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CREDIT FOR RURAL WOMEN:
SOME FACTS AND LESSONS

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in this publication are those
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SUMMARY

Based on available evidence concerning rural women's economic condition and the experience of successful credit programs for women, this paper attempts to provide guidelines (or lessons) for improving rural women's access to credit. They are summarized below along with some pertinent facts about rural women's productivity. The last section of the paper identifies six priority questions for research.

1. Women use and need credit to raise their productivity and increase their individual and family income.
2. Women are heavily engaged in subsistence and market production, both on and off the farm.
 - a. Women engaged in subsistence activities can use credit to make home production more efficient and/or commercialize household tasks. This will bring both direct increases in productivity and income and indirect increases by releasing women's time for income generating work.
 - b. Credit to increase women's market productivity can lead to direct increases in household income. Credit for off farm production can provide households with more flexibility in coping with landlessness and the instability of agricultural income.
3. Providing rural women with access to credit can lead to increases in productivity and household income that would otherwise not occur. This is because:
 - a. Given the sexual division of labor predominant in rural areas, credit programs designed to raise productivity of economic activities ascribed to men will not reach those activities ascribed to women.
 - b. In rural areas an increasing number of households are de facto headed and farms are de facto managed by women. Credit to women will raise the productivity of farms and the income of households left otherwise "untouched" by credit directed to men.

From the experiences of successful programs we have learned the following:

4. Women's active participation in informal borrowing systems demonstrates their experience as borrowers, their willingness to take risks as well as their ability to assume the responsibilities of repayment and to use credit for investment in productive activities.
5. Women's involvement with informal credit systems is evidence of their "credit-worthiness" but it does not necessarily mean that informal systems are fully meeting their credit needs. The generally high interest rates and limited amounts of capital available through these systems constitute considerable constraints on productive investments.
6. Unfortunately women's access to capital is typically restricted to informal sources due to the following obstacles which limit their access to modern systems of banking and credit:
 - a. Women often lack the forms of collateral required by formal institutions.
 - b. Often the size, terms and repayment schedules of available loans are inappropriate for women's economic activities.
 - c. Formal settings and literacy requirements also present barriers to women's participation in modern banking systems.
7. Women specific credit programs have been effective in overcoming procedural and social obstacles women traditionally encounter in mixed credit programs.
8. Lending to groups has proven an effective means of providing credit to women who share specific social/cultural characteristics.
9. Women's cooperatives and banks play an important intermediary role between women without access to credit and traditional banks. They provide women a record of credit worthiness they can later take to banks.
10. Provision of credit to women for productive activities in which they have had previous experience has proven successful.
11. Provision of credit to women has proven an effective means of transferring productive activities from the non-market to market economy.

12. Repayment rates without collateral can be reliable.
13. Frequent small installment payments have increased repayment rates because they keep money from being used elsewhere.
14. Women have been shown to save if saving has been a requirement of credit. This demonstrates the capacity of women to play a role in the mobilization of rural savings for investment.

"The Euro-American tendency to attribute the concern with agricultural production (with food before it leaves the harvest field) to men and to attribute the concern with food after it leaves the harvest field to women led to the dual assumption that scientific agriculture was a male field and scientific food knowledge (food preservation, nutrition, child rearing, and home management) was a female field. This seemed to be a step in the right direction when it first was developed in the United States and initially was spread around the world through technical agricultural schools for males and home economics schools for females. Actually its effects have been disastrous."

Margaret Mead
(in I. Tinker & M. Bo Bramsen, eds.,
Women and World Development,
Washington, D.C.: Overseas Development
Council, 1976, p. 10)

This particular view of reality has helped define a priori the sex of those who will benefit from specific services provided by rural development efforts. Men have access to agricultural extension, livestock programs, and credit. Women receive home economics and nutrition information. The practice is widespread throughout the rural Third World and has been documented in countries as diverse as Kenya (Pala, 1975; Staudt, 1978), Bangladesh (Zeidenstein, 1979), Colombia (Ceboratev, 1976) and Honduras (Buvinic, 1978).

Women, however, want and need credit and in many cases already use it. Women's want for credit has been recorded by Huston in her interviews with women in six countries (1979) and by AID's Regional Economic Development Services Office, West Africa, in interviews with women in Upper Volta (USAID, 1978).

Women's need for credit has been reported by many, including Sheffield, for El Salvador and Costa Rica (1979), Pala for Kenya (1975) and, perhaps most poignantly, Tendler for Brazil (1979). She observed home economists ("promotoras") participating in a rural development project in the North-east lending their own money to help rural women increase the productivity of their cottage industries. This paper first examines why women need credit and what kind of credit mechanisms they use. It then examines obstacles women face in attaining access to certain sources of credit and describes successful credit programs for women. The paper ends with some lessons and suggestions for the design of future credit programs to reach rural women. Some of these suggestions are also applicable to the design of programs for men. Because rural women share with men the conditions of poverty, they also share many of the obstacles in obtaining credit. This paper, however, emphasizes those factors that affect women and men differently and that translate into lessons and guidelines which are sex specific.

I. Why Do Women Need Credit?: Women's Contribution to Rural Productivity and Family Welfare

Rural women need credit for the same reasons that rural men do: to increase the family's income through expanded production and investment and to improve the family's welfare through increased consumption.

Raising the family's income by increasing men's productivity and income via credit and technical assistance--the "trickle down" development approach applied to women and other family members--ignores

altogether the growing numbers of households headed by women. Figure 1 shows estimates of such households for a sample of Third World countries. Economic development both has stimulated male labor migration and weakened traditional support systems for women "left behind" in the village. The economic activities of women become increasingly important as they become heads of households and farm managers. For instance, in 1975, in the Kakamega District of western Kenya, 40% of the households sampled were headed by women farm managers. Most of these managers were women "left behind" by men migrants. (Staudt, 1975-76). Figure 2 depicts the sex composition of rural migrants by age groups for selected African countries. The clearly male dominated rural outmigration in the working age groups reveals the significant proportion of women who stay or are left behind in the rural areas. While statistics are not yet available, it is a well accepted fact that the number of women de facto farm managers, as well as laborers, has increased dramatically in those Asian and Middle Eastern countries that are exporters of (male) labor to the oil fields.

Credit to male farmers will not help raise the incomes of families without adult men nor will it be very effective in families where men are absent for extended time periods (especially since credit timeliness is important).

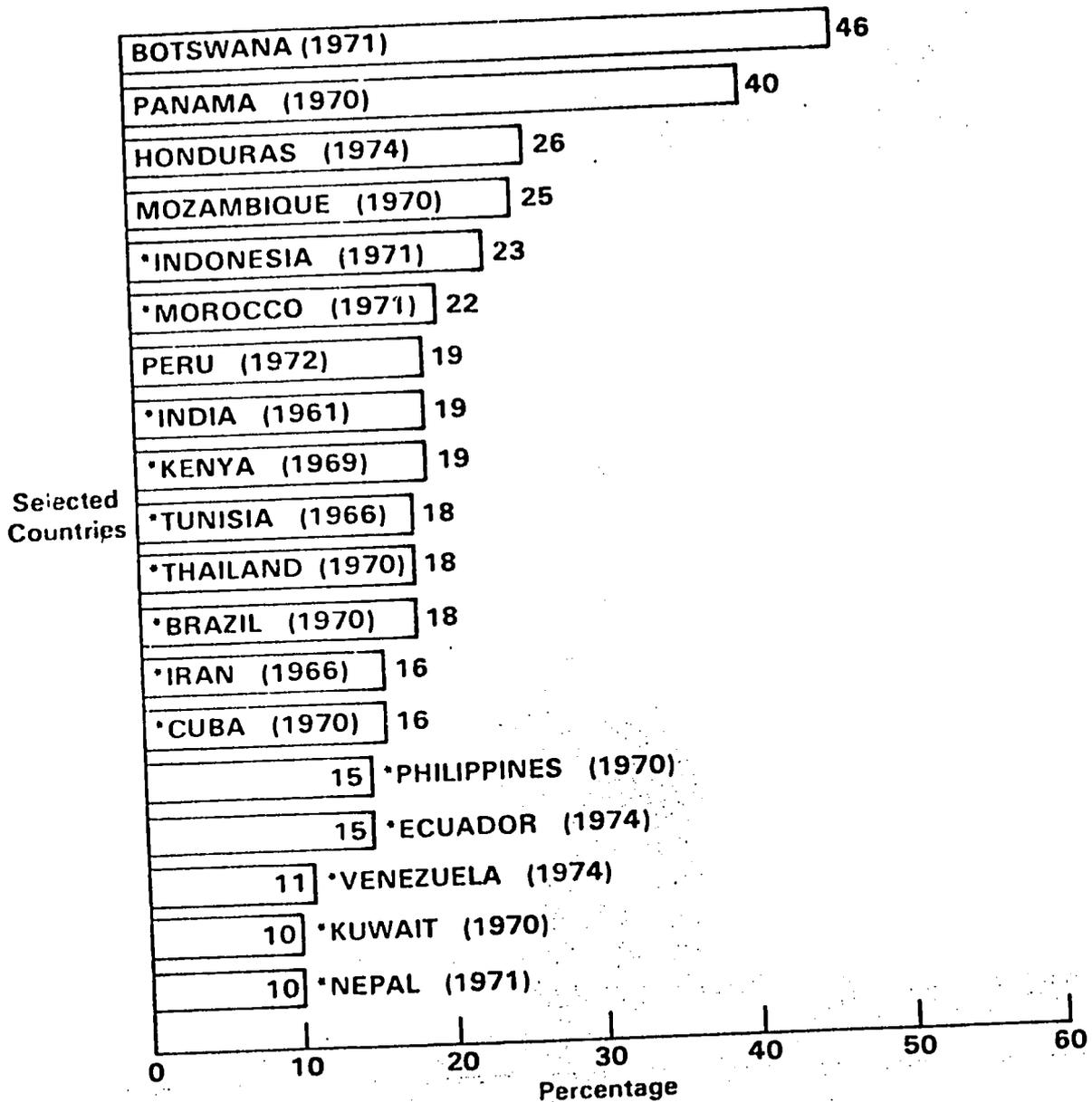
Women have been and continue to be heavily involved in rural production. They need credit to increase their productivity and income as much as rural development schemes need to improve women's productivity (through access to training, technology, and credit) given the objectives of economic growth in rural areas and the alleviation of rural poverty. Balanced economic growth cannot take place in rural areas without improving

the economic contributions of both men and women since their productivity generally is in different economic areas. Men and women tend to perform similar work only in very primitive (horticultural) and very advanced (industrial) economies. In most rural economies today there are clear divisions of labor by sex.

a) Provision of credit to raise output and transform non-monetized activities--both on and off the farm--to the monetized economy is an accepted rural development strategy. Rural women are prime candidates for this credit as they are heavily involved in subsistence production both on and off the farm.

"Off the farm," as part of their domestic activities (home production), rural women undertake a wide range of tasks which produce goods and services for household consumption that need not (or cannot) be purchased in the market. In rural Africa, approximately 90% of the labor inputs in carrying water, collecting fuel, and processing foodstuffs is female (Ahmed, 1978). Agricultural storage and processing of grains for consumption is an exclusive female activity in a sample of rural households in the highlands of Peru (Deere, 1978), in Nicaragua (Gillespie, 1977) and in Senegal (Yaciuk, 1978). The time spent by women processing grains is approximately five hours per day in Senegal and 1.4 hours per day in Nicaragua. When economic value is imputed to the time spent in home production activities in rural households in the Philippines, women and children contribute appreciably more than fathers to the household's full income (Quizon and Evenson, 1978). Figure 3 summarizes these findings.

Figure 1. Percentage of "Potential" Heads of Household who are Women in Selected Countries



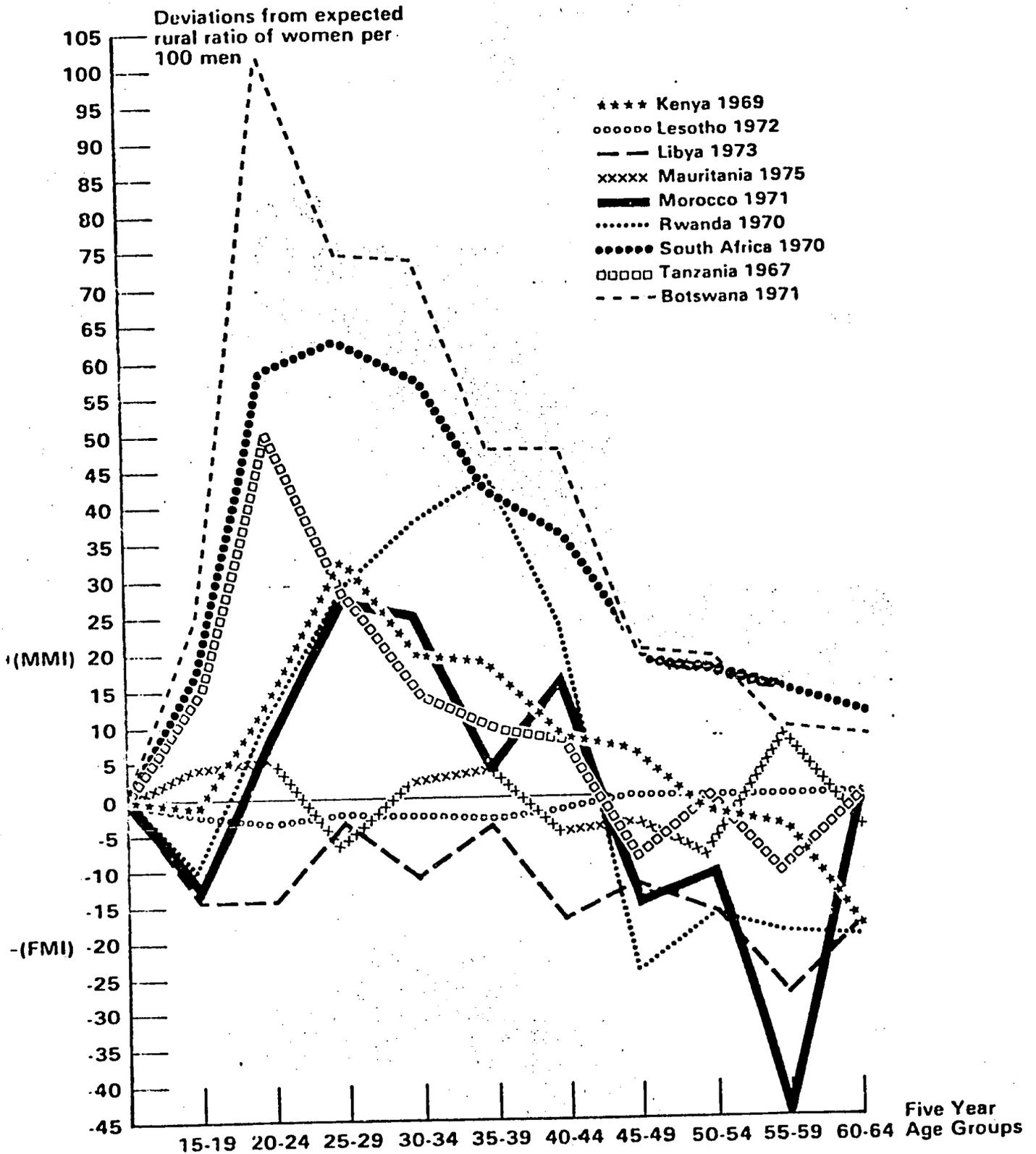
*Single mothers are not included as data were not available.

NOTES: The magnitude of households that might be headed by women was defined by the percentage of "potential" women heads to "potential" total household heads. "Potential" women heads of household include all women who are widowed, divorced, separated or single mothers. "Potential" total household heads include "potential" women heads of household plus men over the age of 20 who are not single.

Data were obtained from national censuses or U.N. Demographic Yearbooks. Dates for the different data analyzed are given in parentheses in the figure.

SOURCE: Buvinic, Mayra, and Nadia H. Youssef. "Women-headed Households in Third World Countries: An Overview." Paper presented at the International Center for Research on Women Workshop "Women in Poverty: What Do We Know?" Belmont Conference Center, Elkrigde, Md., April 30 - May 2, 1978 (Table 2).

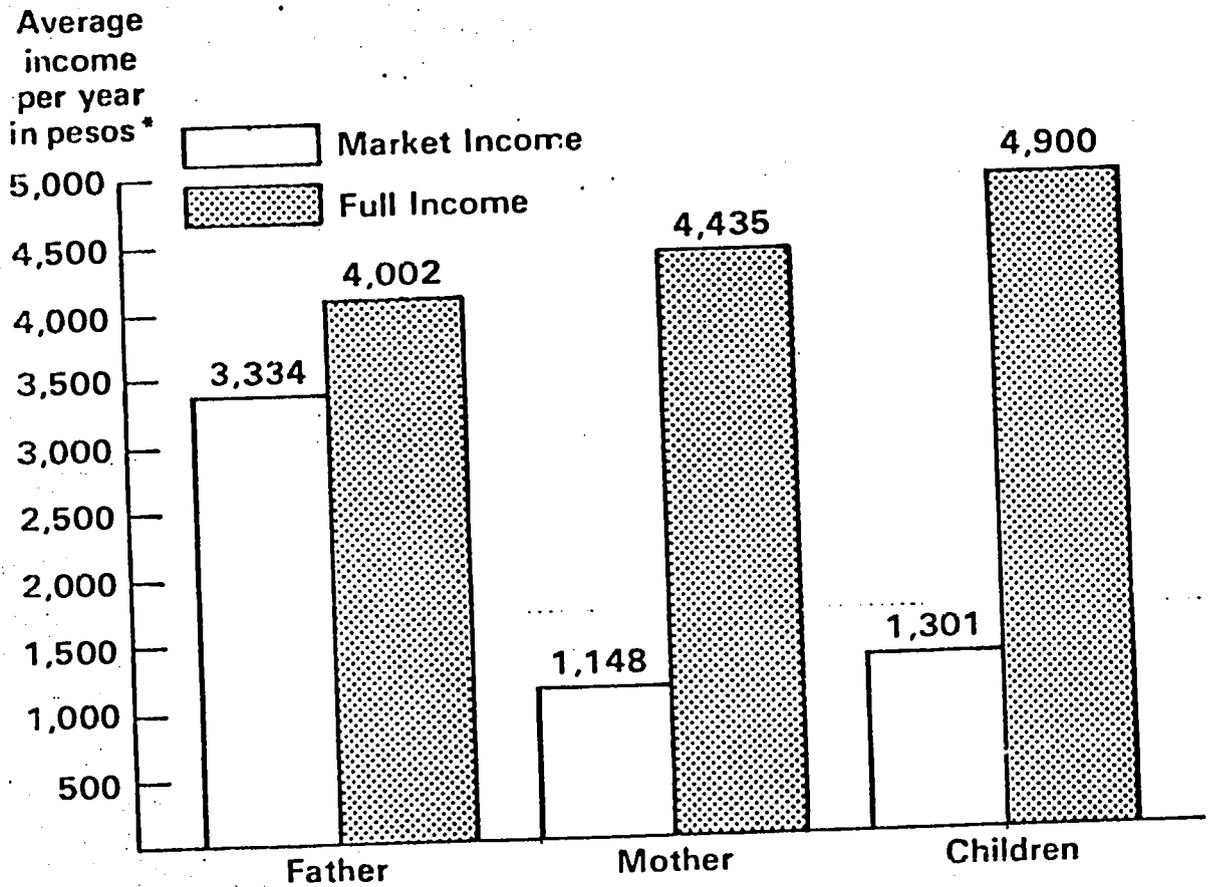
Figure 2. Deviations of the "Observed" Rural Female to Male Ratio from the "Expected" Female to Male Ratio for Africa by Country and by Five Year Age Groups.



Source: Rural Population data for the "observed" sex ratios were obtained from the *UN Demographic Yearbook, 1976*. Date noted for each country refers to year data were collected. Data for the "expected" sex ratios were derived from the U.S. Bureau of the Census estimated life table values.

Note: Positive deviations from the "expected" sex ratio indicate male dominated rural out-migration (MMI); negative deviations reveal female dominated rural out-migration (FMI).

Figure 3. **Market Income and Full Income for Family Members, Laguna, Philippines, 1975-76**



*In 1975 the rate of exchange was about 7.4 pesos to U.S. \$1.00.

NOTES: Market income is the value of market production. Full income is the total value of both market production and home production. Children's full income includes time spent in school. Excluding it, children's full income is equivalent to 3362 pesos per year.

The data are based on direct observations of a random sample of 99 rural households in Laguna in three separate 24-hour visits over an eight month period.

SOURCE: Quizon, Elizabeth K. and Robert E. Evenson. "Time Allocation and Home Production in Philippine Rural Households." Paper presented at the International Center for Research on Women Workshop on "Women in Poverty: What Do We Know?," Belmont Conference Center, Elkridge, Md., April 30—May 2, 1978 (Table 9).

Attributing economic value to activities on the basis of a one-to-one correspondence between time and money can be questioned. What cannot be questioned, however, is the inordinate amount of time and effort women spend in household production.

Main tasks ahead for rural development efforts are the introduction of labor saving technologies to make home production more efficient (which will release women's time for income generating activities) and labor using technologies to commercialize household activities. Women need access to credit both to acquire these technologies and to benefit from (or control) the economic returns of the newly monetized household activities.

"On the farm,"^{1/} the central role women play in subsistence agriculture in Africa is well known. Up to 80% of subsistence farming in Kenya and almost all in Gabon is in the hands of women. In rural Pakistan women are in charge of tending animals and of the agricultural work which can be done inside the family compound (Ashraf, 1977). Women's participation in subsistence crops in Latin America and Asia is less central but still quite significant. In Nepal, both women and men devote one third of their 14 to 18 hour day to farm labor (Ahmed, 1978); in Peru women devote significantly less time than men to agricultural tasks but assume main responsibility for tending the animals (they spend 38 hours per week in this job, Deere, 1978).

1/ The artificial distinction between the household and the farm, pointed out by David and Meyer (1979) in their review of evaluation studies on the impact of agricultural loans, becomes obvious when describing women's activities. Are the storage and/or processing of grains household or farm activities? A compelling hypothesis is that these activities are not seen as farm or agricultural tasks because they are female rather than because they are post-harvest tasks and locationally occur "off" the farm.

The institutional biases that have channeled credit primarily to large commercial landholdings leave African women with few capital resources and few benefits of technology and development. The result has been not only a widening gap in income between African men and women but also a significant increase in the probability of nutritional deficiencies. One of the six factors identified by Achola Pala Okeyo as affecting Kenyan women and men differently and shaping their reactions to innovations is women's difficulty to have access to credit.

b) Rural credit is also used to increase the productivity and income of those already participating in market production. Loans are granted to incorporate labor as well as capital intensive technologies in farms and to develop alternative off-farm sources of income generation and employment. The diversification and commercialization of the rural economy is particularly important for the welfare of rural families given the increasing numbers of small and landless farmers in the Third World. For instance, while in Pakistan 48% of farm families relied on secondary sources of income from non-farm activities which contributed 23% of the total household income, 70% of the small and landless families undertook non-farm work which contributed 39% of the household income (World Bank, January 1978). Contrary to what many believe, rural women also are heavily involved in market activities, on and off the farm and, as men, they also save and invest.

"On the farm." Recent evidence shows gross underreporting of women's participation in agriculture in conventional censuses and

employment statistics. The interchangeable roles of rural women as housewives and gainful workers and the seasonality of their agricultural work are two reasons contributing to this underreporting. In Latin America, field work in Colombia, Brazil and Honduras reveals significant undercounting of women agricultural wage laborers (Deere, 1979; Lewin, 1977; Buvinic, 1978).^{2/} Women agricultural wage laborers also are reported in Asia, where traditionally both men and women have worked in subsistence and in cash crops. In Japan 70% of all agricultural work is performed by women; in Thailand women plough and men transplant the rice (Whyte and Whyte, 1978).

Africa is also showing some evidence of this new working role for women. Not surprisingly, women farm managers and wage laborers are being reported for those countries with heavy male rural outmigration. In Zimbabwe, Rhodesia, while the census reports 80% of the women as economically inactive, sex ratios of working hours in agriculture between October to September (ploughing to harvesting) obtained by a survey showed that women contributed 72% of all working hours to crop production versus 56% by the men (Muchena, 1979). While African women nowadays seldom hold individual land ownership titles, they increasingly are becoming de facto managers of small farms.

Along with their male counterparts, women small farmers need access to agricultural credit. They are, however, prone to experience more obstacles than men farmers in obtaining credit. For one thing, they

^{2/} For instance, based on interviews with farm owners in the Western Region of the Honduras, it is estimated that in 1974, 11,640 women worked as wage laborers in the tobacco and coffee crops. The 1974 census, however, indicates that only 642 women worked in agriculture (Buvinic, 1978).

seldom own land, an accepted form of collateral. They also have unequal access to extension services which provide information on and technical assistance in obtaining credit. As agricultural laborers, many other women in rural areas also need access to savings and loan institutions (formal and informal). The expansion of saving institutions providing innovative investment opportunities for the local saver is an accepted development strategy to provide internal, broad based sources of capital for investment in economic development (see V. De Lancey, 1977). Access to these institutions will help mobilize women's rural savings for credit programs.

"Off the farm," rural women's involvement in income earning activities is pervasive throughout the Third World. In fact, Javanese women's traditional involvement in income producing activities outside of rice cultivation led Collier et al (1973; cited in Stoler, 1977) to pose that they are better equipped than the men to deal with situations of increasing landlessness. This is supported by Stoler (1977), who finds that female income contributes one-third of the total income of landless (less than 0.2 hectare) households but less than 15% of the total income of farm households.

Throughout Asia, Africa, and Latin America women in rural areas are the traders and small merchants and are actively involved in cottage industries. The majority of the vendors in Latin American small markets (both those who have fixed stalls and those who come in to sell the farm produce daily) are women (see, for instance, Bunster, 1978). They survive

on loans from moneylenders and seldom have access to institutional sources of capital. Recently, credit programs to market women were set up in Nicaragua (Castello, 1979) and El Salvador (Blaney, 1978). Both achieved high success rates demonstrating market women's credit worthiness and the value of credit in increasing (women's) productivity.

II. Women's Access to Indigenous versus Modern Systems of Credit

The high participation of women in informal credit markets has been documented in most Third World countries. The experience of women paying the generally higher informal interest rates compared to commercial interest rates demonstrates their ability to afford formal credit. However, women continue to borrow, invest, and save largely outside of the modern banking systems. Why? Two major factors restrict women's access to formal credit more than men's. They are related to women's lack of control over economic resources and the nature of their economic activities.

1. A major hurdle for women is collateral when it is required in the form of a house, land, or other property. In a majority of Third World countries property, particularly individual land titles, is in the name of the male "head of household." His signature is often required, making women's independent access to credit impossible. Where businesses are accepted as collateral, women may not be considered good credit risks because they are engaged predominantly in small scale enterprises in the informal sector and may not have documentation of formally registered business.

2. The second major obstacle is that many formal credit institutions do not have programs that are responsive to the types of work done by

women. The size and terms of loans as well as the repayment schedules may be inappropriate for women. Banks will not lend amounts that are small enough for the capital needs of women and will often require larger minimum saving deposits than those women can easily make. In many systems, the repayment regulations are inappropriate in frequency and duration to women's needs. Because they fear the money will be used elsewhere, many women prefer to pay back loans with frequent small deposits. In some cases, loan terms are designed to accommodate agricultural cycles which may be inappropriate to women engaged in off-farm activities or agricultural activities which differ from those of men.

Social customs also often restrict women's participation in modern credit systems. Many credit cooperatives are not open to women, at least not without their husband's signature; even if legally accessible to women, social custom may bar their participation in sexually mixed groups. Additionally, rural women share with their male counterparts common problems such as dealing with paperwork, understanding complex regulations and unfamiliar procedures and lack of physical access to the credit institutions. The predominance of women among illiterates further restricts their access to modern credit systems.

Women's indigenous borrowing systems. In the absence of formal credit institutions, or when these institutions cannot serve them, women are accustomed to taking informal credit from a variety of sources

including relatives, moneylenders and pawnbrokers, wholesalers and middlemen and self-initiated rotating associations.

Relatives. The importance of relatives as sources of credit for women is widely acknowledged. Women in Bangladesh borrow rice from richer relatives to tide them over the last months before a harvest. Payment is generally in kind and, although no formal interest is charged, it is usually implicit in the value at which these goods are priced. In some cases, the borrowers are obliged to render a future unspecified service to the lender (Abdullah, no date). Filipino women also borrow small amounts of rice from relatives for consumption between planting and harvesting (Ledesma, 1977) and Kenyan women at times get their start in business with loans from relatives (Pala, 1979). Because the availability of such loans depends on the resources and goodwill of relatives, not everyone in need can count on them.

Moneylenders and pawnbrokers. This type of borrowing is at least as widespread among women as it is among men. Reference has been made to this kind of lending to very poor women in petty trades in India (Jain, 1975) and Indonesia (Germain *et al.*, 1978). Women also pawn jewelry and other ornaments, especially gold, to raise cash, as among the Zapotecs of Mexico (Chiñas, 1973). Although jewelry is sometimes accepted as collateral by banks in Southern India, it is often valued higher by pawnbrokers (Hariss, 1979).

Moneylenders are often thought to charge higher interest rates than official sources and to extract monopoly profits from small

borrowers who are denied access to formal markets. This can be the case as, for example, in Nicaragua where market women pay yearly interests of 120 to 240 per cent to moneylenders for needed investment capital (Bruce, 1979). However, the literature shows that in some cases the rates they charge are reasonable given the risks involved and the costs of doing business in such small amounts. A study in India shows significant competition in the informal money market (Hariss, 1979). Additional evidence that moneylenders rates may be reasonable is that formal institutions have not been able to avoid losses when providing similar forms of credit at official rates of interest.

From the borrower's point of view, moneylenders are often more desirable sources than formal institutions because there is little or no paperwork involved, the money is immediately available, collateral is not required (or, if it is, valuation procedures are easier), and the borrower has more flexibility in using the money--all characteristics that "fit" women's needs very well and explain why women use moneylenders. Despite these advantages, the high costs of credit in these systems and the relatively small amounts of credit available to an individual borrower constitute considerable limitations on productive investment for those who have no access to formal credit institutions.

Wholesalers, middlemen, and shopkeepers. Women in rural areas often receive credit from local shopkeepers between planting and harvesting seasons for food and household provisions. Women farmers also may receive credit in kind in the form of seeds and fertilizer from middlemen.

In some places women in petty trading get credit from their wholesale suppliers. One reference indicates that women pay interest ranging from 10 per cent per day to 25 per cent per month (Jain, 1975).

Self-initiated rotating credit associations. Rotating credit associations consist of "...a group of persons who agree to make regular contributions to a fund, which becomes the property of each contributor in rotation." (Lewis, p. 140: 1976). These groups appear all over the world and are used by both men and women; frequently one sex predominates or group members all belong to the same sex. The important intermediate role of these organizations in mobilizing capital for development has been described by Geertz (1962) for selected cases in Asia (East Java, China, Japan, and Vietnam) and Africa (among the Bulu of Cameroon, the Nupe Ibo and Yoruba of Nigeria, the Keta of Ghana) and by M. De Lancey (1977) for the Cameroon. Other examples of rotating women's credit groups include the "Mothers Clubs" in Korea, and "Kootoo" or "Tontin" in Malaysia. The latter groups usually include ten members and a trustworthy leader. In Indonesia, women often belong to more than one credit group or "arisan", where the sums are awarded by lot until every one has been "lucky" (Papanek et al, no date).

Among the many groups which exist all over Africa, the features of one in Nigeria suggest what women see as important in a lending institution and why they create such institutions (Okonjo, forthcoming): The group is organized by a woman with a good reputation as a leader. Members deposit small sums either once a week or every other week since it is important

to the women to be able to make frequent contributions to the club so that money does not get used up on other things. Each woman in turn can take out the whole sum of money the group has collected. However, in an emergency or for special needs, a woman can borrow by "jumping the queue." The group is open to all women except those with bad credit ratings. Each member has another member acting as guarantor for her; if the first woman is not able to pay, the second woman assumes this obligation. Women spend their "take-outs" on education for children, capital for retail trading businesses, building or improvement of housing, clothes and food. Women prefer this system of providing themselves with investment capital and crisis funds to the system of the local post office that replaces the local bank because the latter requires larger deposits, does not provide for emergency withdrawal (except with a lot of paperwork and with two weeks notice) and does not permit loans or frequent withdrawals. In other words, its savings and credit facilities are limited compared to those offered by the rotating credit mechanisms.

There are situations, however, where rotating credit systems do not work. They often depend on established community groups, non-competitive workers' groups, ethnic or linguistic ties. Barbara Lewis (1976) points out that they do not work among market women of Abidjan, probably because these women are from different ethnic groups and compete with each other. Leela Gulati refers to a similar problem of risk with a "chit" system in an Indian squatter settlement. As some women fail to make contributions, those whose turn comes later may get little or nothing (Gulati, 1978).

Although rotating credit systems are not always sufficient sources and mechanisms for the provision of credit to women, they do show, first, that women use credit and suggest what features of a formal women's credit program would be desirable and workable. Second, they show that women save and will deposit their savings in institutions they trust. Rotating credit systems established by women demonstrate the considerable potential for mobilization of private savings for productive purposes from women in the countryside, even among those considered poor. In some cases, the mobilization of private savings may be easier to evoke from women than from men (V. De Lancey, 1977).

III. Which Credit Programs Succeed With Women?: Case Studies of Credit Programs for Women

A great deal can be learned by studying examples of successful credit strategies for women, and particularly, by analyzing the problems encountered and their solutions. The programs described here are successful in the sense that they 1) address the credit problems of women, 2) are financially sound for the lending institution and 3) result in the productive use of private savings.

Bangladesh. A system of credit for rural women in Bangladesh parallels the system already set up for rural men under the Integrated Rural Development Programme (IRDP) and uses the same organizational and administrative infrastructure. Women organized in village-based groups (referred to in English as cooperatives, but different from the traditional cooperative in basic ways) are eligible as members to credit for production purposes.

Loans are made to the group but are distributed to individuals for individual enterprises. Women also deposit weekly savings in the cooperative. Government staff provide technical assistance to women in record-keeping, accounts, and in developing production plans. Up to now, they have also been handling financial transactions of deposits and loans with the banks. Approximately 600 groups have been formed under this pilot scheme that has been functioning since 1975 with about 25,000 members. Their accumulated capital is 1,100,000 taka (US\$ 77,193). Small loans worth 1,400,000 taka (US\$ 98,246) have been disbursed to 6,000 members. Loans range from 25 (US\$ 1.75) to 500 (US\$ 35.00) taka and are given either for a year or for six months. Women are not required to present collateral or to have their husband's property (if any) as security. The loans are secured by a grant from a donor agency. Although no interest is charged, women pay a 5 per cent "service charge" on the loans which goes into the administrative system. In the case of default by an individual member, the group becomes ineligible for a second loan until all the members have repaid the first loan. Group pressure serves as an incentive for the members to pay back their loans. With the exclusion of two very exceptional cases, all loans that have fallen due have been fully repaid.

As part of a rural development institution with an equity-based approach to increasing production, the women's loan program enables women who are largely engaged in subsistence agriculture in semi-feudal labor relations to move into market or commercial production.

With their loans, women are entering the market economy and increasing their production in familiar activities, such as agricultural processing, livestock raising, small manufacturing and business. The most profitable activity of these small investments has been commercializing a traditional non-market activity of women, processing and reselling paddy bought from the market. With a 300 taka (US\$ 42) investment, women are able to earn about 300 taka a month. Before receiving the loans, some of these women performed this same labor in other households as domestic workers in return for in-kind payments. Because this work was not carried on in the market economy prior to the loans, it is difficult to compare the before and after effects of credit on costs and returns. Women spend their profits on food, clothes, shelter, education for children, and/or buying land. As yet, there is no available evidence which indicates if or how women use their profits to expand their businesses.

The pilot phase of this project has shown that rural women in villages can use institutional credit for production relevant to rural development goals and that the availability of credit to women benefits the family as a whole. The following case study is representative of what has been accomplished in the first phase of the program.

"Ayesha has been a cooperative member for four years. She has 4 shares (40 taka) and 200 taka in savings. There are 10 people in her family and they own 8 bigha of land (about 2½ acres). Before 1974, the family was experiencing economic difficulties and Ayesha had to borrow from her father and other relatives. They could not use their land fully because they did not have bullocks. They borrowed other bullocks at cultivation time but sometimes couldn't get them when needed. They did not have a deep tubewell, so they could not get much paddy from the land. The husband worked as a laborer for others.

Before joining the cooperative Ayesha did not engage in commercial activities. With her first loan of 200 taka she bought a calf and repaid the loan by selling poultry and eggs. She increased to 500 taka the amount of her second loan of 300 taka by selling poultry and eggs, and bought another calf. She repaid the second loan by selling 200 taka worth of poultry and eggs and by borrowing 100 taka from her husband. With her third loan of 300 taka she repaid 100 taka to her husband and bought a goat. She repaid the first two loans, each of which was due within 6 months, and will be able to repay the third, year-long loan.

She now has two cows and two calves. In the morning she gets enough milk to bring in 12 taka; in the afternoon she gets enough milk for the family. She has already earned 900 taka from the milk. She spends the money on family needs: daily needs like oil, salt, and soap, clothing for four children, fees for three daughters in school, and small items for the children. She has 400 taka left. Although she would not consider selling her cows and calves, they would bring 3000 takas. Her husband uses the cattle for cultivating and their manure for fertilizer. With the cows and their deep tubewell, they are getting a good crop and the husband does not have to work as a laborer. The family is getting on well. She says that her husband is pleased that she has joined the cooperative and that her position in the family has improved."

The expansion and evolution of the program is expected to bring modifications in the lending system appropriate to needs women have expressed in regard to amount and timing of loans and explorations of agro-based small industry as the next step for investment. Ways to increase the amounts of loans, to enable the members of these village-based groups to deal directly with banks, and to provide collateral are also being explored (IRDP Women's Programme Progress and Yearly Reports, 1974 to present).

In terms of rural development goals this case study shows that lending directly to a small farmer's wife increases the productivity of her work. Since there is a sexual division of labor in traditional rural

situations, this work is different from that of men. The results are increases in productivity and net family income which would not have occurred if credit had been available only to men. Further, the program will provide Ayesha with a credit record that she can use to get access to the banks.

Nicaragua. The market women's cooperative of Nicaragua is an example of a program that is meeting credit needs of women which the existing systems do not satisfy. In Nicaragua, as in all of Central America, petty trading overwhelmingly is "women's work." Women traders require capital to maintain and improve their enterprises, especially because of the competition from new commercial outlets. For example, women who operate medium size stalls in Managua need between \$ 14-\$ 140 per day. Traditionally they get this capital from moneylenders or relatives at high interest rates since the banks prefer not to give very small loans and require more collateral than that provided by the small business itself.

In response to these problems, the Nicaraguan Foundation for Development (FUNDE) evolved a program to meet market and other women's credit needs. They started by giving loans directly to individuals from an office in the marketplace, but found that women did not respond well-- even though their interest rate was 12 per cent a year as compared to the 120 per cent yearly rate of moneylenders. Investigation revealed that women found the impersonality of the borrowing and repaying situation a problem. The formal office setting was unfamiliar, intimidating and inaccessible, and sanctions in the case of default were not clear.

There was also a lack of peer pressure to repay the loans. The program in general was alienating to women. The next step was to encourage women to form cooperatives and to extend credit at 12 per cent annual interest rate to each cooperative until they become self-sufficient (about two years).

The cooperatives, formed by the women, are set up with offices, a credit manager and an elected credit committee. To be eligible for a loan, women are required to purchase at least one share, pay a service charge, and buy a passbook for a total cost of 22 cordobas (US\$ 3.14). After members have retained their shares for at least six weeks, they can borrow up to three times the amount deposited but not more than 8,000 cordobas (US\$ 1,120). Information was not available on the interest received on the deposits which precludes comparison with official interest rates. Women may borrow for eight months or a year and pay 2 per cent interest rate per month. Their loan is guaranteed by another cooperative member or a third party. A second loan cannot be taken out until the first is repaid. Women can repay even in daily installments since for many this is the best way to ensure that their money is not used in other ways. Women who are defaulters are asked to leave the cooperative. Women apply to the credit manager and their loan applications are reviewed by a credit committee of people who know the women personally and know this kind of small business. The service is personal and flexible. Membership started with market women but is diversifying to include women in commerce, small manufacture and agriculture. Women are using loans

mostly to maintain and expand their businesses, but are beginning to use them also for long-term investments in children's education and housing.

As the cooperatives no longer need the support of FUNDE, they begin to deal directly with banks. This is often the first time banks deal directly with poorer people in the community. The cooperatives make as many economic arrangements as are possible to serve individual economic needs and provide a democratic institution able to serve other needs of its members (political, day-care, group business, etc.). (This information comes from a case-study of market women's cooperatives in Managua prepared by Judith Bruce of the Population Council, to be published later this year.)

India. Another kind of arrangement that gives credit to women is the well-known Self-Employed Women's Association (SEWA) of Ahmedabad. This is a trade union of very poor self-employed women working as vegetable vendors, junksmiths, handcart pullers, used garment vendors and other such petty traders. Among the women 97 per cent are slum dwellers and 93 per cent are illiterate. These women do not own the means of production and often have a high degree of indebtedness to moneylenders and wholesale suppliers. When established in 1972, SEWA had over 10,000 working women as members.

A woman pays three rupees to join the association. As a member of the association she is entitled among other benefits to become shareholder at 10 rupees (US\$ 1.30) per share in the Mahila or Women's Bank, which SEWA started in 1974. Through this bank, she can take loans

of 250 to 1000 rupees (US\$ 33-\$132). She needs two guarantors, usually other shareholders and loanees. She has to pay back a fixed amount of rupees every month and repay the whole loan in 20 months. There is a 10 per cent service charge for the loan. There is a small rebate if the loan is paid on time, and penalties if it is not. As of the end of 1976, 8000 women members had received 3,000,000 rupees (US\$ 392,000) in credit. An analysis of 2000 borrowers showed that 44 per cent paid their installment on time; 43 per cent missed 3-6 instalments; and only 13 per cent missed more than 6. Women are using loans to pay off old debts as well as for capital investment and/or immediate consumption.

The Mahila Bank is a kind of intermediary organization between the women members of SEWA and the nationalized banks which "were reluctant because of the administrative problems involved in taking care of so many small loans." The Mahila Bank has about 8 employees who help the members in making savings deposits and in taking and repaying loans. (The amount of savings women have deposited as of 1977 was 719,000 rupees). The Mahila Bank submits loan applications to the banks and pays out the money to the women. The willingness of banks to work with SEWA and the Mahila Bank has to do with the credit-worthiness of the Textile Labour Association of which SEWA is an offspring. (Women in a Developing Economy, from "Dissociation to Rehabilitation: Report on an Experiment to Promote Self Employment in an Urban Area" by Devaki Jain, ICSSR, 1975).

IV. Providing Access to Credit: Lessons for the Delivery of Credit to Rural Women

In a sample of small farmers in Western Kenya, progressive women farm managers--those who diversify crops and/or have cash crops--receive considerably fewer services than do farms where a man is present: one third of the female versus one half of the male farms receive 3 or more kinds of services. Paradoxically, twice as many non-innovative male than innovative female managed farms get agricultural extension and loans (Staudt, 1978). It is well known that similar situations occur throughout the Third World. In the design of programs to remedy this situation four related questions emerge: what services should be delivered to whom, when should they be delivered and how.

Given that the service to be delivered is credit, some guidelines to help answer these questions are provided below. They are based on what is known about rural women's socioeconomic behavior and what has been learned from successful attempts to provide credit to women (see case studies). They are complemented by the experience gained from providing credit to small farmers and rural entrepreneurs.

Designing credit programs for women: Lessons from successful programs

The case studies presented here, as well as other programs which have successfully provided credit to women, offer the following useful lessons which may be applicable to the design of future efforts.

1. Women-specific credit programs have been effective in overcoming obstacles potential women clients traditionally encounter in mixed (men and women) programs. The case studies of women-specific programs in Bangladesh,

Nicaragua, and India have demonstrated the effectiveness of programs designed to accommodate women's a) lack of collateral, b) lack of previous experience in acquiring formal sources of capital and c) requirements for frequent repayment. Evaluation of women's credit cooperatives in Malaysia (Aziz, 1977) and in Latin America (Castello, 1979) points out the advantages for women to operate in environments that cannot become male dominated. A common observation in the delivery of agricultural credit to men is that, when a single agency serves both large and small farmers, the credit goes to the large farmer (World Bank, 1975). This finding strengthens the case for setting up special agencies or sections within agencies to deliver credit to women only.

2. Women's cooperatives and banks play an important intermediary role between women without access to credit and traditional banks.

Intermediary organizations provide women with experience and a record of credit worthiness women can later present to banks. The IRDP credit program in Bangladesh and the FUNDE program in Nicaragua both play intermediary roles providing credit to women who initially would not be given access to banks due to collateral requirements, repayment terms, literacy and locational requirements. The intermediary role of the Mahila Bank in India has been one of its most important successes.

3. Repayment rates without collateral can be reliable. One of the major obstacles women face in obtaining credit is a lack of traditional forms of collateral such as land or other property. Credit programs which either waive collateral requirements or employ innovative strategies based

on resources available to women have shown women to be reliable borrowers.

The repayment rate of women participating in the IRDP in Bangladesh where no collateral is required has been excellent. With two exceptions, all the loans due have been fully repaid. Both the FUNDE project in Nicaragua, where loans are secured by another coop member or a third party; and the Mahila Bank program in India, where the signature of two guarantors is required, have had successful repayment rates. Repayment records are also good in programs in Cameroon, where credit union members borrow against their savings (M. De Lancy, 1977); in Indonesia where small credit associations require only the signature of the village headman (Germain et al, 1978); and in India, where the Bhagini Nivedita Cooperative Bank redeems jewelry and ornaments as a means of providing loans to women (Aziz, 1977).

For credit to be truly accessible to women, the recommendation made by the World Bank (1975, p. 18-19) should be emphasized: The repayment capacity of the borrower should be determined by his (her) productive capacity rather than by collateral requirements.

4. Frequent small installment payments have increased repayment rates because they keep money from being used elsewhere. Women indeed prefer them for this reason. Flexibility in repayment schedules and innovative collection procedures are important elements in the success of many credit programs even though the resulting administrative costs may be higher for small loans. Women in the FUNDE program can repay

even in daily installments. For many this is the best way to ensure the money is not used in other ways.

5. Frequent collection is also a means of encouraging savings. The Bhagini Nivedita Cooperative Bank LTD has established pigmy deposits, where a member can make minimal daily contributions to her deposit. The bank utilizes the services of college students who act as agents of the bank and collect savings door to door. They earn 4 per cent on whatever is collected by them per month. The scheme has allowed lower income groups to make small daily payments with ease (5,468 depositors). More personalized services, where grace periods and repayment schedules are decided on a case-by-case basis (as in an IAF revolving credit fund), may often contribute to greater success. Other incentive programs also prove effective in promoting repayment. The SEWA program provides a rebate if the loan is paid on time, and a penalty if it is not.

6. Group lending can be an effective way of providing credit to women. Peer pressure and/or joint liability in the FUNDE and IRDP programs have resulted in high repayment rates. The default rates of most marketing cooperatives funded through an IAF program in Nicaragua have been held at less than 10 per cent (IAF Report, 1979). Group lending reduces the administrative costs for banks and provides an efficient means of integrating training, technical assistance, and the introduction of new technologies to women (Dixon, 1978).

The relative advantage of group lending, however, depends on the nature and location of the program. In some cases group lending has not

been successful, such as in the West African case where there is high competition among women who belong to different ethnic backgrounds.

7. Development programs for women are more successful when they are complemented by the provision of credit. Too often rural development programs for women have failed because they have involved training or promoted changes that require credit which has not been made available. In Brazil, programs for home industry training have not provided access to financing for increased levels of activity or the acquisition of equipment. Agricultural extension programs have promoted garden cultivation but have not provided credit for women to buy the fertilizer required for cultivation (Tandler, 1979). In Honduras, programs for women through the Housewives Clubs have trained women in sewing, have subsidized sewing machines, but have not provided access to credit to purchase materials (Buvinić, 1978).

8. Credit to increase women's productivity seems to have been particularly successful. The two success stories reported by IAF in Latin America (loans to market women in Nicaragua and artisan women in Chile), a successful program with market women in San Salvador (financed by the World Bank), and the IRDP program in Bangladesh all have provided credit to increase the productivity of work women had "traditionally" undertaken.

9. Intermediary credit programs should establish "appropriate" interest rates for women that are competitive with the private banks and are similar to those charged to men. While many women have paid high interest rates in the informal sector, problems will arise if the interest

rates are too high in the formal sector. In an AID program in Upper Volta, a village promotion fund has been established as a mechanism for providing initial capital for small projects. Voltaic women expressed dissatisfaction with the interest rate, however, because an agricultural credit project for men had a lower interest rate, and thus the women felt they were being asked to pay more than men. An audit report of a revolving credit fund to women's clubs in the Honduras (financed by IAF) to establish small economic projects partly attributed poor operation of the fund to an effective charge to the clubs of 10 per cent when the private banking system was charging less. There are also problems when interests are too low. Many programs with lower interest rates than banks end up being dominated by groups capable of receiving credit on their own.

Delivering credit services to women: Lessons from women's economic situation.

Current assessments of the socioeconomic behavior of rural women, summarized in chapter one, outline general strategies for the delivery of services to women--including credit--and suggest priority groups for service delivery.*/

The type of service--credit--to be delivered and the mode of delivery will be a function of the interaction of, at least, three factors, defining rural women's work and needs:

- 1.- type of economic activity;
- 2.- place of residence;
- 3.- household composition

*/ For a more comprehensive treatment of this issue, see Isabel Nieves and Mayra Buvinić, "Women's Concerns in the Delivery of Services: Facts and Suggested Strategies." A Contribution to AID Development Support Bureau's Delivery of Services Workshop, April 1979.

1.- Type of economic activity. Rural women's work can be broadly categorized according to the subsistence or commercial nature of the activity and whether or not it is agricultural or "off farm" (trading, marketing, and small industries). Women's off-farm subsistence work encompasses all those activities undertaken by women within the household from grain processing to storage in some cases, to food processing and preparation in most. A majority of rural women engage in other household work, agricultural work either in the household's farm, in large farms as wage laborers, or in off-farm remunerative activities. As with men, the type of credit women need will vary with the specific type of economic activity they undertake. Additionally, however, most women will require credit to purchase household labor saving technologies and/or to commercialize some household tasks.

Whether a woman works:

- at home or away from the home;
 - in paid or unpaid occupations (e.g., if she is self-employed or a family worker),
 - in the traditional or the modern economic sector, or
 - as part of the informal or the formal labor force,
- will have differential bearing upon the degree to which her work is compatible with home production. The level of role incompatibility between household and market production will create credit demands for:
- appropriate intermediate technology to reduce the energy expenditure in household tasks,
 - means of transferring household production (such as the processing and preparation of food stuffs) to the market sector.

Any service delivered to women with the objective of providing market work or increasing market productivity should, at the same time, seek to reduce women's work burdens in the household.

2.- Place of residence. Credit to commercialize household production and reduce women's work burdens in the household will depend on the settlement pattern. A certain critical mass of people is necessary to successfully transfer the household-based production of goods and services, especially the processing and preparation of food stuffs, into the marketplace. In other words, there has to be a sufficient concentration of families in a settlement to make it feasible to commercialize certain household activities. This concentration is important not only for organizing production, but in assuring local demand for the product. The commercialization of home production in dispersed rural areas may be impractical if not impossible. Inexpensive home labor saving technologies appear to be the alternative to release these women's time.

3.- Type of household. Women who head households in rural areas are often ill-equipped to assume the financial responsibilities necessary for the survival of their families. These households emerge in rural areas as a consequence of high male labor outmigration, and seem to be found more often among the landless and rural poor. They should receive priority in credit and subsidies for improving women's productivity in both home and marketplace and increasing their income.

V. Suggestions for Research

Reliable and useful knowledge on the factors involved in the provision of credit to rural women is lacking.

It was only in the mid 1970's that the need for credit programs for women became recognized as a development issue. The recency of this issue means there is much to be learned about women and credit.

In the paragraphs below we spell out some priority research questions. They are defined by the need to know efficient ways to provide rural women with access to credit and are tempered by the realization, from studies of delivery of credit to rural men, that not all research questions can or perhaps need be answered.

1.- Country specific analyses of laws and regulations on individual ownership and banking practices affecting women's access to modern credit institutions. It is particularly important to establish the robustness of these regulatory barriers across socio-economic groups.

2.- Studies of specific women operated farm and non-farm activities at country and regional levels to determine appropriate loan sizes, interest and repayment rates and repayment schedules that "fit" the economic features of these activities, and to identify activity-specific ways of waiving traditional collateral requirements.

3.- Case studies of successful women-specific credit programs and individual women entrepreneurs to identify both obstacles women face and effective solutions at the institutional and individual levels. If they exist, it would be extremely valuable to study institutional credit programs that have been successful in providing credit to both men and women.

4.- Case study evaluations of women borrowers of institutional rural credit who have defaulted by type of economic activity to identify obstacles that may be generalized to women in similar occupations.

5.- Related knowledge that seems necessary to "target" credit programs efficiently are: a) identification of areas with high percentage of rural households headed by women, and b) information on household production in specific rural settings and identification of labor saving technologies.

6.- Last, but central, credit programs have to be grounded on a valid picture of rural women's economic behavior.

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