial government and when the company became profitable a percentage of the profit was reinvested in the business. Psychiatric survivors and consumers run this company and its schedule are designed to accommodate employees' individual disabling needs. A board, management team and staff manage it (Church, 1997). The need is for employment and the action is to create manageable employment opportunities for disabled people around their disability. The subsidiary model could be modified and developed for use in Guyana. Unfortunately accessing government funding to begin this type of project would take a restructuring of the legislative policies so that the Ministry of Finance could disperse funding for community economic development projects for disabled people. The advantage Guyana has over disabled people in Ontario, Canada is that they have no monthly benefits to lose if their incomes exceed a specified amount.

Secondly, the embryo project where there is a support office that offers training in accounting and marketing and gives loans to people interested in entrepreneurial schemes and initially they operate out of this centre for a specified time until they could function with minimal support within their communities. This type of initiative is partially practiced in the country but it is not geared towards disabled people for e.g. Linden Economic Programme (LEAP). The major disadvantage of this model is the loan scheme. Most loan schemes require borrowers to produce guarantors or collateral before the lender approves it. Disabled people often do not have access to these.

Thirdly, there is the income generating schemes designed by community-based organizations. These aim to involve communities in the development of projects at the local level. Some authors call it the action-development dichotomy and micro enterprises (Maule and Crawford 2000, BDS manual 2003). The groups with common interest could combine their efforts to implement changes. Examples

are international funding agencies that provide gender equity funding for native women encouraging them to pool their skills and resources to produce products for sale. However, the marketing support is not in this initiative.

Fourthly, the Business Development Services (figure2) is a model that uses private sector support programmes for businesses to research the gaps between entrepreneurs and their business counterparts and offer that service for a fee. The main goal of Business Development Services is to carry on after donor funding has been phased out or discontinued. This model runs on the basic premises of design intervention to address: identified priorities \Rightarrow prioritized weaknesses and opportunities \Rightarrow identify markets opportunities by dividing entrepreneurs into marketing sectors. They have two streams of support traditional and marketing (ILO manual for BDS practitioners 2003). This model could work in Guyana if the health and rehabilitation sector under which disability concerns fall partners with the private business commissions. But disabled women will have to impress upon their representatives the importance of this partnership to their economic health.

Socio-political dynamics affecting employment

Persons with disability seeking a fair transition from education and training, to work, are often not economically savvy enough to design their own employment opportunities. What worked in the political arena of Asia, Europe and North America does not seem applicable to the situation in Guyana. But research participants were unable to identify these subtle differences and simultaneously meet their quest for employment. Because unfortunately disabled people are given one shot. The trial and error option is not available to them. Disabled people fail for lack of knowledge and experience and 'that is it' for them. They are given no more chances (Morris, 1997 and also in Kroch, 2000). They are tired of able bodied representation of their interest yet paradoxically they need them to further their cause. Many women with disabilities run the risk of their supporters feeling that if they pursue what is contrary to the norm they may seem ungrateful i.e. not thankful enough for their assistance (Oliver 1996, and Priestly 1999) unfortunately gratitude and entitlement are mutually exclusive terms.

(Walls 2001) another major challenge is the availability of technology in community economic programmes that make allowance for disabled people. Many women with disabilities I spoke with said that their community is so small there is nothing there other than a small grocery shop. They have to go into the capital or to a larger village to access any service. Two years ago some villages had no telephone services. So even bringing technology to their community is a tough call. Walls stressed the importance of technology and employment for persons with disabilities and he documented the before and after activities of a number of disabled employees using technology in the USA. But, before a similar action occurs in Guyana disabled women must advocate to the people representing them to place their technological needs on their agenda.

(ILO manual on Business Development Services 2001) both women with disabilities and their professional supporters are often unaware of business services that could assist disabled women's economic development. The segregation between industries and community sectors is a major contributing factor to this lack of knowledge. Often some enterprising professionals will enlist some funding for small craft projects. However, through the funding period they often do not concentrate on the long-term -that is beyond that organization's funding. They usually ignore the holistic approach to micro enterprises and that is to incorporate in their plans a mapping of steps and a mechanism of

industry survival. This structure of thought is also lacking within the current non-governmental organisations' approach to funding industries for vulnerable women. The ILO has designed the Business Development Services training to correct this inefficiency in the not for profit sector. DBS designed these basic steps are:

1. To pinpoint an industry and to learn about the businesses and financial sectors that is supporting it. The socio economic dynamics that drives it and who are the customers and which niche your self-enterprise could fit into?
2. Design an "end strategy" for funding agencies where you either switch funding agencies or phasing them out.
3. Another recommendation is to design a long-term plan to become self-sustaining or even change industry. For the lives of markets are finite and subject to international trade arrangements and agreements.

The major weakness of BDS is the funding component because ILO only trains BDS practitioners but finding funding is the task of the organisations providing Business Development Services. However, it has some great components to guide women with disabilities involved in self-enterprises on the road of economic self-sufficiency. Though BDS is a tool women with disabilities could use after CED funding has expired however both programs could also co-exist.

Description of Research

Emancipatory Paradigm analyzes how inequalities based on gender, race, ethnicity and disabilities are reflected in imbalanced power relationships **Constructivist Interpretive Paradigm** analyses multiple socially constructed realities based on interactive links between researcher and participants.

Rationale for Investigation

The rationale for this investigation is three fold. Firstly, it will explore the relationships between women with disabilities and financial institutions this would facilitate a better understanding of the underlying economic relationships and their effects on entrepreneurial efforts of these women. Secondly, the results would be used as an awareness tool in the form of a report illustrating the impact of other social factors such as attitudes on the entrepreneurial attempt of women with disabilities. Finally, probable outcomes or benefits from this initiative include the potential for the report to be used as supporting information to justify the development of an integrated employment mall that is beneficial to both women with disabilities and other entrepreneurs in their communities.

Ensuring Research Quality

According to Mertens (1996) research quality will be assured utilizing the criteria of credibility based on the emancipatory paradigm criterion. I address this requirement by paying keen attention to reliability and validity as I observed social inequalities that the women encountered such as ethnical and cultural bias within Guyana's multiethnic society and that the dominant societal structure often fails to accommodate their multiple needs. In order to incorporate the diverse facets of the participants' experiences my research quality check is "triangulation" a method that facilitates multiple perspectives and sources (Mertens, 1998) it also ensures that the voices of the least empowered are not lost.

Research Design, Measures and Data Collection Activities

The sampling techniques used in my research are from Emancipatory and Interpretive/Constructivist paradigms based on qualitative methods. The data collection methods used is focus groups, observations, and interviews. Using these three data collection methods will enable me to gain insight into the experiences of these women as entrepreneurs and as employees. The quantitative section though negligible in my research the statistics of the women could be used in the future as a basis to carry out a larger research.

Actual Research Process

I began by holding a focus groups each for five women from Georgetown, Guyana's capital, when we discussed their employment experiences. I recorded that session, although many were uneasy about chatting into a microphone. I had loosely designed guiding questions that would honor the group's focus, which was their economic situation. I ended the focus group with a presentation on community economic development programmes (CED). I shared evaluation forms to them this I later reviewed and from which I learned how participants felt about CED programmes that they could be implemented in Guyana if they are properly researched and managed. After evaluating the forms from that meeting, I designed a questionnaire format using questions that were responsive to each respondent's situation for the second data gathering. This resulted in better data collection.

Women with disabilities spoke of their experiences while telling their stories. One united idea was that self-employment has opened job opportunities for them that otherwise would have been out of reach because they are disabled by their environment and are unable to participate in traditional employment activities. However, they wanted these opportunities to be the source of their main income earning, not a hobby or an inconsistent activity e.g. semi annual exhibitions and sale of handicraft items. Using pseudonyms, I transcribed their stories verbatim with no clues to who they were as this is a university requirement .

Due to some constraints, namely limited funding, health issues and a national flood, I had to restructure my method for recruiting participants. Initially I partnered with National Commission on Disability and GCBR- East Bank where I was able to interview fourteen women in both formal and informal settings. The rest of the participants were recruited by word of mouth. These were either interviewed or asked to write a letter detailing their employment story. Each person completed an ethics form and kept their copy. Most participants were surprised that they received an honorarium for their story.

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Summary of Stories

A total of twenty persons were interviewed, with ethnicity of descent including four Indo Guyanese four women, eleven Afro-Guyanese women; three Amerindian women and two-mixed ethnicity. Eight of the women resided in rural areas and twelve lived in Georgetown. Nine of the women have congenital disabilities and eleven women acquired their disabilities. Seventeen of the interviewees live in poverty. The age range of participants was one 19 year old, four who were in their 20s; nine who were age 30; five who were in age range 40-5; and one 50 year old. Five women were working, five women were not employed and fifteen women were in some form of self-enterprise. Their earnings level per annum ranged from five with no income; thirteen women earning US \$1 – 500 and two women in the 500 -1000 per annum bracket. The types of businesses they were involved in were farming (poultry and ground provision), cleaner, handicraft artisan, day-care, and vendors (food, grocery and hair products). A few women did have professional backgrounds in teaching, nurses' aid and medical technology (though at the time of the interview the respondent trained in medical technology was not working in her field).

Analysis and Discussion

18 of the 20 disabled women in the study earned incomes that were below the poverty line this result correlates with that of the NCD where its data shows that women live in poverty and with data and interviews with women's organization. So this is an identifiable link between disabled women and "normal" women is that they both live large numbers in poverty. They lack overt careers and have limited financial success and they as entrepreneurs. In fact the women who worked before becoming disabled were unable to work after acquiring their disabilities, they felt they were young and strong enough to be employed but fifteen years later though still healthy and within the working age they remained unemployed. These women are dependent on pensions and the assistance of their families to survive. The ensuing lack of systemic supports is the major contributing factor to their dismal economic state.

I used excerpts from some of the stories, the CED and the rules and action matching it from the local policy document. I will use actions 1, 5 and 8 and analyzed some of the stories for the purpose of illustrating its ability to or not to assist women with disabilities. Interestingly two of the women in the case study did not consider themselves disabled for they associated disability with being unable to see, walk or hear yet they complained that they were not employed because they have speech impediment:

Case Study 1

National Policy on the Rights of Persons with Disabilities in Guyana

Policy: *the right to gainful employment in the public and private sectors will be reflected in national policies on employment*

Rule7: *"recognizes the principle that persons with disabilities must be empowered to exercise their human right to employment in both rural and urban areas.*

Actions 1 enact legislation and encourage implementation in law with regard to discrimination in employment policies and practices source

One woman interviewed who was living in a rural area had qualifications in medical technology yet could not get a job. She did another degree, this time in health sciences, but still had no job prospects even though on the TV you hear persons from rural communities complaining that they do not have public officials to carry out this type of work. Her family earnings are beyond the poverty line and her father has connections as a businessman. Yet his daughter is unemployed because she is speech impairment.

In Georgetown, a woman with speech impairment who wanted to be a secretary and has the CXC entrance requirement to train as a secretary but her family shuttled her off to a rural area after she attended a few interviews and was turned away.

These women face marginalization and stigmatization. In both instances, the message sent to the women is that once they have speech impairment, they are unemployable. Although the draft policy that did not discriminate among impairment or economic status, it is of no value to these women who experience discrimination because they were unable to use it for leverage against discrimination they have experienced.

There are a number of possible strategies that could assist these women to overcome the “prejudice and inequality” (Morris, 1992) they face. One is to join mainstream women’s movement and ensure their issues on employment are on their agenda. Learn about community development programmes (Figure1) and seek out supporters. Finally take steps to enact legislation.

Case Study 2

Action5 encourage self employment and the development of small industries through training in technical skills and the provision of small loans by government and other funding agencies

Situation

Kathy is paralyzed and Ena has Down syndrome (not their real names) both have craft skills. Kathy runs a small enterprise from her home but her business operation is hindered by her inability to access a regular supply of raw materials because she is immobile as a result of an inaccessible environment. She also has problems collecting her money from customers. Ena on the other hand is unable to practice her skills because she is the house slave and her mother controls her every action. Both persons have already acquired the skills but the circles of support they have do not facilitate their entrepreneurial success.

Lessons learned

Kathy is marginalized because of inaccessible public buildings whereas Ena faces stigmatization from her mother’s attitude towards her that is one of oppression and isolation.

Possible solution

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Business development services (figure 2) would benefit Kathy; however, she still needs accessibility laws in place so she could become more mobile. Unfortunately, Ena's mother's attitude cannot be changed by laws but an advocacy group maybe able to guide her into relaxing her control of her daughter.

Findings

My literature search revealed that there are very little published or unpublished papers that pertain to disability and women in Guyana I therefore resorted to reviewing literature from countries in Asia and Africa that have similar social, economic and political conditions as here. However, while there were some similarities, there are important differences in the following: the socio-cultural norms and values, aid packages, population of disabled people, political recognition of disabled, and major causes of disability. For example, in Cambodia and South Africa, war and land mines caused disability in large numbers of people. The sheer visible numbers resulted in greater attention being paid to their concerns about employment.

Though it is not a documented fact in Guyana I discovered in conversation with some leaders in the local feminine movement that they have largely ignored issues concerning disabled women mainly out of lack of knowledge and unawareness that is they do not see these women so they have no reason to consider their needs. My literature review supported this assessment. "Disabled women receive prejudice and discrimination from both angles: their gender, and their disability. It is a sad fact that neither the women's movement or the disability movement puts much focus on the particular needs, rights and risks of women with disability. Without this support, women with disability face many barriers to participation in society and cannot be economically sufficient"(Lee and White 2000).

Lessons learned

I learned that:

- The importance of understanding the socio-cultural, political and economic context, with particular relevance to women's roles and status
- Global economics and politics – the perceptions and practices of the developed world regarding the "developing" world
- The significance of data in attracting funding for employment of disabled women
- Models of communality development programmes used in the non disabled economic projects that could be useful to women with disabilities
- The role women with disabilities must play in changing their economic status from one of mediocrity to one of relative success
- The importance of Technological considerations in CED plans for women with disabilities
- Disabled and women's movement must include their needs in their organisation campaigns

What the women want to see happening: accessible buildings and transportation; a ready access to mobility aids; a retaining programme for those forced to leave their jobs after acquiring disability; reliable and appropriate legal representation for those facing discrimination on the job; need for housing and employment especially for those who have no relatives to assist them; none interest loans

in small amounts that would be manageable for guarantors; to be able to have more national input on their issues; to be considered as members of mainstream women's organisation; to see a more inclusive role played by government and organisations on disability in the creation of employment opportunities; to have a reliable advocacy organisation run primarily by persons with disabilities and finally to have a version of the independent living movement in Guyana.

Concluding remarks

I proposed Firstly, explore the relationships between women with disabilities and financial institutions there was little or no relation between disabled women and financial institutions. One participant owned a house that she wanted to use the downstairs house a supermarket. But the business community refused to support her business idea because she was female, disabled and her ethnicity was different from theirs. Secondly, the results would be used as an awareness tool in the form of a report illustrating the impact of other social factors such as attitudes on the entrepreneurial attempt of women with disabilities. To this end I am presenting a condensed version of my research to prominent organisations on disability in Guyana Finally, probable outcomes or benefits from this initiative include the potential for the report to be used as supporting information to justify the development of an integrated employment mall that is beneficial to both women with disabilities and other entrepreneurs in their communities. The women felt this was a great idea but felt that especially for those living in rural areas it may not be a feasible goal because of accessibility, attitudes of potential customers. For example one woman said she attempted to sell dry groceries in her neighbourhood but customers felt she was too slow and too disabled to adequately serve them. They only bought from her if no other shop had the item they wanted- she was seller by last resort. Another said even her own family would caution people saying if they have to pay for her services they should go instead to an able bodied service provider. However, inspite of the dismal experiences of some of the participants this last rational took on an interesting slant for relatives of disabled people suggested that I teach a CED course at the local university targeting social workers, medical students and special education teachers. Did my research accomplish most of what I proposed? Yes it did and it took me into uncharted territories and most importantly gave me a grassroots feel on disabled women's need for successful employment.

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<http://www.pobail.ie/en/CommunityProgrammes/CommunityDevelopmentProgramme/>

Appendix 1

Figure No. 1: Community Development Programmes

Nine Steps Process

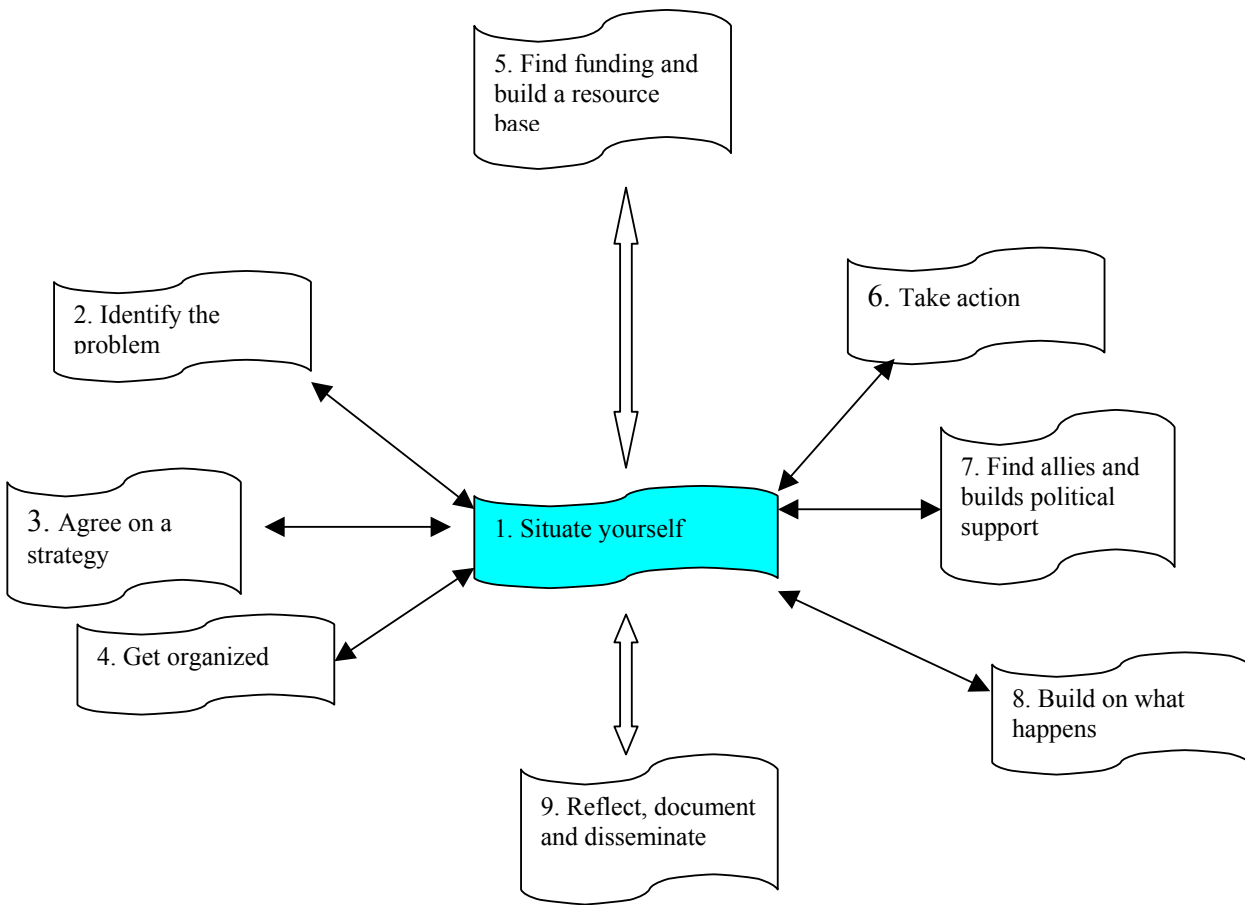


Figure 2: Framework for BDS Market Sustainability

- Delivery of Services
- Product Development
- Information
- Coordination
- Research and Development
- Skills Enhancement
- Regulation • Advocacy

Facilitating interventions from Government or Donors**Who does? Who pays?**

- State
- Private sector (for-profit)
- Not for-profit sector
- Business membership organization
- Business networks

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Appendix 3

Budget

| Details | US \$ Amount | US \$ Income | Remarks |
|-------------------------------|--------------|--------------|---|
| Course –2004-2005 | 3700 | 2000 | Research cost |
| Airfare | 576 | | Return ticket to Canada |
| Laptop -2Gb | 300 | | Type up research |
| Electric Surge protector | 80 | | Protects against unreliable power supply |
| 6 months internet service | 240 | | 40 per month -used to attend online research |
| Focus groups | 350 | | Travel cost, lunch, stipend ect for participants |
| Storage trunk | 40 | | Used to store materials e.g. texts and computer ect |
| Recorder, tapes batteries | 90 | | Used to record participants stories |
| Telephone expenses | 90 | | 6 months usage internet, to contact participants ect |
| Scribe and editing services | 180 | | Hire person transcribing and typing assistance for my final research report |
| DHL services | 200 | | Purchasing texts and lecture tapes and CDs |
| | | | Resending exam materials to and fro from Canada |
| Miscellaneous | 100 | | Photocopying, printing out readings for literature review |
| Total | 5946 | 2000 | |
| Camcorder | 159 | | |
| Cordless microphones | 75 | | For soft spoken participants in focus groups |
| Discman | 30 | | Used to listed to university lectures |
| Computer servicing & repairs | 50 | | |
| Travelling cost of researcher | 50 | | |

Note: \$2000 includes US\$1500 AIFO plus wages and other donations

2: the items under the totals were donated in kind or cash to purchase them for my research as the need arose.

3: The fees for the course I am petitioning the Government of Guyana to pay that off as my scholarship from Organisation of American States (OAS) expired August 31, 2004

Thank You Very Much AIFO For Your Support- attached is my letter of graduation thanks again.