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THE AMERICAS

Chenoa Egawa is a Fellow of the Institute studying the marketing of Native American products, crafts and produce in MesoAmerica.

"The Lilies"— Communal Banks in San Juan Sacatepequez

GUATEMALA CITY, Guatemala

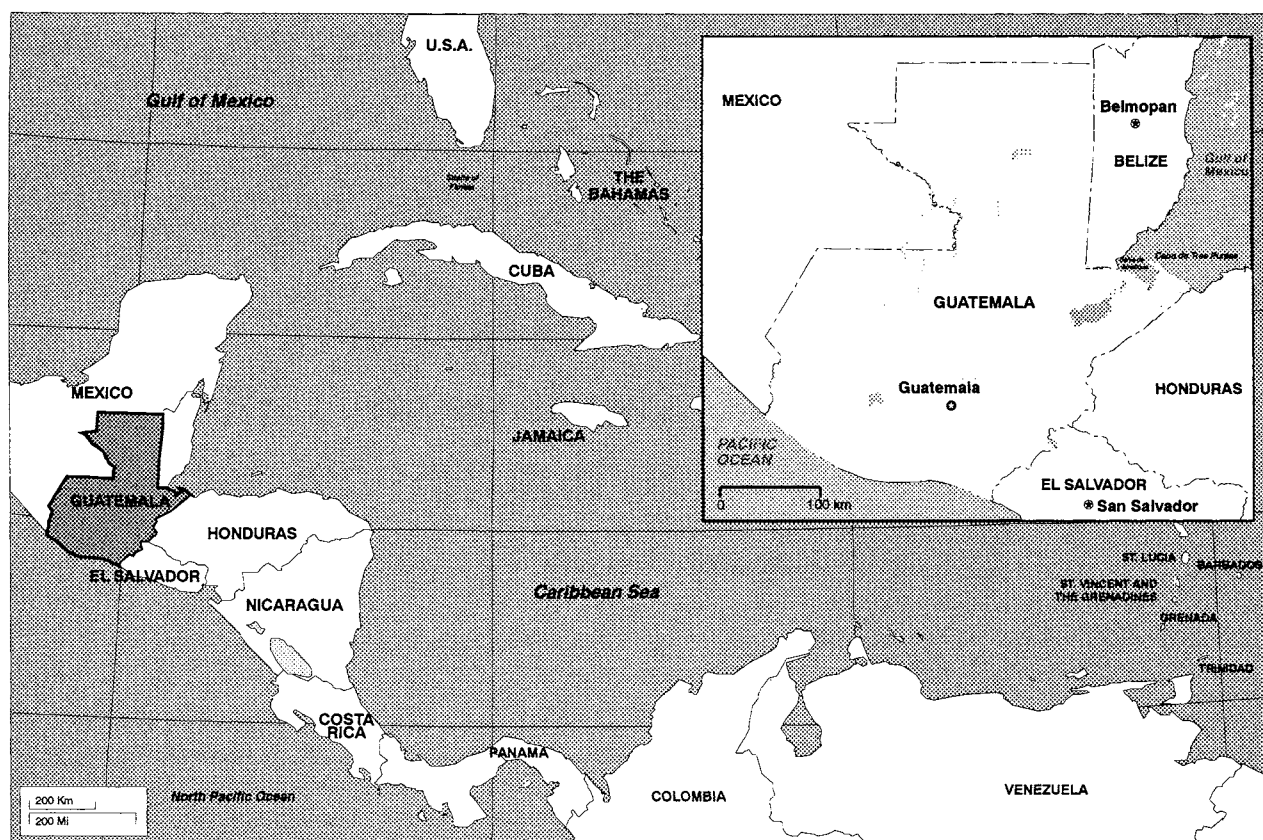
August 1998

By Chenoa Egawa

From July 19th to 24th, *Mayafer '98*, the first trade fair ever held in Guatemala with the specific purpose of promoting Mayan businesses and cooperatives, took place in *el Parque de la Industria*, Guatemala City. Almost 400 booths were set up in three separate halls, providing Mayan organizations and artisans with a new opportunity to display and advertise various products and services in a national forum. At the very back of one of the halls were eight textile booths with traditional weavings and modern adaptations of traditional designs and patterns sewn onto jackets, hats, tablecloths and napkins. Banners posted above the booths read, "*Grupo Solidario de 26 Mujeres del Banco Comunal - Las Azucenas*," (Solidarity Group of 26 Women from the Communal Bank - The Lilies), or "*Grupo Solidario de 28 mujeres del Banco Comunal - Nueva Esperanza*," (Solidarity Group of 28 Women from the Communal Bank - New Hope) etc. In total, six different groups were represented. *La Fundacion de Asesoría Financiera a Instituciones de Desarrollo y Servicio Social* (FAFIDESS - the Foundation for Financial Advising to Development and Social Service Institutions) was the sponsor for the women's communal bank program.¹

During *Mayafer I* spoke briefly with several of the women about their work and collected their business cards, which were handmade and photocopied on sheets of paper, with three names per card. Most of the women came from San Juan Sacatepequez and San Pedro Sacatepequez — two towns located approximately 30 kilometers north of Guatemala City. I wanted to have more time to talk with the women regarding the communal bank program. From what I could gather, it was a program intended to provide credit to groups of women in rural areas, primarily from indigenous communities, in order to support small-business development among women. I wanted to learn how the program functions and how the women's involvement in the *grupos solidarios* has shaped their experiences in business development. Since none of their cards had phone numbers, I asked some of women from San Juan Sacatepequez (San Juan) if I could visit them the following week in their hometowns. Most of them were very

¹ According to the information sheet that was distributed by FAFIDESS in each of the booths, it is a private development organization. In its communal bank-credit program they are working with more than 4,000 women connected with 170 communal banks in rural areas from eight different departments of Guatemala. Ninety to ninety-five percent of the women in the program are from indigenous communities. Through its network of communal banks, FAFIDESS provides credit only to groups of women for small-business and micro-enterprise development.



receptive, assuring me that I would be welcome to visit anytime. One week later, I took them up on their offer.

* * * *

All local buses flow through El Trebol, the main bus terminal outside the city. From there, one can catch a bus to any place in the country. The cab dropped me off at El Trebol and I was immediately shuffled and sorted into the group waiting for the San Juan bus. A couple of minutes later the bus arrived, slowing down, and allowing just enough time for me and several others to jump on board before the driver punched on the gas and sped off again. After about one hour, the bus entered San Juan's main square, which consisted of a small, rundown park surrounded by municipal buildings and a church. I got off the bus and continued on foot.

The local market was underway. Vendors, mainly women in *traje típica* (traditional Mayan-style clothing) sat on the ground along the perimeter of the plaza and around the edges of the park. Some displayed only a sparse selection of tomatoes, onions or *chiles*. Others had a vast array of products. There were baskets of dried shrimp and fish, fresh-baked breads, tortillas, fruits, vegetables, greens and flowers. One man was selling homemade chocolate-covered bananas out of a cardboard box. A young boy had attracted several young women with his suitcase containing an assortment of tiny, round, blue

tins of Nivea crème, barrettes and hair-ties. Pastel pink and blue cotton-candy puffs were being spun up in an old, portable cart. Another vendor was grilling strips of beef on a makeshift barbecue. All the smells of the marketplace mingled together, some pleasant, others a bit pungent.

Three of the women I had met at *Mayafer* happened to be home that day: Candelaria Pacheco, Carmen Chajom and Yolanda Perez. All three have been associates of Communal Bank, *Las Azucenas*, for the past two years. In these three interviews I asked general questions about when the communal bank program began in San Juan, what it provides to associate members, and how their *grupo solidario* functions. On a more personal level, I asked each woman about her work, how it has changed since joining *Las Azucenas* and whether or not her involvement has been beneficial to her business.

The first set of questions resulted in virtually identical responses, giving me a good idea of how the communal bank operates. The discussions resulting from the second set of questions were more specific to each woman's personal experiences, and although all three women were from the same group, each one's story was unique.

* * * *

The communal bank program has been available to

² Guatemalan currency is Quetzales (Q's). At today's rate of exchange, Q6.2 equal U.S.\$1.

the women of San Juan for two years, and *Las Azucenas* was one of the first formed. In order for the women to apply to the program, they had to bring together 20 to 30 associates. At the time of entry, each associate had to contribute Q50 (approximately U.S.\$8),² which was used to open individual savings accounts in the communal bank through which they would work. Other than the Q50 there were no requirements. This was virtually unheard-of before the communal-bank system was started. Normally, for a person to be eligible for a loan, he or she needed to have some kind of collateral — the most common being land. In Guatemala, 1 percent of all landowners are women, so the likelihood of a woman becoming the recipient of a loan was almost non-existent.³

When *Las Azucenas* was formed, each associate received an initial loan of Q1000 at 3 percent interest for a period of six months (one cycle).⁴ According to the women interviewed, loan and interest payments in each cycle are managed on a monthly basis by the group's board of directors, which is elected democratically within and by the group. Each month, two mandatory meetings are held: one to collect monthly interest payments and the other to collect monthly loan payments. From what the women told me, their board of directors and a FAFIDESS representative oversee this process. These meetings provide the women with a new opportunity to meet, organize and discuss not only business, but also a wide range of other issues concerning women, such as leadership, women's rights and business management.

Each associate can use her individual loan for whatever business venture she chooses, and must be on time with payments in order for the group to continue receiving loan installments in subsequent cycles. If one or more of the women are unable to make loan or interest payments on time, the whole group is affected. The rest of the group must come up with missing payments and cover for an associate member, or the loan checks in the next cycle will be held back for everyone until all payments from the previous cycle have been paid in full. For this reason the importance of building solidarity and confidence within the group is crucial.

If the group is successful in managing and paying loans and interest in each cycle, then they are eligible for a larger loan in the next cycle. The amount of increase of a loan is in direct correlation to the amount an associate has put into her savings account. If, for instance, an associate has saved Q500 and fulfilled all requirements in the previous cycle, she can receive her original Q1000 loan plus an additional Q500, matching her savings, in the next cycle. Savings cannot be taken until an associate withdraws from the group. Within these guidelines, each group functions as a single entity. Each associate in the group, however, has

the freedom of deciding how she wants to use that loan towards the development of her own business.

My first visit was with Candelaria Pacheco. She came to the door with her youngest daughter, about three years old. I explained the purpose of my visit, and that I had met her at *Mayafer*. By the look on her face I do not think she remembered me, but she invited me in just the same.

As we began our visit, her three other children, two girls and a boy, wandered in one by one, greeting me openly, then lingering around their mother watching me with curiosity. Whenever I looked over at them their faces would light up with big, shy smiles. They had come home from school for *la comida*, the afternoon meal. One of the little girls whispered something to her mother and in response, Candelaria slipped her a few *Quetzales*. The little girl came back with a big bottle of Pepsi and passed by us heading into the kitchen. When she came back out, she handed me a tall glass of Pepsi.

San Juan is a Kaq'chiquel town and most people there speak Kaq'chiquel and Spanish. Candelaria is trilingual. She is married to a man from San Juan, so she learned to speak Kaq'chiquel, though she is originally from a Quiche community near Totonicapan. Quiche and Spanish were her first two languages.

Candelaria started with a Q1000 loan in the first cycle, and has since advanced to Q2300 in her fourth cycle. I asked how her involvement in *Las Azucenas* has impacted her work. "Before I joined this group," she said, "I worked as a seamstress, making clothing combining modern-style jackets with machine-embroidered applications of traditional designs. When I joined the group, I had a choice between sewing and sales; I did not have time for both. I chose sales, which I prefer. I enjoy it and I can make more money than I did sewing. Although the loans were small when I began, they did provide me with enough capital to move out of sewing and into buying and selling."

Candelaria had originally decided to join the group because her husband's work opportunities in construction were tapering off during that time. She needed to earn more money to make up for the decline in their combined income. Working as a distributor has helped her earn more money, and also build up a savings account. "Having a savings account takes a lot of worry and stress off of me," she told me. "I feel more secure now knowing that I have a backup fund in case of emergencies." Succeeding with her business has also given her a greater sense of pride and self-confidence in her work and an increased ability to care for herself and her family.

She has three women who do all the sewing for her,

³ Information obtained during an interview with Nery Zelada, Director of Communal Banks, FAFIDESS. Aside from the communal-bank program this situation still holds true for women and for the poor in general.

⁴ Again using today's exchange rate of Q6.2 = U.S.\$1, Q1000 = U.S.\$161.30.

mainly making *delantales* (fancy, often elaborately embroidered aprons worn by many indigenous women in Guatemala while they are working). Traditional San Juan *traje* — *huipiles* and *cortes* (traditional clothing — blouses and skirts) make up the remainder of her business. From the textiles she sells during trips to the capital, Candelaria brings in half of the family's income. She also budgets and manages all household expenses for her family and takes care of the children and maintains the home place.

I was curious to hear how reliable fellow associates were in paying back loans and interest on time. "We haven't had too many problems in our group," she said, "but there have been times when we have had to pool our individual resources to cover for associates who have been unable to pay. That is where solidarity becomes important. We have to be responsible with the way we manage our own loans, so that the group can move ahead, but we also help each other out when someone is having problems."

* * * *

From Candelaria's house, I went to see Carmen Chajom. When I knocked on the door, introduced myself and explained that I had just visited with Candelaria, she said, "One moment please." She disappeared behind the door and returned five minutes later, inviting me in. While I had been waiting outside, she had set up her backstrap loom, tying it up to one of the support beams in the front of the house where there was an interior patio, so that she could demonstrate her work while we visited. She knelt down, sitting upon the ground before her loom. Two end sticks supported the warp, the vertical threads. The top end stick was tied up to the house beam by rope holding the loom upright at a 45 degree angle. A fiber strap was attached to the bottom end stick. Carmen wore the strap around her hips allowing her to control the tension on the loom by moving backward or forward. The main, center stick was smooth, wide and flat with rounded edges; she used this stick to "beat," or push, the weft (horizontal threads) into place.

Carmen is Kaq'chiquel from San Juan, the mother of nine children and the grandmother of two, an accomplished weaver and a saleswoman. She is a petite, pretty woman, with delicate features, who could be anywhere from 55 to 60 years old, judging by the ages of her children. She actually appeared much younger. Carmen was very outgoing, expressive, and willing to talk about her work. "Do you mind if I take photos?" I asked as she began weaving. "Oh wait," she said, jumping up quickly. "I will go put on my *huipil*." She went into the other room, coming back moments later in a beautiful *San Juanera* (of San Juan) *huipil*.

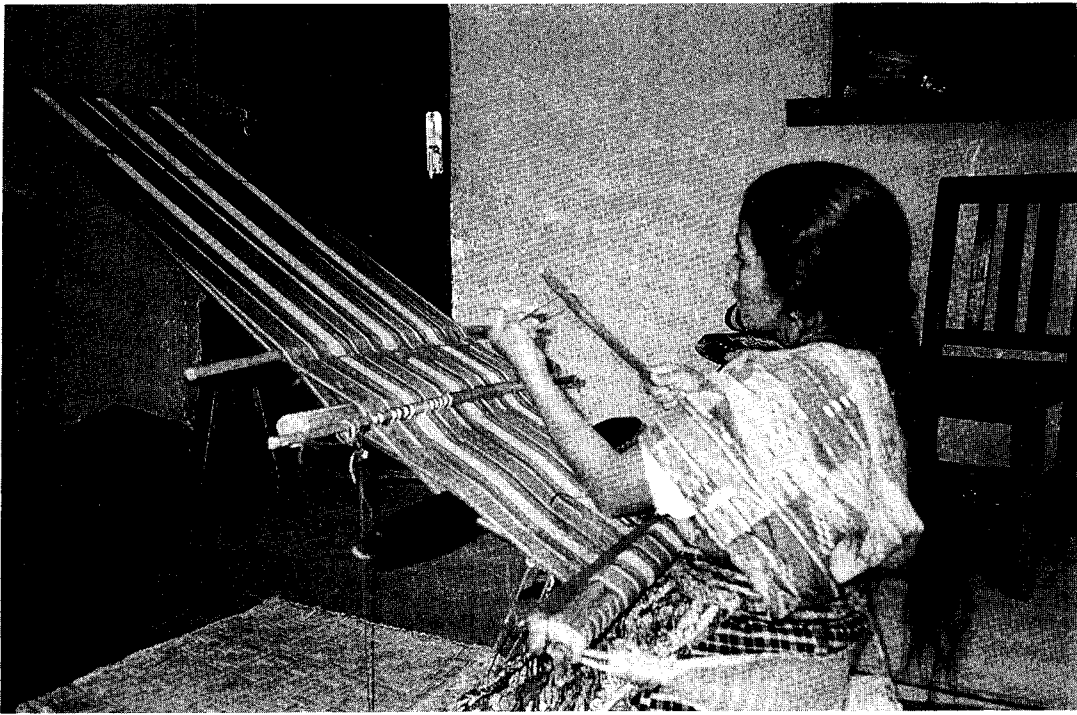
I asked Carmen about her work and how her

involvement with the communal bank program had influenced her business. "I am a weaver and a seller, and I have always done both, but my involvement with the group has allowed me to expand my business." She sells *ropa tipica* (typical clothing) — *huipiles* and *cortes* from San Juan — *delantales*, *servilletas* and *paneras* (napkins and cloths used to wrap around tortillas and bread to keep them warm at mealtime). She also sells firewood and beauty products. *Delantales* and loom-woven *paneras* are her high-volume, lower-priced items. All *delantales* are sewn on machine and napkins and *paneras* are hand-made on backstrap looms. Both require a lot less time to make and are much more affordable products than the highly elaborate, loom-woven and hand-embroidered *huipiles*.

Like Candelaria, Carmen started her first loan cycle two years ago with Q1000 and is now borrowing Q2300 in the current cycle. "I like to sell," Carmen said. "Every Saturday I pack up a basket with an assortment of items and go to sell in Antigua, Guatemala City and some of the



A backstrap loom. Threads have been set to weave a San Juan-style *huipil*.



Carmen demonstrating how to weave on the backstrap loom. It takes two completed weavings this length and width to make one huipil.

outlying *colonias* [suburbs]. A lot of women know my work, so sometimes I get special orders." The special orders are mainly for *huipiles*, and she told me she sells only five or six per year. "When I come home, I do an inventory of what has been sold and decide what pieces need to be made next. I, with the help of one other woman, do all of the preparatory work for the weavings (mainly nap-

kins and some decorative pieces), putting together the threads, initiating the colors and design for each piece." From there, Carmen provides the weavers with all of the threads and the startup sample. Then they complete the weaving and do all of the detail in the *bordados* (additional hand- or machine-embroidered detail). Carmen pays them for their work upon delivery. Currently, she



A sample of one style of delantal (apron). All of the embroidery detail is done by sewing machine.

has seven weavers who work on contract for her.

This is one of the main ways the loan has benefited Carmen. She, like Candelaria, is producing a higher volume of products and dedicating more of her time to selling than production. Even though the weavers themselves are not making more money for their work, the expansion of Carmen's business through her involvement with the communal bank has benefited the weavers in another way. By working with Carmen, they have steadier work, they do not have to pay for primary materials and they are producing for someone who can afford to pay them on delivery. Oftentimes weavers have to sell on consignment, not knowing when they will be paid.

Carmen was already a skilled businesswoman before she started receiving loans, and so, in her case, the loans and her management of them have helped her business prosper even further. She told me that she would like to open up her own store in San Juan next. I do not doubt that she will.

"Have you had problems with other associates who did not manage their loans well?" I asked. She, like Candelaria, made it seem like things were running smoothly. According to her, there had not been any major problems with solidarity, and mutual responsibility among the group.

"But if there is," she said, "we try to cover for them. If we don't, we all lose. For that reason though, we are very selective about who we allow to join. Besides," she added, "we know where everyone lives." It is true. San Juan is a small town, and like most small towns, word travels fast. The women I met are very proud and honorable, and I could see that they take their work and their reputation seriously.

Carmen had told me earlier that she sells about five or six *huipiles* per year, a number that seemed very low. When I had talked with Candelaria earlier, she had mentioned that there has been a shift in the type of textiles being produced. According to her, more and more women are now working as seamstresses, setting aside backstrap looms and replacing them with sewing machines. As a result, there is now higher production of low-cost, lower-quality items that are replacing high-cost, higher-quality weavings. The market is saturated with very similar products. I asked Carmen what she thought about this, and if this was part of the reason she was selling only five or six *huipiles* per year when they were by far, the most beautiful things she was selling. "*Huipiles* are expensive, costing anywhere from Q350 for a very basic one, up to Q1000 - Q1200 for a highly elaborated one," she said. "Right now it takes me six months to make one *huipil*, because I am doing many other things. The women who weave for me full time can make a *huipil* in one month, but that is all they do. They work from dawn to dusk, five days a week for a month to finish one *huipil*."

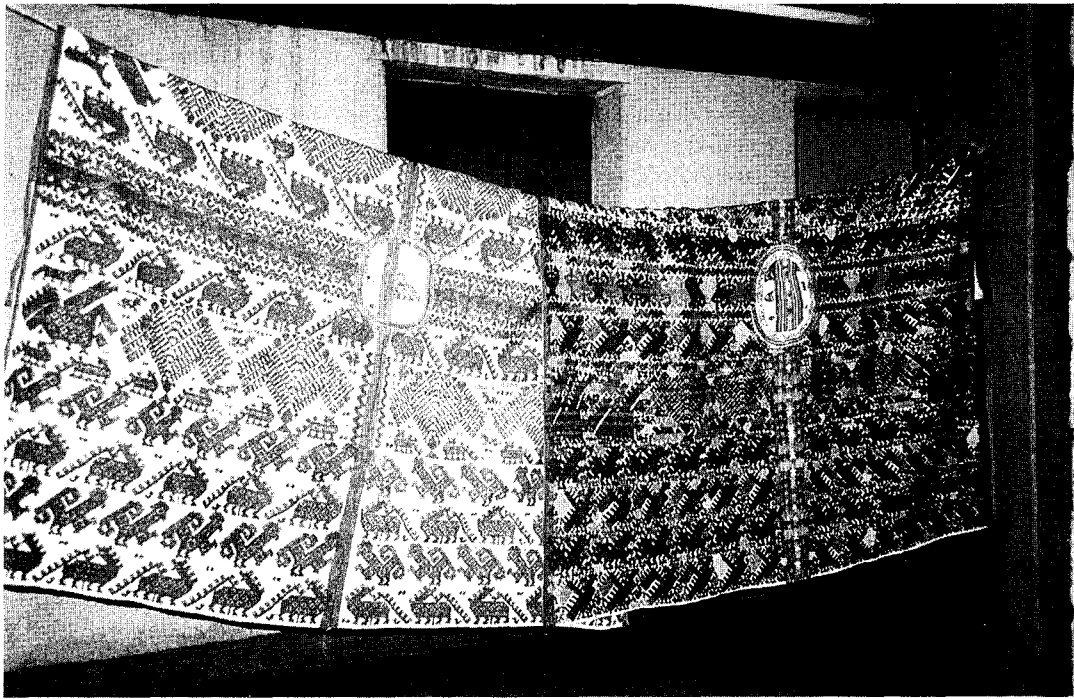


Carmen in her San Juan huipil, holding up a sample of another one that was just completed. Her grandson is peeking around the right side of the photo.

The startup cost to begin a *huipil* is substantial as well. Carmen told me that the thread to weave one *huipil* costs Q250. A lot of weavers cannot afford to buy the thread to begin a weaving; otherwise, they would be producing more. By providing the startup materials for a weaving, Carmen absorbs the initial investment that a weaver normally has to put out before she can begin to work. For the type of *huipiles* that the women are making for Carmen, she pays them about Q350.

In this particular instance, one *huipil* costs Q600 for labor and materials. Carmen said that she could sell a Q600 *huipil* for Q700 - Q750, making Q100 - Q150 profit. I was amazed. That means that the weavers, who are working approximately 50-hour work-weeks, earn Q350 per month, which breaks down to Q1.75 per hour (U.S.\$0.28/hour) — and this is a fairly generous estimate.

"I only do *huipiles* to order now, because most people



San Pedro Sacatpequez huipiles. The one on the left is a ceremonial huipil worn by a woman at her wedding. The one on the right is worn on a daily basis. In the designs, there are images of the "tree of Life," lions and birds.

cannot afford to buy them. Not as many women are wearing them on a daily basis anymore, either. The ones who still do are usually the older women, those 50 years and above." She pointed at me with her chin and lips, and smiled, "the kind of clothes you are wearing are a lot cheaper," she said. "You can buy a shirt like that for about Q35." We had a good laugh over this.

The five to six *huipiles* that Carmen sells per year are usually specially ordered and bought by Kaq'chiquel women from San Juan, who are either living in San Juan, or around Antigua or Guatemala City. She said that sometimes she sells *huipiles* to tourists, but she prefers to sell to the women from San Juan. "Tourists think that the weavings are beautiful, but oftentimes they are just looking for a good bargain," she said. "They are not aware of the real value of the weavings, how much time it takes to make them, nor the meaning behind what they are buying." I have also heard that many tourists want something beautiful and practical, or useable. The San Juaneras (who can afford it) on the other hand, are willing to pay more for an exquisite *huipil*. The designs, colors and patterns that are used often symbolize Mayan spiritual beliefs and traditional knowledge. Each *huipil* identifies one's origin as well. Wearing a fine *huipil* is a matter of great pride in one's heritage.

"Do you think the skill of weaving on backstrap looms will eventually be lost?" I asked.

"No. No," she said, shaking her head. "I tell my kids

they have to learn, because when I die, there has to be someone in my family who can carry on. Of all my children, only my oldest daughter knows how to weave, but she will teach her daughters. There will always be someone." Just the same, she did agree that many women are weaving less and sewing more by machine.

I was curious to know whether Carmen is exporting any of her products. She is not. According to Carmen, the marketing side of business development has not been a part of their program, and although she is very interested in finding new market opportunities, she is unsure how to go about it. Apparently, FAFIDESS did implement a new initiative last February to begin working with the women more in the area of marketing. The women's participation in *Mayafer* was a part of that initiative. Carmen told me; however, that she and the other women did not think it was helpful and were disappointed with the lack of results. Apparently most of them did not sell anything the entire week. She also told me that they were invited to participate one week before the fair opened, which gave them no time to prepare. Before I left her house, she gave me one of her loom-woven napkins with the San Juan colors and design as a *recuerdo* (a souvenir) and invited me to come and visit her again sometime.

* * * *

Yolanda Perez, the third *Las Azucenas* associate I met that day, lives in the *colonia* of Pacajai just outside of San Juan. Yolanda had a different story to tell. She was the youngest woman I interviewed, probably around 30

years old. I found her at home with two of her children; she has four.

She began by saying that the groups were not always *solidario*. In the last cycle *Las Azucenas* had some problems. Everyone was supposed to be paid in full by April 17th to close that loan cycle, but two women in the group could not come up with the money and so the deadline was extended until the 21st. When the 21st came, they still did not have the money. "The rest of us tried to get the money together, but it took a little time and we were all held back." According to Yolanda, those who took care of their payments on time apparently were not too happy about the delays. In the end, the payments were covered by the two who were late, but the rest of the group had to wait to receive their checks for the next cycle, putting a hold on their individual businesses.

"Sometimes there is an emergency," Yolanda said. "For instance, another woman in the group had a medical emergency with her baby and the bill came to Q3200." In that case, Yolanda said, the other women understood and sympathized. Everyone in the group did what they could to help cover her loan and interest payments in the interim.

She went on, recounting another unfortunate incident. "There was one lady who wanted to start a business selling cooking oil, rice and sugar out of her home. She entered our group a few months back and only borrowed Q100 to start. With that loan she bought Q100 worth of oil, rice and sugar. Every time she ran out of one of those three products in her own kitchen, she would take from her supply that she was supposed to be selling. She used more than she sold." In one month, she dropped out of the group and was unable to pay back the Q100.

This time around Yolanda herself was one of the women with problems. She told me that she was really worried, because she did not know how she was going to make her payments through the rest of the current cycle. She still had three months to go. Her story went like this.

Yolanda and her husband worked together with the Q1000 loan she took out. Their first plan was to make little wooden, hand-carved, painted fruits. An American company had placed an order through Yolanda and her husband, so the two of them began production. Part way through the project, they ran out of wood. "It was still okay at that point," Yolanda said. "I had a friend with a pickup who knew where we could get more wood to finish the order, and I gave him Q500 so that he could go buy it." That is where their problems began. According to Yolanda, if you are transporting wood in Guatemala, you have to have a special license issued by the government. Without that license it is illegal.

"My friend did not have a license. On his way back,

he was pulled over, arrested and thrown in jail," she said. He called Yolanda from jail and she and her husband went to bail him out, which cost them another Q500. Q1000 later, they got their friend and their wood back, but it still was not over.

They eventually finished the order of wooden fruits and when it came time to deliver, the American buyer had changed his mind. "He found similar fruits made out of plastic that he liked better, and that were cheaper. He decided to go with those instead," said Yolanda. They did not have a written contract with the man, and they had no way to recuperate the time and cost that they had already invested.

There was still some wood left over, so Yolanda and her husband decided to try something else. They used the wood to make legs for tables and chairs that they could then sell to local furniture factories. They started production right away, though they skipped an important step. Wood used for furniture has to be cured first, so that it is not eaten by insects. Yolanda and her husband did not treat the wood, so their products were selling at a much cheaper price; so much cheaper in fact, that they were not even able to cover the cost of the wood. They were forced to abandon the project.

Yolanda told me that she is now looking for a regular job at a café or a store. "I like to work; I just want to have something more dependable and risk-free. I don't want to have to worry about whether or not I am going to make any money." She and her family are living in a small house made out of plywood planks, lined inside with sheets of plastic to keep out the rain and cold. Right next door they have a new house that is partially constructed. Yolanda said they ran out of money and are not able to complete it just yet.

While I was talking with Yolanda, she had her daughter run up to the store to buy me a Pepsi. Her little boy served me a *chuchito*, similar to a *tamale* but smaller. "I am selling *chuchitos* now. I have an order for 100 of them, five days a week, and I earn Q25/day with that. If I can find another job in a store, I can make about Q15 per day, so with the two incomes combined that might be all right for awhile."

With this experience I wondered what she thought of the communal bank program. "It has been good in some ways," she said. "Some people really are doing better, but I don't know. I was at the last meeting and some people said that they would rather die than pay back their loans. They were acting like they were just joking around, but I think they were serious." I did not understand what she was getting at and asked her to explain. "You see, when you become an associate, you pay a one-time fee of Q13.80 and you get life insurance. If you die while you are in the program, FAFIDESS pays your family Q500, and provides your coffin for free." □

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