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# INCOME GENERATION FOR RURAL WOMEN



**A Training Workshop  
November 22-27, 1981**

**Canaan Training Center  
Montego Bay,  
JAMAICA**

**Sponsored By  
American Home Economics Association  
International Federation  
for Home Economics  
Region of the Americas**

PROCEEDINGS

of

WORKSHOP

INCOME GENERATION FOR RURAL WOMEN

November 23 - 27, 1981

Canaan Training Center  
Montego Bay, Jamaica

Sponsored by  
The American Home Economics Association  
and  
The International Federation for Home Economics

Funded by a grant from  
the Office of Women in Development,  
Agency for International Development,  
U.S. Department of State,  
Washington, D.C.

## CONTENTS

	<u>page no.</u>
Chapter 1: Introduction. . . . .	1
Chapter 2: A Conceptual Framework. . . . .	5
Chapter 3: The Role of Home Economists in Income Generation . . . . .	11
Chapter 4: Income Generation Projects--Case Studies and Reports . . . . .	19
• Rural Women in Paraguay Raise Chickens to Increase Family Income--Case Study. . . . .	20
• Women From Bolivia Marketed Agricultural Products to Generate Income--Case Study . . . . .	21
• Rice Production Project in Panama Helped Rural Women to Improve their Homes--Case Study . . . . .	22
• Brooms Made of Local Palms Provide Income In Antigua and Barbuda--Case Study. . . . .	23
• The Human Development Outlet Store in Belize-- Case Study . . . . .	25
• Summaries of Questionnaires . . . . .	27
• Analysis of Reports . . . . .	33
Chapter 5: Skills Training for Income Generating Projects . . . . .	39
• Staff Training for Small Business . . . . .	41
• Communications. . . . .	43
• Cooperative Role in Income Generation . . . . .	44
• Planning a Project. . . . .	46
• Project Evaluation. . . . .	47
• Market Research . . . . .	50
• General Session: Technical Aspects of a Proposal For An Income Generating Activity. . . . .	52

	<u>page no.</u>
Chapter 6: Strengthening Home Economics Programs Through the International Federation for Home Economics. . . . .	57
• The International Federation for Home Economics . . . . .	58
• IFHE in the Region of the Americas. . . . .	59
• Regional Committee Reports. . . . .	60
• Recommendations from Group Discussions. . . . .	61
Chapter 7: Post-Workshop Activities. . . . .	65
Chapter 8: Workshop Evaluation . . . . .	69
Appendix A: Speech by the Minister of Agriculture, Dr. Percival Broderick at the Opening of the International Con- ference on "Income Generation Among Rural Women" at Canaan on November 23, 1981 . . . . .	74
Appendix B: List of Participants. . . . .	77
Appendix C: Workshop Agenda . . . . .	80
Appendix D: Instructions for Preparing a Case Study . . . . .	84
Appendix E: Workshop Questionnaire. . . . .	86
Appendix F: Field Trip Observation Guide. . . . .	89
Appendix G: Official Greetings from Margaret Fitch, IFHE Presi- dent for Mini-Meeting of the Region of the Americas at the Jamaica Workshop . . . . .	90
Appendix H: Workshop Evaluation Form. . . . .	91
Appendix I: Sources of Reference Materials Used and Distri- buted at the Workshop. . . . .	92
Appendix J: A Message from the Spanish Speaking Participants. . . . .	97
Appendix K: IFHE Officers . . . . .	98

CHAPTER 1

Introduction

## Chapter 1

### INTRODUCTION

#### The Workshop

"Income Generation for Rural Women" proved to be a timely subject for the five-day workshop for home economists from the Americas held near Montego Bay, Jamaica on November 23-27, 1981 under the auspices of the American Home Economics Association, and supported by a grant from the Office of Women in Development of the United States Agency for International Development (USAID/WID).

The Honorable Derrick Sangster, Parliamentary Secretary, read the address for the Jamaica Minister of Agriculture, Dr. Percival Broderick, officially opening the workshop, in which, the problems of the rural poor, and women in particular, were recognized:

"A disproportionate number of women in rural areas can be classified among the less privileged. Consequently, in an effort to give explicit attention to this concern, nations have turned their thoughts to the whole concept of development and the provision of opportunities for women to participate in that development by helping them overcome some of the economic and social factors that limit their participation in the process.

". . . The need for income generation among rural women has long been recognized in our country, but if the truth be told, it is only relatively recently that we have attempted to approach the problem in a structured way. Many approaches have been made at generating income in rural communities and women were expected to participate. The fact that women sometimes played a dominant role was often more accidental than intentional.

". . . It is no secret that we are experiencing a high rate of unemployment. Unfortunately, as happens in many other parts of the world, a disproportionate number of women are unemployed. This is a problem we must address."<sup>1</sup> (Full text in appendix.)

#### The Genesis

The workshop developed as the result of an increasing demand from home economists of Latin American and Caribbean countries for a structured regional approach to meeting the needs of rural women, especially their economic needs. The need to work together on a regional basis by participants was voiced at the

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<sup>1</sup>"Income Generation and Rural Women," by Percival Broderick. Presentation at the Workshop on Income Generation for Rural Women, November 23, 1981, Canaan Agricultural Center, Montego Bay, Jamaica.

1979 Regional Conference of the International Federation for Home Economics (IFHE) in Guatemala. Since that time, the American Home Economics Association has received inquiries from more and more home economists working with rural women which indicated their desires to improve their knowledge and skills so as to better assist rural women with income-generating activities.

Among the priorities of the Office of Women in Development (WID) of the U.S. Agency for International Development (USAID), income-generation activities for rural women was recognized as a program in which home economists were in position to participate and especially since home economists were already working with rural women on production activities.

The WID office provided key support for expenses of eighteen (18) home economists from Latin America and the Caribbean, as well as the project's organizing costs. While other donors also provided support for the project, the major activity, the workshop, would not have been possible without its initial support.

#### The Participants

Invitations were sent to home economists in twelve (12) Latin American and seven (7) Caribbean countries. Representatives to the workshop came from Antigua and Barbuda, Barbados, Belize, Bolivia, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Guatemala, Guyana, Jamaica, Panama, Paraguay, and St. Lucia. Representatives from Haiti, Honduras, and St. Vincent were invited but were unable to attend. Meals for Millions/Freedom from Hunger sponsored their regional representative.

The facilities provided for the workshop by the Jamaican Ministry of Agriculture made it possible to accommodate an additional twenty-two (22) individuals. Home economists from the United States and Canada were invited to participate: twenty (20) U.S. and two (2) Canadians responded. Expenses for these North American participants were not covered by the project budget; most paid their own expenses, while a few found partial support. A number of these participants also served as volunteer workshop staff.

A homogeneous group resulted. Among those individuals who participated in the workshop, the few who were not home economists were conducting home economics-type educational programs. Participants from Latin America and the Caribbean were all involved in income-generating projects. Of the two (2) Canadians, one (1) owned a business enterprise and the other was preparing for an overseas assignment. Several of the participants from the United States were involved in work related to the subject, or had international development interests in the area, or were participating in technical assistance programs. This shared interest and purpose provided the climate for a productive workshop.

#### The Setting

Jamaica was chosen as the workshop site because of its (a) central location; (b) the ease of travel afforded participants; (c) the excellent cooperation provided by the government through the home economists in the Ministry of

Agriculture; (d) the potential offered for visiting existing income generation projects in a rural setting; and (e) the quality of meeting facilities available to the project.

The Ministry of Agriculture generously made its training center at Canaan (near Montego Bay) available. The site proved to be an excellent one as the facilities were comfortable and provided adequate space for both large and small group sessions.

### The Objectives

The objectives as stated in the project proposal were:

1. To conduct a five-day workshop on reaching rural women, for members of home economics associations in Latin America and Caribbean countries where such organizations exist, and for selected home economics leaders from countries where such organizations do not exist, but where interest had been indicated;
2. To make it possible for twelve (12) Latin American and six (6) Caribbean home economists to receive training on how to (a) develop programs aimed at aiding rural families in solving urgent problems, and (b) seek funding for projects; and
3. Increase women's involvement in development.

### The Workshop Staff

A five-member United States-based committee, headed by the American Home Economics Association International Programs Coordinator, and a local Jamaican committee, headed by the Senior Home Economics Officer of the Ministry of Agriculture, worked cooperatively together to implement the workshop. Members of these committees were responsible for planning, executing, and reporting on the workshop, and were assisted by a number of other volunteers. Those who acted as staff are designated by an asterisk in the list of participants in Appendix A.

Although funds for the workshop were made available by AID/WID, AHEA, and private donors to support staff work, much of the time was donated. Without this generous contribution of time and expertise the workshop would not have achieved the level of success that it did.

### Organization of the Proceedings

The following sections of the report have been arranged to present a summary of the major areas covered in the workshop. Detailed items, such as the program, the list of participants, and the full speech of the Minister of Agriculture, can be found in the appendices.

CHAPTER 2

Helping Rural Women Increase Income:

A Conceptual Framework

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## Chapter 2

### HELPING RURAL WOMEN INCREASE INCOME: A CONCEPTUAL FRAMEWORK

Women are producers of goods and services which benefit the family, the community, and the nation. Traditionally, the goods produced and the services performed by women in the family context have not been monetized, that is, paid for in money, largely because:

1. The family operated as an economic unit, in which there was a division and sharing of labor among men, women, and children for the common good; and
2. This tradition is based on an agrarian way of life, with most of the population living in rural areas, more or less depending on what they could grow on the land for their own subsistence. Goods and services were exchanged (bartered) rather than bought and sold for money (monetized).

The fact that women were not paid in money for the goods they produced and the services they performed does not mean that these services lacked value; rather, only that they were compensated for in non-monetary ways.

Changes have taken place in society which increase women's need for money at the same time that the goods and services that women have the skills and experience to produce often are not viewed by society as things for which one would pay money.

Changes created by modernization, urbanization, and industrialization have brought with them an increasing need to deal with money. Women need money to get the things they need for themselves and their families in things which can only be acquired in exchange for money (such as transportation, school fees). They need money to get things they may have produced at home, but no longer produce because of the amount of work and time involved--compared with the convenience of buying such items already made [such as processed food (tortillas, bread) and soap]. They need money to get things they may be able to produce at home but which seem to be better, have more appeal, carry more status value because they are produced, packaged, and sold to attract buyers (for example processed food, household utensils, furniture).

Women also have a great need for money because changes in society have caused changes in the family which result in more women being increasingly responsible for the well-being of the family, including and especially its economic support. Men of the family have been drawn into wage-labor on large scale farms, mines, and factories often at great distances from home and for long periods of time. The money earned by these men may often be insufficient for their own keep, or it may be spent in ways that do not benefit the family. The frequent result is that women are left to support themselves and their children.

Women are caught in a position where it is difficult to earn money:

1. They usually have responsibilities for caring for children which may impede their working outside the home

- ✓ 2. The goods and services traditionally produced by women are still looked upon as things for which one does not pay money
3. The skills and experience women have gained through family living--organization, production, and resource management--are usually not regarded as appropriate to business, even though the skills are often of high quality and quite applicable to business.

Rural women are at an even greater disadvantage, having to overcome distance and time barriers to gain access to resources and markets in population centers. Generally, it is harder for rural women to obtain information. They are often isolated, even from neighbors, by work which allows little time and energy for anything else.

Therefore, it can be seen that although women, and especially rural women, (a) need to earn money, (b) possess many of the skills required, they face barriers to income generation over and above those faced by men. The additional barriers are primarily psychological and tend to be holdovers from an earlier socio-economic system. A pervasive feeling that women's work--whatever it may be--is not part of the monetary mainstream appears to operate.

While working to update this antiquated vestige of traditional subsistence agriculture, women must take a realistic account of their potential to earn money. Women, and especially rural women, must capitalize on the skills and resources they have in hand, and organize their work in a way that allows them to attend to family responsibilities. Women may also generate income in-kind as well as in cash. The goods and services produced may be:

1. cash producing (earn money);
2. cash-offsetting (produce items for home use for which cash need not be spent); or
3. exchanged for other goods or services.

Women can use a mix of cash and in-kind income to provide for the family's needs. Thus, while we concentrate on activities which earn money, the definition of income used during this workshop includes goods and services which are produced and provided, rather than purchased, for ourselves and our families, as well as those that may be exchanged for other goods or services.

One of the most pressing problems of development today is the high rate of unemployment, especially in developing countries. Opportunities to earn income may be divided into two (2) categories:

1. employees of others
2. self-employed

Unemployment figures concentrate on the first category (employees) in major sectors such as industry, agriculture, civil service, professions. Statistics on employment and unemployment generally are compiled from the number of people working for wages and from the number of people who are unsuccessfully seeking

such work. Women tend to be under-represented in both sets of statistics, largely because women are not in the monetary mainstream.

Rather than attempt to compete for the few jobs available, it may make more sense for women--especially rural women--to apply family life production and management skills to the establishment of small businesses. Self-employment in a small-scale income-generating enterprise takes into account both the disadvantages and the advantages women face in earning income. Nevertheless, the psychological barrier must be acknowledged and overcome; women need to see themselves as competent entrepreneurs.

The problem of markets must also be faced realistically; demand in rural areas for the goods and services traditionally provided is frequently relatively low. Markets outside the immediate area are more difficult to tap, and the existing market channels may not provide opportunities for competition. On the other hand, rural women are involved in the production and processing of food, which is needed to sustain life.

The best opportunity for women to generate income lies in situations where women organize their own business or industry. There are many opportunities for women in small industry, defined as:

- industries which are dependent upon human labor rather than on machines;
- industries where the production sites are decentralized, that is, in homes or in small production units;
- industries which utilize predominantly locally grown or processed materials;
- industries which return income to the producers despite varying amounts of time invested;
- industries which build on existing or easily learned skills;
- industries that are cash-producing or cash-offsetting for producers; and
- industries which are compatible with the needs and realities of the daily lives of the producers and their communities.

Small industries as defined here may consist of one or more people, although no maximum limit is set. Small industries may be owned and controlled by one (1) or more people and employ others for wages, but may often consist of individual entrepreneurs or a small group working cooperatively. Small industries often produce goods needed for home or institutional use in the community--foodstuffs, clothing, utensils, cleaning agents, fuel, furniture--but they may also include services such as child care, health/curative, personal grooming/beauty, instruction, and consultation.

The small industry sector generates the majority of economic activity worldwide, yet it has inherent problems which make it vulnerable to failure. Small industries are less likely to have access to three (3) important economic inputs:

1. the capital needed to maintain adequate levels of production and economic stability;
2. the organizational and management skills needed to set up and run production and marketing efficiently and effectively;
3. information about markets, for example, demand in terms of quantity, quality for price, functionality, and timing of delivery; market channels; competition; conditions of doing business; suitability of the product to tastes, trends, and lifestyles of the particular market, coupled with an ability to adapt the product to changing tastes; adherence to specifications and quality control.

Entrepreneurs in developing countries continually point out the critical problem areas of small industry as:

- money
- management
- marketing

Although they work collaboratively in the community, women (and men) engaged in small industries usually work in isolation. The isolation of those in rural areas is even greater. If the rural small entrepreneur is a woman, she is even more "cut-off" from information and resources.

Money is very hard to accumulate and credit is usually not accessible to rural women. The adaptation and application of management skills to business is faulty. Market demand is low in rural areas for the goods and services traditionally provided by women and urban markets either cannot be reached or are highly competitive. Rural women are in need of assistance if they are to operate successful income-generating industries.

Rural women are the most isolated and have the least access to the resources needed to become successful entrepreneurs. Rural women are increasingly in need of income because of an ever-growing responsibility for the support of the family. Needs for cash continue to grow. Rural women are hard to reach with assistance. Home economists are already working with rural women; they can be a source of the assistance needed to help rural women generate income.

#### Summary of Small-Group Discussion

Workshop participants, discussing the conceptual framework as presented, agreed that it provided an excellent starting point, especially from a business perspective. However, they indicated the framework neglected an important element--the psychological impact on women themselves, on men who might feel their role threatened, and on the family. The desire of women to earn income is sometimes the cause or source of conflict; and some men do not allow women to work outside the home.

One group indicated that social values were neglected in the framework; and that women should participate in planning and decision making as members of the whole community, but are often left out, since the power to decide is concentrated in a few hands.

A need to define what is meant by "rural women" was indicated. Some characteristics mentioned included isolation, being at a distance from basic amenities such as electricity, water, roads, transportation. Rural women are often perceived, for example, as shy, unlikely to speak out, unable to ask for loans at the bank. Rural women have much in common with poor urban women, it was noted: their access to basic needs may be limited by poverty; they may be psychologically isolated, and incapable of acting effectively on their own behalf.

Working groups listed activities in which rural women may be engaged, indicating those which do or might generate income, and adding some nontraditional activities that seemed to have income generating potential. For example, food production/preservation/preparation, crafts and sewing, agricultural tasks, nursing/midwifery, cleaning/maintenance, gathering/transporting fuel, water, and crops, and trading/huckstering were listed as traditional activities which might earn income. Some nontraditional activities suggested were repair of electrical appliances and shoes, making household utensils and appliances using appropriate technology, and driving farm machinery/hauling. The desirability of finding new products and new markets was also discussed.

Difficulties and barriers to income generation for women which were listed by the working groups included negative attitudes, lack of adequate skills training and information, and inaccessibility of resources. Also noted was the lack of recognition of the value of traditional skills women possess, the time required for business which women may not have because of existing family and household duties, and the lack of trust sometimes found among women. Participants felt that government laws and tax regulations were also a barrier, and that governments could provide better support to women in their attempts to generate income.

CHAPTER 3

The Role of Home Economists in Income Generation

### Chapter 3

#### THE ROLE OF HOME ECONOMISTS IN INCOME GENERATION

Deliberations on the role of the home economists in income generation were introduced by a panel<sup>1</sup>, and followed by group discussions later reported at a plenary session.

The panel addressed the subject through five areas: (1) Research and Investigation, (2) Training, (3) Production and Consumption, (4) Marketing and Financing, and (5) Rural Community. Each panelist was responsible for one area.

The panel moderators opened the discussion with a commentary:

"The extension home economist regularly visits the villages and is familiar to the village women. The village women have confidence in the home economist as their friend. Therefore, she is most frequently the individual to whom they go when ways to augment family income are sought. Skills which may be viewed by rural women as expandable into income-generating projects often are part of the lessons taught by the extension home economist. Among these are included vegetable growing, food preparation, poultry raising, clothing construction, etc.

"The home economist teaches rural women ways to improve family living. The rural village woman is already overworked--if she wishes to release time in each day to devote to earning income, she must have assistance in learning to manage her family resources including time, energy, and money better. The purpose in earning additional income is to provide better care for the family, including better health, which means improved diets, sanitation, housing, and care of children. The home economist's field of expertise encompasses these areas and urgently needs to be combined with each income-generating activity in which rural women participate."

#### Research and Investigation

Rural women cannot afford to make mistakes by investing in unprofitable projects. The home economist has a responsibility to help the women conduct investigations which will prevent costly mistakes. The following points to consider in studying the situation were suggested:

--Be very wary--check all alternatives. The project might be income-generating only for the moment, for example, because of a sudden and "short desire" for a product

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<sup>1</sup>Panel participants were: Constance Cooper (U.S.A.); Irma Luz Toledo Ibarra (Guatemala); Norma Bartlette (St. Lucia); Flora Maria Sanchez de Arteaga (Ecuador); Maria Teresa de Lara (El Salvador); Patricia Malone (Canada); and Elizabeth Didier (Dominica).

- Select projects which are feasible and expandable-- avoid stagnation; select those that can show both human and community development
- Select projects for which expert training is available, so that the project can be effectively developed (such as pig or poultry raising, basket weaving, etc.).
- Do not select projects solely because these projects seem to be of financial benefit to others at the moment
- When calculating the cost of a project, individual time and labor must be included
- Check or survey the market area for suggestions of new potential projects--noticing items frequently requested.

### Training

Home economists - as is the case with all professionals - continually need to be trained and retrained. When a new endeavor is introduced into a program, special attention needs to be given to the training needs of the home economists likely to be involved. Training for women should be a part of all national development plans.

There are two levels of training: first, there is the training level for technical people, specialists or professionals, and second, there is the training level for those who will be the beneficiaries of programs (for our purposes here) the rural women.

Training for professionals should be based on theory and practice. These professionals should also be aware of the implications of what is being learned for the rural organizations for which they are working. Home economists themselves need to be trained:

- to assist rural women with involvement in development plans
- in special skills and to be technically qualified without forgetting the human values related to this qualification
- to understand that income generation projects should not be designed solely to make money, but rather, a part of a total development process, which may bring people from one level up to other levels.

In order to provide needed guidance to rural women in income generation efforts, home economists need additional training in;

technical aspects of the subject matter

methods

research and evaluation

project preparation

Home economists also need to exhibit a global understanding of the process of development and change so they can understand change processes at the international, national, and the immediate level where they work. The rural women need to be involved in planning and training programs in which they will be involved. Important technical skills that home economists could teach rural women are:

basic home economics subject matter

community organization processes

mechanics of marketing and credit

aspects of the legislative processes in their own country, community, etc.

organizational processes

The home economist should:

-- work with existing rural organizations. Seek to strengthen the organizations already in place and working. New rural organizations should be created only if these are essential to the needs of the women

-- help organizations achieve an effective role in the political life of the country; or help organizations achieve an effective role in public policy.

Faculties at colleges of home economics and members of home economics associations should support graduate studies in home economics which would enable home economists to receive specialized degrees at the graduate level.

Active participants benefit most from training. It is important to remember that:

- each community has its own peculiarities and characteristics; and
- the process of development should help to democratize the position of women, and not to isolate them.

### Production and Consumption

The selection of appropriate projects that show signs of success within a short period of time are important in development of income-generating activities. Home economists should help with the development of any income-generating project for rural women, and provide the rural women with the necessary training needed for success. This is often in areas where women have traditionally been involved, such as, poultry raising. Women produce much of the agricultural produce. The traditional role of women has related to agriculture in three areas: production, marketing, and food processing. Therefore, to focus on the agricultural role of women as a way to generate additional income is appropriate and harbors much potential.

Three examples of projects which are feasible in helping women increase their earnings are:

1. The "chicken production project" (visited during the workshop as part of the field trip) in Jamaica and the case study project in Paraguay. Traditionally women have been responsible for small animal production. If home economists help improve the rural women's technical skills in this area and if this training effort is coordinated with co-workers, especially poultry specialists, there is ample opportunity to increase the income in projects of this type. Poultry raising tends to be an excellent project because it can help to improve the general level of nutrition within the community as well as that of the participating families. Home economists have a special role in seeking additional funding for these kinds of projects.
2. The second project of merit as income-generating is "horticulture production." Generally, women already have "kitchen gardens" at home. If the extension home economist can provide additional assistance, these can be further strengthened. Home economists know the food habits of people in the area, therefore, they are in position to help homemakers select those horticultural products that will: (1) have a high yield, (2) be acceptable to consumers, and (3) offer high earnings. Examples (in El Salvador) of vegetables used in successful projects are chiles, tomatoes,

onions, and cabbage. In many cases, home economists need only to help rural women improve their production technique. Some women can make a good profit by involving themselves with horticultural products that are consumed by people on a daily basis.

3. The third area of potential income-generating is "honey and bee production." Generally, honey brings a high price in the supermarkets. Bee keeping/production traditionally has been a male task, but women could earn an income by having as few as ten colonies of bees from which they could harvest honey twice a year.

In addition to the honey, a by-product of beeswax, which could be sold in the national market and possibly in the international market, might also be produced. A bee project should be undertaken only by those who have a "good" chance of success with it. If women perceive a project as one with potential to provide a "good" earning, they may be willing to undertake it. A project to be successful must be administered well.

#### Marketing and Financing

An example of how a home economist in Canada started and incorporated a small business is highlighted below. There are essentially three ways to obtain money to establish a business venture in North America:

1. Borrow from a banking institution. (You need collateral or proof of your ability to repay - such as tangible goods - and/or you must convince the bank your potential product will sell.)
2. Loan from a family member or friends
3. Use existing monies you already have.

Visibility is very important in marketing.

1. A business card provides visibility and credibility at the same time. (When you hand someone a card with your name and business printed on it, you tend to be accepted by both men and women.)
2. Design a brochure and distribute it through various ways such as:
  - take it to the Post Office and pay to mail it
  - pay a neighbor boy or high school student to deliver it
  - have your family deliver it
  - ask the manager of a local store (e.g., a fabric store if the product is clothes) to insert the brochure in customer's bags

3. Talk to groups about your business. Word-of-mouth is an important method used for advertising.
4. Advertise in a local newspaper

With a business venture, you must always think and speak positively.

### Rural Community

Guidelines for starting an income generation project in an agricultural community include the following:

- Marketing is one of the "big problems" in income generation. Try to determine the available market first; then decide what to grow that is needed in the area.
- It is important not to "flood the market" with a product.
- It is important to be able to supply enough of a particular product for the market needs.
- Home economists can help the rural women by providing technical assistance. As needed, home economists should seek technical advice or assistance from co-workers, specialists, and government and other leaders in the community.
- It is important to plan carefully to ascertain the availability of the market for a product. The quality of the produce must be of a high standard to obtain and maintain a market for it.
- Women should not produce goods for the market only, but also for home consumption. Their families should consume some of the produce (animal and vegetable).

In summary, during the panel presentation, stress was placed on the importance of the role of the home economist in income-generating activities. Special attention was given to the fact that the home economist may be the sole source of guidance for rural women; therefore it is essential that she/he make sound recommendations based on a careful assessment of the situation. Repeatedly, the need for training the rural home economist was stressed if the rural women are to be well served. A number of practical suggestions gleaned from experiences of the panelists were presented. In all examples, it was clear that the rural home economics worker carries a responsibility critical to the success or failure of the income-generating project. The home economist must continue to teach the rural women ways of improving family living - and at the same time she must teach the essentials of the process of organizing and carrying on an income-generating project that will provide additional income.

Summary of Small Group Discussions

In the discussion groups which followed there was general agreement that if the rural home economist is to satisfactorily perform the expected role, adequate basic training in home economics subject areas relating to the various roles rural women perform and continual in-service training is necessary to keep current with new developments. These subject areas include foods and nutrition; food production including gardening, poultry raising, and the care of small animals; management of family resources; health and sanitation; housing; child care and development; and clothing care and production. In addition, the following skills and knowledge were considered essential to successful performance:

- teaching
- public relations and communications
- knowledge of public policy and how to shape policy
- ability to work with people - individually and in groups
- community organization and development
- research
- understanding of development and its processes
- program planning and program evaluation
- sociology and economics
- human relations
- knowledge of available resources
- training (equivalent to that provided men (e.g., agriculture) who work in similar programs)
- marketing

CHAPTER 4

Income Generating Projects--

Case Studies and Reports

## Chapter 4

### INCOME GENERATING PROJECTS: CASE STUDIES AND REPORTS

Five case studies on income-generating projects were reported by representatives of Antigua and Barbuda, Belize, Bolivia, Colombia, and Paraguay. In addition, representatives from Ecuador, El Salvador, and Panama also reported on projects in which rural women were earning money. The case studies included here are from Antigua and Barbuda, Belize, Bolivia, Panama, and Paraguay, and are examples of the variety of types of products being produced to generate additional income for rural families.

Representatives from sixteen (16) countries [Antigua and Barbuda, Barbados, Belize, Bolivia, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Guyana, Haiti, Honduras, Panama, Paraguay, and St. Lucia] supplied information about income-generation activities in their countries by completing a questionnaire. The questionnaire asked each respondent to describe one project in her country with which she had worked. Summaries of these sixteen responses are reported in this chapter; an analysis of the responses to the more significant questions follow the summaries. (A copy of the questionnaire is included in the Appendix.)

These case studies and summaries depict the nature of and need for income generating efforts. Simultaneously, they provide a vivid account of the potential for improving family life.

#### Case Studies

##### Rural Women in Paraguay Raise Chickens to Increase Family Income

Five hundred miles from Asuncion, in the rural community of Recoleta, a home economist began working in the extension program forming 4-C groups and working in sewing and manual arts projects with young people. In this way she got to know better the community and needs of the people.

Observing through visits to families that meals consisted mostly of maize and cassava, and concerned that families were not consuming proper foods to have a balanced diet, she spoke to the families about the need and importance of varied and nutritious foods. Through their discussion, women began to realize the limited access they had to a wider variety of vegetables, eggs, or poultry, so they started fifteen gardens in the community--one of them being in the school. The home economist spoke to them about raising chickens, and egg production for food that could add some protein to the diet, and a project that had potential for generating some extra income for the family, especially the women.

Women were enthusiastic about the idea, but their husbands were not convinced that women could accomplish much with a project of this type. It was a venture too new and different for women.

The home economist sought assistance from the agricultural agent and the "Recoleta Agricultural Committee" to help create a more positive attitude on the part of the men. Four meetings were held to show the husbands various aspects of women's programs and poultry production among small farmers.

Since women were not very familiar with poultry production, it was suggested that a pilot project of 100 laying hens and 50 broilers be started.

The extension home economist wrote a proposal to the United States Agency for International Development soliciting help to finance the construction of the poultry house and to acquire the chicks. The women's group selected a counterpart from the Agriculture Extension Service staff. This counterpart assisted with improving techniques to manage the flock, feeding, medication, sanitation and record keeping.

Within three months from the date of initiation of the project, the women began to see economic returns. With the sale of the broiler chickens, feed needed for the hens and 50 more broiler chicks were bought. At the end of six months, the women were again able to sell broilers and the hens began to lay eggs. Since this was an improved breed of chicken, the outcome was dramatic. Other women became optimistic and enthusiastic about having their own projects, and men's opinions about women's capabilities to handle the project began to change.

Ten women decided to start another project following the same procedures used for the first. During the 2-1/2 years after the original project was initiated, 42 individual poultry projects had been started in this rural community. Educational programs have been held in five locations to assist with the organization of the projects. Six kerosene incubators with a 300-egg capacity have been added to the project and rotated among the group. Women sell the eggs, broilers, and stewing hens at their own farms. As production has increased new alternatives to market the items and increase their profit are being considered.

In this project, women are in control of the money which they earn, and use it to improve their homes and family life, adding rooms, building "fogones" latrines, and improving wells for the household.

As women have become more involved with community life they have increased the cultivation of corn, soybeans, sorghum, and alfalfa to feed the poultry. They have also improved the quality and quantity of food for consumption by their families.

This type of extension home economics project has helped to achieve two national goals:

- Improvement in the level of living of small farmers
- Production of more food for the people

#### Women From Bolivia Market Agricultural Products to Generate Income .

Families who lived in the Altiplano Zone moved to the Nov Yungas region, a colonization area where there was land that could be used for agriculture. Most of the women's families were composed of 6-8 members. Women's regular activities were taking care of the children, cooking, cleaning, laundering. They also helped farm with planting, raising animals, and with seeding and harvesting.

Women began planting and selling their products but experienced some difficulties, and were losing money because of the mediators or "middlemen" who paid them very low prices for their products. They were advised to organize in order to get better negotiation power in the selling of their products. They decided to organize in a pre-cooperative group. Two or three of the women took turns going to the market to sell the produce while the others stayed working on their lands.

To help with the organization of the pre-cooperative group the women received assistance from agents of the Ministry of Agriculture who provided training on group organization of cooperatives; how they are organized; how they operate; and how they are evaluated.

The women collected dues from the pre-cooperative members for their basic selling expenses. After the produce was sold, they were reimbursed based on their share of the produce. Most produce was sold in La Paz, the capital city, at local markets, and local fairs. The average earnings were \$50.00 per year per woman and the money earned was used by most women for the improvement of their homes and to increase their production.

Problems encountered by the women in the organization were most often related to a lack of confidence of those who took their turns selling the produce at the market; difficulties in collection and transportation of the produce; and in getting a stall to sell their products in the market. Assistance was provided the women in basic concepts of administration, accounting, and marketing aspects. With more confidence in themselves and more knowledge of their business, they were able to establish a distribution and marketing center in La Paz.

The rapid organization of the pre-cooperative group and the opportunity for the women to start earning money from the selling of the produce was a main motivator to continue working with the project.

The project has contributed to the food production of the country and has provided some income for women so they can help improve the situation in their homes. They have expressed confidence about their abilities to do their job and are also engaged in another chicken raising project (funded by UNICEF) to help improve their family diets.

#### Rice Production Project in Panama Helps Rural Women to Improve Their Homes

This project started in 1965 when a 39-year-old rural woman, her husband, and their three sons became involved in a community organization in their small rural community. Approximately twenty-two women organized themselves into a group and started working in small food preparation, home garden, sewing, and home improvement projects; but their main goal was to improve the physical condition of their homes, which were built of clay, straw and had roofs made of palm leaves.

Recognizing the high cost of home improvement, five years later--in 1970--and with the assistance of a home economist, discussions about an income-generation project through which rural women could earn the money needed to improve their houses began.

Thirteen of the 22 women in the organization started the rice production project using one hectare of land, and with their own resources. As rice is a staple food, consumed daily by most families, and brings a good price in the market, the women decided it would be the best crop to start with.

The first year of the project was a year of learning for the group of women as well as for the technicians who assisted them. That the project was going to work and that women were capable of handling all the phases of rice production was not an anticipated result. During the first year, the women were faced with problems with the land, tenure, credit, and marketing. However, they were able to expand from one hectare to five hectares of land with the aid of the Fertilizer Rotating Fund Program and the Agricultural Development Bank. The women worked collectively in their own communities and sold the rice to the Agricultural Marketing Institute (a state agency) and other independent mills. Their husbands and family members helped with the field work, fumigating and harvesting.

"The Asentamiento," a men's organization in which most of their husbands and sons were members, has provided credit and financing for 20 hectares of land which the women are now farming. The average yearly earning per woman is about B/267.41, which, added to other fund raising activities like raffles or loan interests and fines, have increased their dividends to B/300.00 each. A balance of approximately B/4,000.00 is kept by the organization, which now owns a community house valued at B/700.00 that was built with their own resources and efforts.

Achievements from the project have been significant for the women and their communities. As a result, women have been increasingly incorporated into the social, economic, and political life of their country. They have supported the organization of a health center, and introduced projects addressing such needs as running water, electricity, and road construction.

Twenty of the original women have improved their houses with earnings from the rice production project. Their houses now are valued at B/4,000.00 each.

#### Brooms Made of Local Palms Provide Income in Antigua and Barbuda

Over the years, women of Antigua and Barbuda have been involved in income-generating projects to earn money to help with the maintenance of their families.

Antigua and Barbuda are small islands in the Eastern Caribbean which became an independent country at the end of 1981.

For very little remuneration, women of Antigua and Barbuda have engaged in farming. They gather and sell vegetables and fruits. They prepare and sell food such as meatballs, jams, and jellies. Both men and women fish; women sell in the market. Women engage in "huckstering," which is buying produce in the villages and re-selling it in the city market at a higher price. They make and sell craft items and clothing. Thus, income-generating activities already exist in Antigua and Barbuda, so there is no need to introduce such projects. However, women do need guidance and training. For example, they

must be careful not to overproduce or flood the market with any particular product. They also need help in managing their income.

The income-generating activities presented in this case study are aimed at training young people in business skills, by providing actual experiences with projects which earn money. It is expected that such experiences and "on the job training" will equip and encourage these youth to begin entrepreneurial activities as they grow up. Since the prospects for white collar jobs in Antigua and Barbuda are quite limited and jobs in general are scarce, self-employment is a reasonable solution.

The projects described herein began when a District Nurse noticed that young people "did not have anything to do." The nurse had already started working with a group of 30 young women, aged 15 to 18, in the community hall; and wondered whether some meaningful activity might be found for the young men who apparently "hung around the corners and bothered the young women as they passed by." She took her concern to a home economist, the Women's Affairs Officer in the Ministry of Education, Culture, Youth Affairs, and Sports and Director of the Women's Desk.

Upon discussing the matter, these two individuals found ideas for income-generating activities which appealed to both the young men and the young women with whom the nurse was working. The Women's Desk used funds from the Trickle Up Program, in the amount of U.S. \$30, to start the following projects.

- Snack Project

The young women met at the village community hall each day to make sandwiches, cakes, and fruit drinks which they then sold in the street. Some of their customers were the young men who loitered on the corner. In the first week, investing EC \$60 of the grant, they made EC \$82.50 by selling 50 cakes, 100 sandwiches, and 100 drinks at 20, 25, and 50 cents each. Thirty people participated, and spent 1-1/2 hours daily preparing the snacks and 2 hours daily selling them.

- Broom Project

At the same time, the nurse asked the "Limers," the young men hanging on the corners, whether they would be interested in making brooms while sitting. Except for the nails, the raw materials were available nearby without cost. All the young men had to do was gather the palm and the sticks. They already knew how to make brooms, having learned at home.

The snack project was able to purchase 20 brooms at EC \$1.00 each from the men with the profit it had made on its first week's sales. The brooms were then sold in the market at EC \$1.50 each, earning EC \$30, an additional profit of EC \$10.00.

From an initial investment of EC \$60, a profit of EC \$32.50 was made on the first week's activity. Since not all the materials from the first effort were exhausted, the group decided that only EC \$40 would be needed for buying the second week's materials. A total of EC \$71.50 was in the account after the purchases were made (consisting of the profit of EC \$32.50, EC \$20.00 not needed for materials, and the EC \$19.00 from the original grant which had never been used).

The training provided young people in these projects includes keeping records and information on number of people working, sales, profits, making calculations, reading and writing, and managing the proceeds.

At the time the data on this project were reported, the men were not organized into a group, although it was planned to give them assistance similar to that provided the women.

#### The Human Development Outlet Store of Belize

The Human Development Outlet Store, located in the capital city of Belize, provides a retail market outlet for a variety of goods made or produced by women: clothes, soft toys, novelties, macrame, baskets, plants, and herbs. About 50 producers (half from rural areas) earn an average of U.S. \$5.00 per week for part-time work, and six women are employed full-time at the store, earning between U.S. \$12.50 and \$22.50 per week. The operation is assisted by grants from the United States and Canada.

Average Earnings of Women in Three Groups Employed by the Human Development Outlet Store			
Name of Group	Products	Number of Women	Average Earning each in B\$ per week
North Side Unit	Soft toys, garments	6	8-10
Belize Christian Council	Crafts and novelties	6	10
Village Basketry Unit	Baskets and seat weaving	3	15

The income-generating capacity of any project is based on economic realities. The Human Development Project faces some serious constraints due to the economic and social situation of the country. The market in Belize is small, as the recently independent nation located between Mexico and Guatemala has a population of only 145,000. Much of its 8,660 square miles is swampy or hilly and difficult to reach, so people are concentrated in the capital and two or three rural towns.

This project grew out of a meeting three years ago of leaders of five voluntary organizations and the Social Development Department of Government. These leaders were concerned that although much had been done over the years to train women in skills, nothing had been done to help the women use their skills to earn income. They agreed that a project should be designed to include the following elements: (1) using available skills; (2) training in nontraditional skills; (3) training in planning, organizing, communication, packaging, and marketing; (4) establishing an outlet store; and (5) family life education.

This project brings rural and urban women together in a common effort. Solidarity is all the more important in Belize because the geography and lack of transportation combine to effectively isolate rural communities. For example, women in the south have great difficulty getting their products to the city, having to rely on visiting ministers. When rains periodically make the area impassable, five weeks may pass before goods can be sent out.

Although limited by constraints, the Human Development Outlet Store has had significant success during its beginning period. The store has received important support from the national government, which provides free advertising via the radio. The advertisements tend to be well done, and the public responds well to the slogan, "Help Belizians to help themselves." Clever marketing and merchandising have also contributed to the store's success. The store is located in a "good spot," and the layout of the store is attractive. Goods are produced under a brand name, and carry the label, "Hibiscus Brand." The opening of the store was timed for the holiday buying period [i.e., before Christmas (December 25)], and special promotions are held regularly. Annual "Open Day" is a major promotional event. In 1981, a promotion called "Christmas Village Days" was held both in the city and in Dangriga, a rural town of 3,000 people.

Responsiveness to customer needs has given the store an additional competitive edge. For example, it is the only store offering a layaway plan (i.e., removing the customer's choice from the sales inventory, and setting the item aside in the store while payments are being made on it). The project has also responded to problems people experience in getting to the store.

The range of products offered in the store is not wide, nor are goods produced in large quantities. However, the market is limited and products compare favorably with similar items in the market in terms of price for quality. Development of products which have no competition, such as the infant wear "Baby-Pak," has been an important factor in the store's success. The "Baby-Pak" is a basic layette consisting of two dresses, two slips, two nighties, six diapers, a pair of socks, a baby cap, binders and pins. The retail price is B \$30, which permits a profit of about 80%.

The person responsible for organizing the groups, training, marketing and fund raising, notes that one of the pressing problems is the shortage of materials. The project has problems both with materials that are purchased and those which are gathered. For example, baskets and other products made by the Village Basketry Unit are a very important part of the store's line, as they are well-made and of good quality. Government offices buy them for use as waste paper baskets. Production of the baskets is limited because it is difficult to obtain the reeds from which they are made.

A great deal of the success of the project is attributed to group relationships, motivation, and "planning for success," the planning which occurred preparatory to funding, and the support given by the national government and people of Belize as well as by the U.S. and Canadian governments.

Income Generation Projects: A Summary of the Responses of Sixteen Home Economists to A Questionnaire

SUMMARY OF QUESTIONNAIRES

Country	Project	Women			How Started	How Organized	Who Provided Money-Things	Income	Where Sold	Do Women Manage Money
		Av. Age	No. Children	Activities						
ANTIGUA	Vegetables, Fruits, Fish, Crafts	50	6	Home care, gardening, care of animals, selling products	Through family organized plan for living Attended classes Home Economics Education	Money savings built up through community lending system	Women, sometimes husbands Box of Savings-- a lending system of community	Varies \$100 to \$200 from sale of products	Local markets; in homes; in shops	Not all women-- majority
BARBADOS	Food preservation Making jellies	30	4	Home care Plantation work	Through help from National Organization of Women	Small group working together	Women had the fruit available	\$65.00 to \$75.00 weekly	Supermarket and private orders	Yes
BELIZE	Basket making	44	5	Home care, chickens, Garden crops	By representative of Human Development Store that searches for groups of women near reed sources	Small group: women work together	The women collect the reeds. Human Development Centre provided \$150.00 to start	Supervisor-- \$200/month Trainees-- \$40.00/month	At Human Development Centre	Yes
BOLIVIA	Selling agricultural products	45	5	Cooking, laundry, care of children, care of house, farm work	Identifying difficulties; losses Selling of others	Identifying problems & possibilities to increase family income organizing a pre-coop group	Members of group	Yearly \$50 each	City market & local markets	Yes, in agreement with husbands
COLOMBIA	Vegetable production	14 to 18	8 in fam.	Home activity and project activities	Identification of 1-need 2-human & institutional resources, technical & credit assistance	As a part of coffee program for family development	Pro-Association of Rural Youth		To coffee coop	Yes
COSTA RICA	Vegetables & chicken raising			Home activity, garden, chickens	Establishment of home gardens for family & sale of products encouraged			Varies	In homes & markets	Occasionally husband or eldest son manages

SUMMARY OF QUESTIONNAIRES

Country	Project	Women			How Started	How Organized	Who Provided Money-Things	Income	Where Sold	Do Women Manage Money
		Av. Age	No. Children	Activities						
DOMINICAN REPUBLIC	Vegetable gardening	30	5	Home care, gardening, women's clubs	On small scale at family level then increased area.	Helped first by Ministry of Agriculture then Catholic Church.	Dept. of Agriculture and churches	\$10 RD per week in good production.	In community & to people who buy & sell	Yes
ECUADOR	Small animals	38	6	Domestic work, animal raising, gardens, family training, com. work	Rural promoter carried out survey. Women learned to make breads. Learned how to market and get credit.	Through meetings and talks with women.	AID 85,000 sucres	180.000 sucres weekly	Capital of Provinco to restaurants and direct to consumer	Yes
EL SALVADOR	Bread making	25	6	Cooking, washing, ironing, child care farm work carrying water	Extensionist taught how to make bread--also helped women get credit and learn how to manage and sell products.	Coordinated with Home Economist & Agricultural Bank -- AID	Donation from AID then credit from bank	\$80 to \$90 per month	In community & town	Yes, have account in bank.
GUATEMALA	Agricultural products-corn, potatoes, onions, pigs	50	3 grown girls 3 nephews	Home care laundry, food prep. child care farm work	By personal savings. Then had bread making unit. Then rented land; later purchased land.	Through initiative of grandmother.	Loans from friends; savings	\$900 monthly	Sell pork locally. Onions & potatoes sold in Capital.	Yes
GUYANA	Agricultural products	36	6	Home care sell snacks on week-ends	Group of women got together & started food collective; ran into problems. Help from local development fund.	Like a cooperative. Each contributed to capital and shared profits.	Women first; then local development fund community.	Average of \$30/weekly	In village in small rented shop.	Yes, L.D.F.C. makes monthly audit.

SUMMARY OF QUESTIONNAIRES

Country	Project	Women			How Started	How Organized	Who Provided Money-Things	Income	Where Sold	Do Women Manage Money
		Av. Age	No. Children	Activities						
HAITI	Vegetable raising	50	5	Home care family care Garden store	Loan of \$100 from Organizational Service for Rural Life (SOVIR)	Through help of Home Economics Officer	SOVIR	\$400 per harvest 2-3 times a year.	In village and local market.	Yes
HONDURAS	Clothing and local embroidery	27	6	Home activities & sewing or embroidery	As an experiment to promote organization of women.	With consultation-proposal with president of local patronship.	Several institutions	Varies	Provide samples to potential buyers	Yes
PANAMA	Rice production	39	3	Home activity Community Organizations	Began in 1970 with 5 ha of land.	Outgrowth of home improvement to provide money to better homes.	Fertilizer rotating fund program and Agri. Dev. Bank	Yearly an average of \$267.41	Rice is sold to inst. and Agri. marketing to implement mills.	Yes
PARAGUAY	Chicken raising	42	7	Crop production Family care Poultry	With help of Home Economist, motivation, analysis, installation of chicken coops/purchase of chicks.	In a mothers' club	The family and AID	\$277/monthly \$4,092.00	On farms	Yes
ST. LUCIA	Straw mats, baskets, wall plaques	38	5	Home tasks Garden Poultry	Increase in demand for article. Craft Centre opened in district.	Loosely organized	Since raw materials are gathered locally, little need for money.	Varies	At homes or Craft Centre	Yes

SUMMARY OF QUESTIONNAIRES

Country	Project	Problems	How Solved	Are Women Satisfied	What Made It Successful	Role of Home Economics	
						How She Got Involved	How Helped Women
ANTIGUA	Vegetables, fruit, fish, crafts	To get ideas, self confidence to know potential	Discussion; trial and error	Some women	Perseverance, knowledge, faith	Classes were organized to teach women to be self-employed	By working with them in classes and projects
BARBADOS	Food preservation Jellies	Financing for jars and equipment. Need training in bookkeeping, accounting, and marketing.	Received \$5,000 grant from USAID & \$30.00 from Industrial Development Corporation.	Yes, although still working at home.	Training in agricultural techniques by Ministry of Agriculture and food preservation.	Organized exhibits of women's work.	Gave training in food preservation, marketing, and securing funds.
BELIZE	Basket making	Difficult to get reeds thorny and tough to clean & cut in rainy season (3-6 weeks). Can't get reeds.	Still a problem.	Yes, baskets are well made and sell well.	Salable item and good quality.	Worked with other volunteer groups and got on Human Development Outlet Store.	Arranged for collection of products. Gave new ideas. Provided market.
BOLIVIA	Selling agricultural products	First, lack of confidence in selling. Problems of collecting & transporting. Getting stall in city market.	Training in administration & accounting. Central reception place secured; stall secured	Partially still in implementation stage	Organization speed with which produce was sold.	Studies to find ways to increase family income.	With promotional activities. Secured technical help from government. Training in account keeping.
COLOMBIA	Vegetable production					Through working with women; saw need	Planning the training
COSTA RICA	Vegetables and chickens			Yes		Teaching home-maker financial management	Visited homes, gave training courses

SUMMARY OF QUESTIONNAIRES

Country	Project	Problems	How Solved	Are Women Satisfied	What Made It Successful	Role of Home Economics	
						How She Got Involved	How Helped Women
DOMINICAN REPUBLIC	Vegetable gardening	First, lack of knowledge of production techniques, then insect control, getting seeds & selling.	Agronomist help selling price; still problem	Yes, on bettering daily diet but still problem of selling	Not yet fully successful	Became concerned with nutritional problems mothers mentioned at meetings.	Provided technical training & assistance, Secured fertilizer
ECUADOR	Small animals	Consolidating group, technical training, organization, administration of project.	Providing training to family, including husbands	Yes, they see results	Constant inputs participation work	Within program of "National Project for Rural Women & the Family".	Training field personnel
EL SALVADOR	Bread making	Waiting for credit. Coordination in beginning difficult.	Home Economist helped them with money-making activities to raise money to start.	Yes, family income increased.	Training and credit given by bank	Helping women organize tasks & have time to develop productive product.	Organized women Taught how to obtain credit. Training in administration & sales.
GUATEMALA	Agricultural products-corn, potatoes, onion, pigs	Decrease in price of meat & vegetables. Loss of part of crop.	Processed meat Held potatoes & sold as seed.	Yes	Organization & distribution of work; getting needed financial support.	Was asked about problem of decrease in price of meat.	Taught methods of processing meat. Helped establish sale price based on expenses.
GUYANA	Agricultural products					Answered request of LDFC for Home Economist to run several programs.	Evening classes and short weekend workshops.

SUMMARY OF QUESTIONNAIRES

Country	Project	Problems	How Solved	Are Women Satisfied	What Made It Successful	Role of Home Economics	
						How She Got Involved	How Helped Women
HAITI	Vegetable raising	Diseases and insects on plants; drought	Use fungicides, insecticides, change activities	Yes	Project responds to needs in community; money earned	Hearing women talk of economic problems & studying resources in community.	By training extension agents who train women
HONDURAS	Clothing and local embroidery	Initially, little interest; frustrated by problems. Lack of self confidence	Through group dynamics, training courses, observation visits.	To a degree	Organized themselves. Learned to sew & sell. Built workshop	Investigating what were greatest needs & expectations	Helped them constantly at first. Helped them learn to make own decisions
PANAMA	Rice production	At first, land tenure, marketing credit	With help of Asentamiento got land & credit. Now getting 20 ha	Yes-improved homes & standard of living.	Persistence of women; organizational help; cooperation of families. Land is good for purpose.	Home Economist began a home betterment program. Needed money for improvements.	Got help for them from private agencies, loan from state and helped get land.
PARAGUAY	Chicken raising	Convincing husbands, lack of technical knowledge. Wanted to know results before starting.	Examples of economical & nutritional value. Training courses began with pilot project.	Yes, very	Interest & dedication of mothers. Economic benefit reported back to family.	Made study of needs of families, resources on farm & demand for product.	Helped women organize, and see need for training. Helped them find right kind of bird.
ST. LUCIA	Straw mats, baskets, and plaques.	Sometimes difficult to get raw materials. Low prices.	They get price quoted before taking an order.	Yes, proud of good product. Usually have market.	Demand for craft items for Caribbean Festival of Arts.	In working with women saw need for additional money. Knew basket art was handed down to women from parents.	Giving ideas for products, finding markets.

An Analysis of Sixteen Income Generation Projects

The analysis of the sixteen reports of income generation projects of rural women submitted by workshop participants revealed the following results:

Nature of the project

Eleven of sixteen reports were of agriculturally oriented projects where women were involved in the production of food. In small gardens or on small farms they cultivated vegetables and minor products, raised pigs, chickens, goats and other small animals. Women worked in all phases of the project from planting the seeds to harvesting the produce, to taking it to the market at the weekly farmer's fair or to the capital city. On many occasions women contributed to the project on a daily basis, adding to their other homemaking tasks, and caring for children.

Only in Panama were women involved in a large production enterprise: they had acquired 20 hectares of land for rice production and were able to supply the local independent mills and the Agricultural Marketing Institute.

In three of the sixteen reports, women worked in handcrafts, clothing, embroidery, and fish selling, which they sold at the market with other agricultural products. In two cases, Haiti and El Salvador, women had established a store and in Belize clothing was taken to a commercial outlet where it was later sold.

From this study, there is little doubt that women involved in income generation activities applied knowledge and skills they knew best - traditional skills learned through the years, and passed by the elders from one generation to the other, skills with which they felt confident in doing and were acceptable to their culture and traditional roles - to income generation activities using their own available resources and over which they could have some control. An example is the food preservation project reported by Barbados.

In one case, El Salvadoran women became involved in a bread making business, a less traditional enterprise. Women organized themselves in a group, learned to make sweet and French bread, started selling and as the demand increased, requested credit for expanding. With training in marketing and administration, their project has improved.

Age of the women who initiated the project or represented the group

In 75% of the projects reported, the women who successfully initiated or participated actively in the project as group leaders were women over thirty five years of age. This fact suggests that these women were more mature women, possibly with wider experiences in household and home management skills, somewhat more independent with grown up or well established families, more confident about their skills for doing activities to generate income and with some flexibility to move outside the home. In 70% of the cases studied, the women were also active in community groups and organization, were leading or involved in other projects and exhibited a strong sense of community cohesiveness.

Rural homemaker's clubs organized by the Extension Home Economists - in most cases - have been the outlet where these women have started developing leadership skills, sharing ideas and problems, and initiating home and family improvement projects and income-generating activities.

How the projects started

In seven of sixteen cases, women started with the assistance of the home economist. Two organized themselves in pre-cooperative groups assisted by rural social officers; others were helped by churches or farm organizations. On most occasions, women involved family members who served as supporters, assisted in some of the farming tasks and helped start the projects. In two to three cases, the project started as a family activity involving family members.

In the agricultural production projects, in most cases the women work individually in their own gardens and get together or take turns to sell the produce in the market. In cases where women have acquired the land as a group, they tend to work together on the farm in every task of the farming process - from planting to harvesting, and in some cases with the assistance of other family members. In clothing construction, handcrafts, bread making, candy making, and food preservation projects, they usually work together.

How funding was provided for the project

Questions to find out if women started the project using their own resources were not asked, however it is suspected that in many cases they did. All projects apparently were started on a small scale and with limited resources when women become organized in groups. The women then began contributing to a common fund and later began seeking funds from outside sources. Lending or funding institutions who assisted them were: community lending systems, agricultural cooperatives, churches, private organizations, agricultural banks, the United States Agency for International Development and selected international agencies.

What was the income earned from the income generation projects?

The information gathered in the sixteen case studies and the information presented by the workshop participants regarding women's income was incomplete, and in most cases estimates of weekly, monthly or yearly earnings may not be accurate. The lack of simple and appropriate methods for keeping records on the expenses, profits or losses of the products was evident. Knowledge, skills, and time spent in the activities were not valued as resources and therefore tended not to be accounted for.

Though it is possible women have learned simple practices of food production, and marketing during their growing up years, it is evident that education and training is urgently needed to develop skills to handle their new responsibilities.

Other factors may also operate in the establishment and implementation of income generation activities for women. Even though not revealed through the case studies reported here, knowledge of the culture causes one to suspect that (a) women's traditionally ascribed roles and (b) the under estimation of the monetary value of the labor performed with their hands is a handicap in starting small income generation ventures.

Home economists becoming involved in helping women realize that income generation projects are a possible and acceptable role, and should help women reduce, to a minimum, the degree of potential conflicts between traditional values and changing women's roles. Home economists also need assistance in this area if they are to help women not only generate income to improve family living but also to upgrade their traditional knowledge and management skills.

Family food production through small gardens and small farms in rural areas is important in maintaining food supplies for villages, towns, markets and cities; women are basic contributors to this food production system.

Do women manage monies earned?

From the analysis of the reports, it was evident that women manage the little money received from income generation projects. It was also evident that they need help with simple accounting procedures so that they are aware of the amount of money earned, the resources utilized for the project, the profits and/or losses. The lack of available data to support women's earnings suggests that the methods by which accounts are kept of money invested and earned in the project are both inadequate and insufficient. It is by tradition that women work without receiving payment; the socialization process for women has conditioned a majority (of women) to think that "business is a man's job." Women are not accustomed to valuing the work they do, and when any value is assigned it tends to be underestimated, a condition that often allows middlemen and other aggressive businessmen to take advantage of women's poor knowledge and lack of experience.

What made the project a success?

Training, perseverance, dedication, hard work by the women and organization were mentioned more often as contributing to success than any other factors. Two other factors mentioned more than once were securing credit or financial assistance and making a salable article of good quality. These might be viewed as guides to factors which might be considered basic to success and which need to be in place or available when a project is started. Some other factors mentioned were cooperation of families, response to needs of the community, distribution of work, learning to sell and taking advantage of a national interest in particular products.

How the home economist became involved

In most cases the home economist became involved through her normal (educational) contacts with the rural women. Since the extension home economist meets with many rural women's clubs on a regular basis she/he is familiar with their economic problems. Also, the home economist visits the women in their homes and has ample opportunity to observe and again hear the problems. The women also frequently make requests of the home economist which reveal the need for additional money to meet family needs. In two cases the subject matter being studied in extension classes motivated the rural women to want to earn money to make improvements in the homes.

The rural home economist has as an important role that of teacher, advisor and friend to rural women. She/he is the established channel to the rural woman and as such should receive the kind of training and assistance needed to perform the functions expected of a trained extension worker.

How the home economist helped the rural women

Home economists provided technical training needed by the women to implement their projects, or secured the required technical assistance. They also secured needed inputs such as fertilizer, chicks, loans and land, and eventually helped with marketing. They organized the women, provided leads for new products or improvement of old products, and taught how to get credit, how to sell products and decision making. Thus home economists who are meeting frequently with rural women perform a variety of important functions in implementing income-generating projects.

#### How women spend monies earned

Money earned by the women tended to be invested in their own projects and in efforts to expand and increase their earnings. They also tended to improve their home, nutrition and family housing conditions, providing some of the limited extra income for the family's principal needs.

#### Problems women encountered in implementing projects

The problems women faced in implementing their projects were many and varied. Many were related to the changing roles women were trying to assume. Four cases indicated a lack of self-confidence; one case indicated that of convincing husbands.

The need for an educational program to be developed parallel with income-generating activities was indicated by problems related to a need for technical knowledge - ranging from vegetable production and food preservation, to bookkeeping and accounting - which was mentioned in five cases. In addition, the financial problems faced by three groups might have been prevented by adequate training in how to secure funds or credit. Problems within the group involving organization and interpersonal relations could also be improved through educational programs.

#### Methods used by women to solve their problems

Four groups of women solved their problems through training courses, by getting technical assistance from the home economist, agriculturalists or others. Women in two groups were able to get a grant or to secure credit, and two groups troubled by marketing problems were able to break into the established market. One group secured a stall where they could sell their vegetables and one group sold handicraft articles to a Center. One group selling embroidery and sewing showed samples and obtained orders before they began working. One group visited successful projects to learn from them; another group that had been selling fresh meat began to process the meat before retailing and shifted from selling potatoes for kitchen use to raising seed potatoes. All these indicate that the women gained skills as entrepreneurs by assessing the market and adapting their efforts to it.

For a few the problems remained. But for others, involving their families, having the home economist demonstrate nutritional value of products or assist with raising seed money, helped alleviate their problems.

Discussion and analysis of the case studies and the visits to community projects provided an opportunity for home economists to look more in depth into the organization, functioning, and results of the projects. Significant lessons derived from these experiences and summarized by the participants were as follows:

1. Projects should respond to the problems of the community and should benefit a large number of families
2. Projects should promote the unity of the family and the community
3. Projects should not only increase income but they should also help to improve the quality of life of the individual, families, and communities
4. Projects should be planned and implemented by "technical multi-disciplinary groups" with joint participation of community members
5. Short-range and long-range projects should be conducted
6. Marketing feasibility studies are vital to the success of projects Knowledge of markets and prices, structures are important
7. Women need to be involved in projects that strengthen their potential for upward mobility
8. Program support (financial, social, educational and technical) should be continued long enough to assure initial success
9. Appropriate technology should be introduced to women
10. Scientific methods appropriate to the project should be introduced
11. Provide family support systems which take into account an awareness of women's multiple responsibilities
12. Combine urban, rural, and international factors in establishing a market-interface
13. Training is a necessary component for successful income generating efforts
14. Values, family goals, and needs should be established before beginning any project
15. Periodic evaluations are necessary for appropriate adjustments
16. Timing, readiness of people, markets, political situation and economic climate are all important factors in starting a project
17. Use qualified agricultural and home economics research to provide scientific information to backup projects
18. Listen to the ideas of local people

CHAPTER 5

Skills Training for Income Generating Projects

## Chapter 5

### SKILLS TRAINING FOR INCOME GENERATING PROJECTS

#### Introduction

Home economists working with rural women to improve the family's economic situation have responded to women's needs to earn income in a variety of ways, according to information gathered from the workshop participants. They have helped women to organize, to overcome their reluctance and fears, to make decisions for themselves, to analyze the situation, to get technical expertise, and to find credit, land, equipment and other elements needed to establish and operate a business. Home economists have helped women integrate income generating activities into home production and management activities. And of course, they have given advice about and training in the production of goods which rural women offer for sale, ranging from basic grains (rice, corn), vegetables, fruits, eggs, fish, small animals (pigs, goats, rabbits, guinea pigs, and chickens), and processed/preserved/prepared food (bread, cakes, candies, jams and jellies, preserves and wine) to clothing, needlework and a variety of crafts. Marketing assistance has been an important area too, and in some cases home economists have provided the only connection rural women have with markets outside their area. Thus, it is understandable that, faced with such needs and demands, home economists have been eager to improve the skills and knowledge most useful in helping rural women generate income.

The workshop was designed to fulfill a variety of objectives within five (5) days--to consider the state of affairs, gather and analyze information, promote professional organizations and exchange--however, time was not devoted to full-fledged skills training. However, the knowledge and skills of participants was matched to the needs that were most often expressed, and six (6) short courses were offered during the workshop. In addition a general session on "How to Write a Proposal for an Income Generating Activity" was also held. The "Mini-Workshops" focused on the following:

- project planning
- market research
- communications
- cooperatives
- staff training
- project evaluation

These workshops were conducted in sets of three (3), in Spanish and English, on two (2) days. Both Spanish- and English-speakers had a choice of three (3) courses on either day. Course content and activities were tailored to the interests of participants.\* The following brief descriptions of the mini-workshops and the general session will provide some idea of the information provided, problems addressed, and skills practiced during these sessions.

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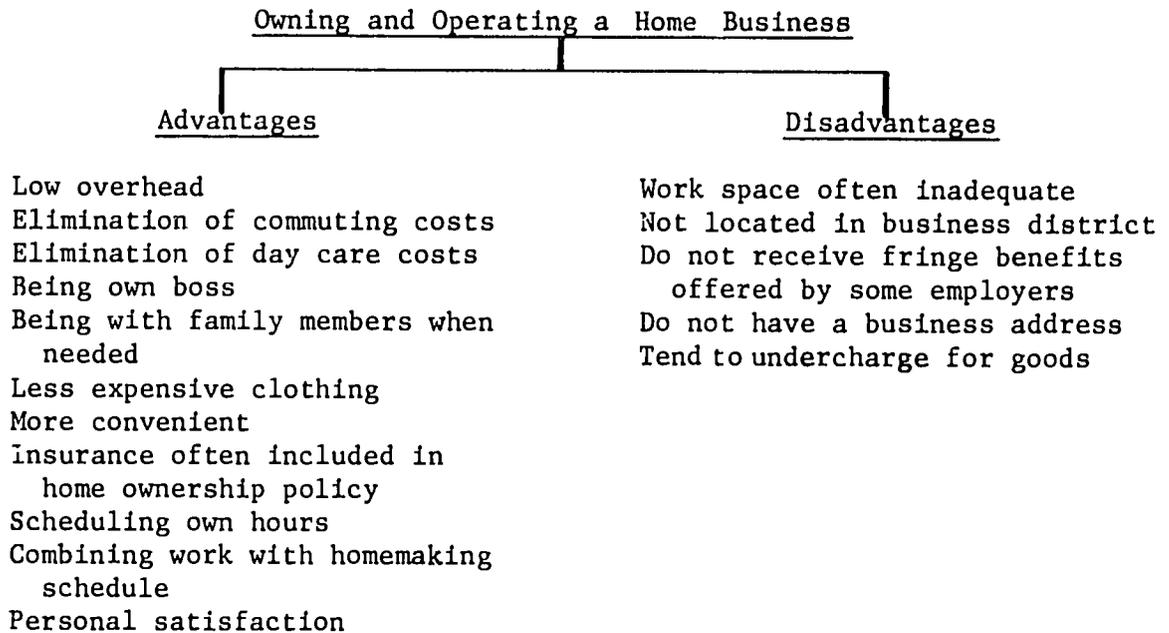
\*Since the materials are too lengthy to include in the proceedings, AHEA may produce them as a "technical bulletin."

Mini-Workshop: Staff Training for Small Business  
Janett Gibbs

This presentation is based on experience in the Georgia Extension Service, on learning that women were asking their County Extension Home Economists for information on how to start a business.

Extension home economists were asked to collect information from women in their counties who either were operating businesses out of their homes or were exploring such possibilities. From this initial activity the areas of greatest concern were identified and a training manual developed. The next step was to train the extension home economists so they would be ready to counsel the women interested in home businesses. These workshops were conducted throughout the state with considerable success.

In the interviews conducted by the extension home economists the following advantages and disadvantages to owning and operating a home business were identified:



In the workshops held in Georgia, discussion started with some of the difficult questions a woman must answer for herself before she starts a business. These were condensed into the following.

Baker's Dozen to Business Ownership

Directions: If you can answer "yes" to the following questions you have many qualifications necessary for a person owning a business.

1. Are you willing to take financial risk?
2. Can you make quick but confident decisions?
3. Can you live with your decisions?
4. Do you have patience, perseverance, and an excess of energy?

5. Are you willing to work long hard hours?
6. Are you willing to change your priorities or even your life style if necessary?
7. Would you have support from your family?
8. Are you able to work with others?
9. Can you be pleasant, firm and knowledgeable with customers, clients, suppliers, sales representatives and government agents?
10. Are you willing to seek and heed the advice of others?
11. Are you an original thinker?
12. Do you look for a better way to do things?
13. Can you organize your time, work, finances and your life?

If a woman decided to her own satisfaction that owning a business was for her, she next had to decide what business she wanted to own.

Businesses were categorized as those using:

1. professional or semi-professional skills
2. artistic or self expression skills (such as writing, typing, or music)
3. skills performed both in the home and away from home (such as catering)
4. substantial investments
5. hobbies turned to profit (such as needlework)

Then, how the business could be organized was discussed:

1. Sole proprietorship
2. Partnership
3. Corporation

Following this, these factors related to establishing a business were considered:

- benefits
- attracting customers
- charging customers
- advertising
- selling
- licensing
- record keeping
- taxes
- insurances
- loans and financing
- profit
- deciding when is it wise to close the business

The persons owning small businesses must be willing to take financial risks, make quick but confident decisions and be able to live with those decisions. They must have patience, perseverance and energy and be willing to work long and often hard hours. For a woman to operate a small business, it is important to have the cooperation and support of the family, as she must spend time with customers. She should be an original thinker who looks for a better way to do things. She must be able to organize time, work, finances, and home and family life responsibilities. Two (2) important considerations are work location and work hours.

Many opportunities are available to people who want to work but prefer to do so in the home. Thorough planning is essential to good business. Talent, capital and determination coupled with management principles and sound marketing techniques can combine to make a small business venture successful.

Mini-Workshop: Communications  
Norma Simpson

Four (4) techniques choices were given to those who chose to attend the Communications Mini-Workshop:

1. looking at communications from the villager's point of view
2. setting up a slide presentation of a case study
3. using the block stencil lettering system
4. displaying photographs

To the question "What are you trying to communicate to the villagers?", one (1) participant responded, "We are trying to get them to feed pumpkin to their families rather than only rice and cassava." The group then evolved five (5) themes about eating pumpkin:

1. A Pumpkin for the Family--A Pumpkin for the Market
2. To See Better--Eat More Pumpkin
3. Teach Your Family Early to Like Pumpkin
4. For Good Health so You Can Go to School, Eat Pumpkin
5. A Piece of Pumpkin a Day Keeps the Doctor Away

The participants analyzed the potential audiences for each message and how the audiences might react. For example, audiences might be:

1. producers who currently sell pumpkins
2. adults who want to reduce eye problems or children who say, "I don't want to wear glasses when I grow up."

3. young mothers with emphasis on helping the baby to develop tastes for new foods
4. rural children who are frequently ill and cannot attend school

Instead of stressing vitamin content, the stress would be on a result as seen as important by the audience.

The group discussed ways to transmit the messages to rural families--bumper stickers, t-shirts, posters, jingles, radio programs, and skits. The group then wrote a jingle and a skit (which was presented during the closing program of the regional workshop).

The group discussed the need to pre-test all the material with the intended audience to be sure that messages communicate effectively.

Workshop activities included learning to cut plastic uni-stencils to make letters. Guidelines were given for saving paper and time in preparing the letters.

- First, make a rough draft of what you want to say and illustrate.
- Second, count all of each type of letter, marking through the letter on the draft as you count it.
- Third, trace like letters at the same time rather than in the order they appear in the message.
- Fourth, as you draw the letters, join the sides.

Copies of block uni-stencils were duplicated to distribute to those in the communications mini-workshop. Each participant had an opportunity to trace the letters and to make one or two.

Mini-Workshop: Role of Cooperatives in Income Generation  
Betty Bay

Cooperatives are voluntary business organizations formed by people. The cooperative movement began in England in the 1800's as a by-product of the Industrial Revolution, which caused wretched working and social conditions for workers. The first successful cooperative effort to help workers improve their lot was started by a group of twenty-eight (28) weavers in Rockville, England, in 1840. They shared their meager resources and opened a store that sold basic foodstuffs and other necessities.

In the late 1800's U.S. farmers formed marketing and purchasing cooperatives to market their crops and to buy supplies and equipment.

Cooperatives can help people wanting to increase their income by:

- marketing what they grow, produce, make or create
- obtaining production supplies and equipment

- providing a wide range of services, such as transportation, electricity, telephone, craft marketing, housing facilities, recreation, health, etc.

Successful cooperatives bring people together who:

- have a common need/problem
- want to do something to help themselves
- are willing to support the cooperative by supplying some capital
- patronize the cooperative by using it when organized

In addition, a successful co-op must have competent management. Cooperatives have three (3) characteristics in common--they;

- have democratic member control
- operate at cost
- have limited return on investment

Cooperatives provide services and savings for the owners, called members, who:

- finance their cooperatives
- control their cooperatives through a board of directors elected by the members. The directors set the policy of the cooperative and hire a manager to supervise the day-to-day operation
- use or patronize their cooperative

Cooperatives can help members by:

- improving the quality and reducing the cost of their supplies and services
- improving net returns from the:
  - products they market
  - goods and services they provide

Following is an example of a cooperative established and operated for the benefit of women.

FUNDE<sup>1</sup> (Nicaraguan Foundation for Development) was aware of the marketing women's need for credit and in 1972 developed a savings and loan cooperative to meet this need.

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<sup>1</sup>For details on how this cooperative was formed and maintained see the publication, Seeds-1980--"Market Women's Cooperatives: Giving Women Credit" by Judith Bruce.

Marketing women needed cash to:

- buy produce/goods they sell
- pay for transportation
- rent stalls
- pay for water, electricity, etc.
- use public toilets

It cost 100 to 1,000 cordobas (U.S.--\$10 to \$100) per day to operate a medium-size stall in Managua, the capital of Nicaragua.

Marketing women in Nicaragua needed help to get credit:

1. banks did not want to give small loans and women had to have a co-signer
2. friends/family had little to lend
3. money lenders (prestamistas) would give short, small loans at a high rate of interest

FUNDE involved the women in building their own community level credit institution. They eventually ran their own "Market Women's Savings and Loan Cooperative." This credit co-op run by the women:

- assisted in economic expansion
- eliminated debt
- encouraged savings
- enhanced women's social status

Mini-Workshop: Planning a Project  
Maria de Colon and Jessie Taylor

The following points were stressed during the session:

Project planning relates to the concept of program planning where the dynamic involvement of project participants in the determination, planning, implementation and evaluation of the activity is considered.

To determine the feasibility of the project as well as to decide what the product will be, one needs to consider different factors that may affect the development and success of it, for example, the economic situation of the community (how it differs from one month, one year ago, etc.), and the political atmosphere (what issues affect the people?).

The cultural background of the residents is important: how will the culture influence or hamper the participation of the women in the project; how does the culture influence women and their decisions?

The social and environmental factors, such as the social structure of the community, the services available, the opportunities available for establishing

the project, preparing, selling and marketing the product are all crucial. How are women involved in community decisions? What is the potential of the area for the consumption of the product, trading, competition, potential for expansion, and probabilities for success?

The problems or needs of women as well as the resources available to initiate, continue or expand the financial assistance needed, are factors women involved need to understand and on which to work cooperatively.

In planning for the project, the setting of long-range and short-range objectives, and prediction of results in some specific time span is one of the first steps in the planning process.

A detailed plan of action is also needed. This should consider what the women will need as well as what knowledge and skills the home economist needs in order to assist the women. What knowledge, skills do women need to prepare the product? How, when, where, in what lapse of time will the products be made and be ready for the market? Identify criteria for acceptable performance for both quality and quantity.

Project evaluation -evaluating women's progress and accomplishments, how they have developed or improved their knowledge and skills, how much they have earned, and how their family situation has improved as a result of their involvement in the project should be measured.

Records and data collected on investments, profits, and losses of the project should be also interpreted, to analyze the project's effectiveness, determine the adjustments needed, to report to funding agencies and to measure the social or economic impact on the women and the community.

Mini-Workshop; Project Evaluation  
Maria de Colon and Jessie Taylor

The following points were stressed during the session:

Evaluation of the income generation project is important and plans for evaluation should be built into the overall project plan.

Evaluation should measure what happened to the women as a result of the project, gather information for management decisions, gain support for its continuation or expansion and determine cost in terms of human efforts and resources allocated.

Project evaluation should be a continuous process during which individual achievements of the women, progress of the group, short and long term effects and the intended and non-intended effects of the project can be assessed.

- The implementation of the project itself can be assessed. Ask the following questions:
  - a. Is the product of the project the best choice as an income generation source?

- b. Are the women working to the best of their abilities to perform their tasks? Is there any new information they should learn to improve or increase efficiency?
  - c. Are the resources available, sufficient to supply the demand for the product? What resources are used? Is there a need to improve or increase the product? At what level?
  - d. What methods or techniques are used by women to perform their tasks? Are these the only methods? Are there others?
  - e. Is the selling of the product providing the women sufficient economic returns to meet theirs and their family's needs? Are there other market alternatives that could be considered? Is the price right, for the time, human effort and resources used to prepare the product?
- Evaluate one event of the process, or a series of events (from preparation of the product to selling it on the market)
  - Evaluate the community support for the project
    - a. Do the community leaders know about it?
    - b. Are there other unexplored sources of funding in the community? Has an inquiry been made?
    - c. Has the project publicized the product well enough to let the community know about it?
  - Evaluate the overall project--What is happening to the women, families, groups, and community as a result of the project?
  - Evaluate throughout all the stages of the project, from determining what the product will be, to the effect the project had on the women and their family's situation.
    - a. To determine what the project will be, it is necessary to:
      - Analyze the neighborhood or community situation
      - Collect and analyze data that helps in identifying the need of the community for the product
      - Anticipate the problems that may arise and predict ways to handle them
      - Study the relationship between the project and other community projects
      - Evaluate the process used in determining what the product of the project will be
    - b. Evaluate the program strategy or the project plan
      - What are the project objectives and the criteria to evaluate the product resulting from the project?
      - What are the skills needed by the women to prepare an acceptable product?

- What resources are needed (natural, human, community, monetary, etc.)?
  - Where, how, and when will the women be working on the project?
  - Where, how, and when will the product be sold?
  - What evidence will determine if the project is accomplishing the objectives?
- c. Evaluate the project implementation or action
- What training are the women receiving to prepare the product?
  - What methods or techniques are the most appropriate to produce the product? (Explore different techniques in order to select the best alternatives)
  - Do plans for selling the product include the best marketplace; time; promotion; packaging, etc.?
- d. Evaluate the project result or accomplishments
- Determine the quantitative and qualitative progress and accomplishments of the project by collecting, analyzing, and interpreting records that measure accomplishments.
  - Report project accomplishment to members, funding sources, etc. (internal-external sources)
  - Identify areas where adjustments are needed and make projections for future phases of the project.

Evaluation is concerned with getting evidence of economic benefits to the women, family, group and community, determining how far they have progressed from where they were when the project started.

- What attitudes they adopted or changed
- What skills they learned in order to produce or prepare the product
- What practices they improved
- How much they produced, earned
- How much did their situation improve

Changes like these need to be evaluated. They provide evidence that can help us make project adjustments and improve the quality, the production, distribution, marketing, processing, and end results.

The home economist should be able to predict or anticipate what the (women, family, group) must be able to do in the project, and how the project will help in improving their situation.

## Mini-Workshop: Market Research

Maryanne Dulansey

The mini-workshop on market research was offered in view of the importance of marketing to income-generating projects. A few basic principles of marketing pertinent to small industry were introduced and illustrated using projects reported on or visited during the workshop. Ways in which home economists working with rural women could assist in investigating the potential for marketing products were discussed using specific cases--straw handbags made in Jamaica and men's French-style shirts made in El Salvador.

### Principles

1. Production and marketing are interconnected and interdependent. They are two sides of the same coin. Simply stated, things are made to be sold. The technical definition of a product is that it is something which can be exchanged for something of value. Production is the making of that same thing. Marketing is the transaction, or exchange.
2. It is necessary to match the product to the market. In order to have a market, that is, complete a transaction, it is necessary that the specific product offered be acceptable to a specific buyer in exchange for a specific value. The transaction must also occur in a specific place, at a specific time. All of the characteristics of the product and the needs, preferences and perceptions of the buyer influence the transaction.
3. A product must be targeted to a segment of the potential market. There are many potential buyers of a product, but not all of them can or will be actual buyers. In the first place, it is not possible to offer a product to all the potential buyers: it cannot be transported to all of them, for example. In the second place, not all of the potential buyers will choose to make the exchange (or complete the transaction)--perhaps because they do not need the product or they do not like it or there is a better one already in that market or the price is too high, etc. Therefore, it is important to target the product to a particular part of the market, a group of people who have certain characteristics in common which increase the probability of a sale. Such a defined portion of the entire potential market is termed a market segment.
4. The ultimate buyer, or consumer, is the market to consider in matching the product to the market or in targeting a market segment. In all but the simplest of arrangements--where the producer sells directly to the consumer--there is more than one transaction involved in marketing. Normally, products are sold one or two times before the final transaction is made with the person who will use the product. Marketing usually consists of a string of transactions which channel the product from the producer to the ultimate buyer. Intermediaries such as wholesalers, distributors and re-sellers may constitute regular market channels between the producer and the consumer. Although the producer usually sells to such an intermediary rather

than to the ultimate buyer, the producer must be concerned that the ultimate buyer is satisfied with the product and willing to pay the price asked. (The producer must also take into account the cost of each handling by an intermediate seller; in order to reach a larger market it may be necessary to reduce the price in order to be competitive with other producers of similar products.) If the ultimate buyer is not satisfied and does not make the transaction, it is unlikely that the intermediary will re-order.

5. Market research is gathering and analyzing information in order to match the product to the market. Market research attempts to identify the characteristics of the product and the characteristics of the targeted market segment, and to identify feasible ways in which these two factors might be matched.

Characteristics of the product include: description, specifications, use of the product, functionality, prices (retail, wholesale, quantity), quantities available, how packaged, presentation, time required to produce (in quantities), transportation (cost and time according to various methods), and terms of sale.

Characteristics of the market segment may differ according to the product, but they usually include information about the needs, preferences, economic situation, motivation and perceptions of the people expected to buy the product. Why, how, where, and when the targeted segment buys (purchases) may be important. (For example, what influences a decision to buy, what market channels/outlets have high sales, and whether buying is regular or seasonal may be important.) It is also important to know whether the market segment recognizes the product and whether there is sufficient demand.

The perception of the targeted market segment of price for quality is critical, as compared with price for quality of similar products in that market (competition). Ease of transaction often affects marketability. For example, if the potential buyer perceives that the product being offered does not compare favorably with another in the market in terms of price for quality, he may nonetheless buy if he perceives that it is more convenient, quicker, or easier to do so. All these factors will vary according to the market segment being researched, and should be established through testing.

6. The only proof of marketability is SALES. A particular market segment should not be considered secured even though market research which includes interviewing potential buyers and showing samples results in indications of willingness to purchase. Such information is not reliable, only indicative. Markets should then be tested by offering a limited number of products; during the test an effort should be made to make the product more suitable and attractive to that segment. The product--market match should be improved.

Steadily increasing sales is the goal of small producers because it enables them to gradually increase production and to finance growth. A one-time sale is no indication that the particular seg-

ment is secure and that demand will grow and hold; the producer needs more information from the market in order to project sales over time.

7. Matching the product to the market is a continuous task and requires continual flow of information between the producer and the consumer (the ultimate buyer). The closer the producer is to the consumer, the easier it is to get such information; that is the reason that local markets are advisable for small entrepreneurs. Intermediaries in the market channel may be able to provide such information, but very often the only feedback the producer gets is a dropoff in sales.

When production and marketing are treated separately, the product is not matched to the market, and problems arise. Producers usually focus on making the product without giving too much thought to who will exchange what for it, and when and where this transaction will occur. Most producers think there is an unlimited potential for selling any given product. Others feel that all that is needed is to turn over the product to those responsible for marketing. If the persons to whom the particular product is offered do not choose to buy it, for whatever reason, there is no transaction--no market--and consequently no product in the technical meaning of the word.

Market research--gathering and analyzing information in order to match the product to the market--should be the constant business of the entrepreneur. The better known the consumer is to the producer, the better the chances of getting the product made more to his liking. The limited resources of small entrepreneurs and the widespread presence of mass produced, industrialized products severely limit the scope for rural women who want to earn income. All the more important, then, is the careful consideration of the potential for success--market research.

General Session: Technical Aspects of a Proposal For  
An Income Generating Activity  
Maryanne Dulansey

Some Truths About Proposals

The only reason for writing a proposal is to "sell" an idea, that is, to obtain the necessary funding or other resources required. Otherwise, what is needed is a plan, which is also included in a proposal but is essentially developed for use by those who will carry out the project.

In order to effectively market the project, that is to have the proposal accepted for funding, two factors are necessary:

1. The proposal must match the requirements of the potential funding source (e.g. matching the product to the market);
2. The proposal must communicate the project adequately to the potential funder(s) (it must contain an adequate amount of information; be presented in an understandable way; and must be perceived as credible and feasible).

Generally, the greater the distance between the proposal writer and the potential funding source, the more difficult it is to meet their requirements; in fact, it may be more difficult to discover exactly what the requirements are. As a result, it makes sense to seek funds (and other resources) from individuals and organizations as close to the intended base of the project as possible. The project's feasibility is very important. Potential funding sources are of course concerned with whether or not "it will work," but more importantly, the rural women who are investing their own resources to implement the project need to be assured of success. Thus, what can be called the technical aspects of income-generating projects are of special concern. The elements of an income-generating project outlined below emphasize products as means of earning money, but services (e.g., laundry, secretarial, custodial, food, janitorial) may be substituted.

### Technical Aspects

Whether the vehicle for earning income is a product or a service, it must be clear at all times that the objective of an income-generating project is to make a profit: to take in more monies than it costs to provide the goods and services.

The following factors are important in planning an income-generating project that provides products:

#### 1. Products

- Kind (description; specifications)
- Quality (for price)
- Price--wholesale, retail, other (in quantity)
- Quantity produced per (x) time period (note seasonality of production if any)
- Quality control--acceptable variations from specifications
- Market targeted: products
  - made for home use and limited domestic market
  - made for domestic market--local, regional, national
  - made for external market (international--export)
- Use and function of the product and the specific market segment
- Cost of transport and delivery time (time from placement of order to receipt or shipment of goods)
- Suitability of the product to a given market's tastes, trends, lifestyle, economic situation
- Ease of conducting business, including clear and timely communications

- Organizational and management capability of the small industry--as actually perceived by the market
- Competition--price for quality of similar products in same or similar market sector

2. Materials

- What are they?
- How much is available? (quantity)
  - Is there a steady supply?
  - What factors affect supply of raw material?
- Where are the materials? (transport)
- How are they obtained? (gathered, grown, bought)
- What do they cost? (factors affecting cost)

3. Time

- How much time is available for the tasks of production? (Full-time, part-time, seasonal)
- How many people will work? How long (days--hours)?
- Is this enough to carry out the project?

4. Equipment and Technology

- Describe the process used to make the product, and list the implements, equipment and techniques.
- Comment on whether production might be speeded and/or the product improved with simple devices (e.g., tools, looms, ball bearings in potters' wheels, color-fast dyes)

5. Skills and Attitudes

- Production
  - What skills are currently in use?
  - What skills could be revived?
  - What skills could be easily taught?
  - How are skills transmitted?
  - Do skills suit the (raw materials)  
(products)  
(organization) } of the group?

- How is labor divided in the production process? Is the division of labor affected by tradition? How?
- Do the producers have motivation to work the needed time doing the needed tasks?
- Are they prepared to change/abandon products which may not be profitable or not have a market?

- Production Management

--What skills are needed for the following tasks? Are they available in the project? How can they be obtained?

- Collection  
Processing  
Purchase  
Storage  
Distribution } of raw materials (including packaging)
- training (special, on the job) in { production skills  
production organization  
production methods
- organizing efficient and effective production systems
- designing for beauty, functionality, marketability, profitability
- knowledge of appropriate technologies and/or ability to (identify need/problem, source assistance)
- quality control--fixing of specifications suitable to market segment appropriate to production skills/methods; system for assuring that variations from standards set, are within acceptable limits for the particular market segment
- costing of products
- scheduling and control of work (production)
- record-keeping, personnel, finances
- storage, processing and transport of products

6. Marketing

- What skills are needed for the following tasks? Are they available in the project? How can they be obtained?

- Purchase/collection of finished goods
- Storage; control of inventory
- Transportation to market; timely delivery
- Sales, and development of market channels and outlets
- Market research and market testing
- Development of materials to promote sales
- Information collection, storage and communication
- Follow-up on orders, inquiries (existing and potential buyers)

- Collection of funds
- Record-keeping
- Customer service
- Feedback of market reaction to the producer including ideas for product adaptation or for new products

7. Management

- Do those in charge of the project
  - have a knowledge of the overall project?
  - have the skills to
    - plan
    - direct and supervise implementation
    - continually evaluatea project which aims to generate income for rural women?
  - have skills to calculate and control the financial part of the project? [How much can be charged for the products; how much does it cost to run the operation; how much return is needed (1) to cover costs of operation, (2) to earn a profit?]  
For example, what can be done in case (1) sales fall off; (2) prices go up (cost); (3) production falls
  - have skills to set up, or maintain simple systems for getting, keeping accessible, and using information (on production, finances, personnel, marketing)?
  - have ability to identify needs for technical assistance in production, marketing, management, and finances?
  - have ability to identify potential sources of assistance?

CHAPTER 6

Strengthening Home Economics Programs

Through the International Federation for Home Economics

## Chapter 6

### STRENGTHENING HOME ECONOMICS PROGRAMS THROUGH THE INTERNATIONAL FEDERATION FOR HOME ECONOMICS

The regional organization of the International Federation for Home Economics (IFHE) offers an organizational framework through which home economists from the western hemisphere can cooperate and work together. This chapter summarizes the major discussions of the session designed to explore how the regional organization of IFHE can be used to strengthen home economists' efforts in planning and implementing income generation projects for rural women.

#### The International Federation for Home Economics

The IFHE President and Vice President of the Americas were unable to be present for the workshop, but both sent greetings to the group. (See Appendix G for official greetings of the IFHE President.)

A brief discussion and overview of the objectives and activities of the International Federation for Home Economics was presented for the benefit of those workshop participants unfamiliar with the organization.

The International Federation for Home Economics (IFHE) is the only international professional organization for home economics. The organization was founded in 1908 in Switzerland; it is currently headquartered in Paris, France. Today, IFHE has members in over eighty (80) countries; over 200 home economics organizations are represented in IFHE.

There are three (3) official languages for this world-wide organization--German, French, and English. In recent years strides have been made to include, as much as possible, the Spanish language. The increase in numbers of members from Spanish speaking countries suggests that the Spanish language will be used more extensively; its use is vital to the conduct of activities in the South American hemisphere.

The week's discussions indicated that home economists have often failed to receive the recognition they deserve. Part of the problem may be a lack of clarity by what is meant by the term home economics. In 1978, the IFHE adopted the following definition of home economics--as agreed upon by home economists representing many different countries of the world:

Home economics is concerned with using, developing, and managing human and materials resources for the benefit of individuals, families, institutions, and the community, now and in the future. This involves study and research, in sciences and arts, concerned with different aspects of family life and its interaction with the physical, economic, and social environment.

Membership in IFHE is available in two (2) different ways: through individual membership or through organizational membership. College and university students may also join IFHE. Organizational members may select an individual to represent them in the IFHE Council. The Council meets every second year to

establish policy for the Federation. During Council meetings, the election of officers is held (see Appendix K for list of current officers). All IFHE members receive the IFHE Bulletin, a quarterly journal.

Some of the activities that the Federation conducts require individual representation at the international level. For example, often a member of IFHE represents all home economists before international meetings. In 1980, the organization was represented in Copenhagen at the United Nations Mid-Decade Conference for Women. It was represented at world meetings and conferences of FAO and other United Nations meetings.

As with many international organizations, the Federation convenes a Congress every four (4) years. The last Congress was held in 1980 in Manila and had as its theme, "Home Economics: A Responsible Partner in Development." At that Congress, nine (9) resolutions were approved and adopted and included:

1. Maternal, Infant and Child Feeding Practices
2. Helping Meet Needs of Refugees in Times of Human Crisis
3. Providing a Research Base for Solutions to Problems Facing Families
4. Strengthening the Scholarship/Fellowship
5. Strengthening the Partnership of Home Economists with Others
6. Home Economics as a Force for Improvement of Human Potential
7. In Support of the United Nations Decade of Women
8. Equal Opportunities in Rural Development Programs
9. Resolution on World Assembly on the Elderly

At the Manila meeting, research reporting sessions were introduced so researchers could share the results of their work with colleagues.

#### IFHE in the Region of the Americas

In 1978, IFHE established five (5) regions: Africa, Americas, Asia, Europe, and the Pacific. Each region has a Vice President.

The first regional meeting of the Americas was held in Guatemala City in 1979. Fifty-nine (59) delegates from twenty-two (22) countries attended. The purposes of the meeting were to bring together IFHE members (including organizational and individual members) who were geographically and culturally close;

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NOTE: The current officers of IFHE are: President, Margaret Fitch, U.S.A.; Vice President of the Americas, Linda Reasbeck, Canada; Treasurer, Carmelle Thierren-Viau, Canada; Executive Committee members, Nancy Granovsky, U.S.A. and Angelica de Villagran. A list of the current officers appears in the Appendix.

to strengthen joint efforts; and encourage local involvement.

At the regional conference, a joint meeting of Canadian and Caribbean home economists led to representatives of the Caribbean Association of Home Economists and the Canadian Home Economics Association developing a joint proposal for textbook preparation for use in home economics classes in the Caribbean. The project was funded by the Canadian International Development Agency (CIDA). More such joint efforts such as this are expected to result from this regional workshop. Regional linkages can be fostered through membership in IFHE.

Another result of the 1979 regional conference was the establishment of three (3) committees to begin planning joint activities: Strengthening Organizations and Associations, International Center for Research and Education, and Exchange Programs.

### Regional Committee Reports

Strengthening Organizations and Associations<sup>1</sup>. Several committee members met during the 1980 IFHE Congress in Manila to consider purposes of the committee. Suggestions included:

1. improving communications,
2. finding home economists to translate the IFHE Bulletin into Spanish,
3. preparing and distributing a newsletter in Spanish to share information, and
4. implementing workshops for (a) training leaders, (b) providing professional in-service training, and (c) improving the use of resources.

During 1981, home economics associations were formed in El Salvador, Mexico, and Honduras. Paraguay and Costa Rica are considering the founding of an association. The majority of the countries in the Caribbean have active associations; the Caribbean Association of Home Economists has been active for many years. A Latin American Home Economics Association was organized in 1978 but has had great difficulty in establishing cooperation among countries. Several of the Latin American countries have active associations.

International Center for Research and Education<sup>2</sup>. Communication was the major problem of this committee, but communications were established. It was

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<sup>1</sup>Julia Anderson (U.S.A.) reported on this committee. Other members included Wanda Young (Canada), Natalie Hurst (Antigua), Maria Elena Jimenez (Mexico), and Irma Ibarra (Guatemala).

<sup>2</sup>Gwendolyn Tonge (Antigua-Barbuda) reported on this committee. Members of the committee were Nancy Blackman (United States), Nora Cebotarev (Canada), Lilia Garcia Flame (Venezuela), Barbara Holt (U.S.A.), Candida de Rodriguez (Dominican Republic), and Iara Maria Correia Della Senta (Brazil).

determined that the first priority was to determine the present status of home economics in higher education in Latin American and Caribbean countries. While home economics is taught at the University of Puerto Rico, University of Panama, and University of Caldas in Colombia, at present there is no home economics degree offering program in an English speaking country of the Caribbean. Attaching a training center to an established institution would be less expensive than establishing a new program. Additional study is needed to assess the situation more fully.

Exchange Programs<sup>1</sup>. As no member of the committee was present, no report was given. Although no report was made, this committee was discussed by one (1) discussion group. It was suggested that exchange programs begin with an exchange of ideas and information rather than an exchange of individuals. It was suggested that a one page newsletter, prepared in English and Spanish and issued twice a year, be initiated. One member of the discussion group offered to be editor for the first two issues. News items from participating countries will be necessary since an exchange is dependent on contributions from all participants.

#### IFHE and the United Nations

A report on work representing IFHE as an NGO (non-governmental organization) before the United Nations by the IFHE-UN representative.

Work is largely with the NGO Committee on UNICEF, in three (3) areas: (a) provision of information; (b) providing opinion on particular matters; and (c) as a consultant. Several recommendations were made:

1. increase the involvement of NGO's at the local level
2. know and work with other NGO's at the local level

Small funds for implementing the work of NGO's at the local level may be available in the future.

#### Recommendations from Group Discussions

Following reports the discussion groups were instructed to prepare five (5) specific recommendations in response to these questions:

1. How can the IFHE network be made to serve the needs in the region?
2. How can the IFHE network best support the work in income generation?

A synthesis of the nineteen (19) recommendations presented by the four (4) groups resulted in the following seven (7) recommendations for IFHE, from the Region of the Americas:

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<sup>1</sup>Members of the committee were Noehlia Mejia de Cara (Colombia), Adrienne Ham (U.S.A.), Maria Theresa Aguirre (Costa Rica), and Victoria Britton (Guyana).

1. Communications

Strengthen communications between IFHE and countries of the region. Use the IFHE network for sharing income generation information, research, case studies, reports and resource materials through semi-annual newsletters. Create a data bank of resource materials on income generation projects, including materials from those countries which have received funding for projects.

2. Additional Training

Provide additional training on specific aspects of income generation programming for home economists in the region, such as communications, marketing, trainers' training, and methodology or working with rural women. Conduct in-country, in-service trainings on income generation for rural women during 1982 and share the results of these in-country efforts in 1983.

3. Funding for Income Generation Activities

IFHE's regional committees should support proposals for income generation projects. IFHE should seek funding for income generation projects.

4. In creasing the Involvement of Home Economists in Regional Activities

Increase membership of all home economists at all levels in home economics organizations, and participation in IFHE. Foster exchange programs in the region, including cross-cultural research. Increase regional involvement of members and increase membership through partnership or "twinning" relationships between countries, states and provinces. Recruit chairmen for regional committees from countries other than the U.S.A. and Canada.

5. Regional Structure for IFHE

Expand the committee structure for implementing regional activities. Committee chairmen and the regional IFHE Vice President should develop guidelines and budget. Committee membership should represent various countries.

6. Status of Home Economics in Region

IFHE should work to advance the status of home economics in the region. For example, IFHE might recommend to the University of the West Indies the establishment of an extension curriculum which includes a strong home economics component.

7. Next Regional IFHE Meeting

Plan for a regional IFHE meeting in 1983 to stimulate exchange opportunities and share follow-up income generation activities.

Groups were also asked to review the current list of regional committees and then recommend the committees needed in the region.

Participants unanimously favored retention of the following committees established in Guatemala in 1979:

1. International Center or Institute for Research and Education (one group favored renaming this committee the Research and Education Committee)
2. Strengthening Organizations and Associations
3. Exchange Programs

Participants unanimously recommended creation of a Communications Committee whose major responsibility would be the publication of a semi-annual regional newsletter.

Three additional committees were suggested but failed to achieve majority support. They were:

1. Program Development. This committee would support workshop efforts in various countries of the region. Those opposed to creation of a separate program development committee argued that program development should be a function of the Research and Education Committee.
2. Regional Meeting Program Committee. This committee would be composed of the Vice President for the Americas, chairmen of all committees, and IFHE Executive Committee members in the region. Its function would be to plan and seek funding for regional meetings. Those opposed confused this with the previous committee.
3. Finance Committee. This recommendation failed largely because those opposed believed that this function should be incorporated within each committee.

Since this was not an official regional meeting of the IFHE, no actions could be taken, but recommendations will be forwarded to the IFHE Vice President of the Americas, for consideration and action.

CHAPTER 7

Post-Workshop Activities

## Chapter 7

### POST-WORKSHOP ACTIVITIES AND REQUESTED FOLLOW-UP

#### News Releases

At the workshop, news releases in English and Spanish were prepared for participants by a communications specialist, to enable them to obtain quick local/national publicity and visibility on their participation in this workshop.

#### News Articles

A news article on the workshop was prepared and has been published in the Winter 1982 issue of International Update, the newsletter of the International Section of the American Home Economics Association (AHEA). The newsletter has a circulation of 3,500 and is distributed to section members, individual U.S. members of the International Federation for Home Economics, recipients of LINK (newsletter of the AHEA International Family Planning Project), representatives of non-governmental and governmental organizations concerned with international development, and workshop participants.

An article on income generation for rural women is being prepared for the Bulletin of the International Federation for Home Economics, which will be distributed to individuals and groups in over 80 countries around the world. Also, an article will appear in AHEA Action, the membership newspaper of AHEA, which is distributed to the 35,000 members of the Association. Articles have also appeared in recent issues of the newsletters of the Connecticut Home Economics Association and the U.S. Department of Agriculture.

#### Follow-up with Participants

The American Home Economics Association recognizes the importance of written communications being used to capitalize on the momentum developed in a workshop such as this and mailed one letter to participants immediately following the workshop. International Update, containing an article about the workshop, has also been sent to participants. If funding can be secured and Association volunteers can be recruited, a newsletter will be prepared and sent at the end of six months to maintain the network established at the workshop and to supply some of the information requested at the workshop.

#### Follow-up with IFHE

A report on the workshop was made to the Executive Committee of IFHE at its January 1982 meeting. The workshop report as well as detailed information about the IFHE meeting will be shared with the Regional Vice President of IFHE.

### Publication of Special Papers

The full content of the mini-workshop is expected to be published as special papers by the American Home Economics Association.

### Distribution of Workshop Report

The workshop report is being distributed to workshop participants; the Women in Development Office of the United States Agency for International Development; officers of the American Home Economics Association and the International Federation for Home Economics. Additional copies will be available for international development organizations and others interested in Women in Development issues.

### Follow-up Requests from Participants

Recommendations regarding follow-up appeared to fall into three groups:

1. Participants from the Latin American and Caribbean countries attending the workshop expressed the need for additional training for themselves in order to provide needed leadership in the area of income generation. Feasibility studies, marketing, communications, project preparation, organization and administration of projects, and technical training were mentioned as areas needing attention.
2. Participants asked for help with in-country training where field workers could be trained. Some wanted a workshop similar to the one reported here and others mentioned other specific areas as marketing, or how to conduct a feasibility study.
3. The third need expressed by participants was for continued communication among workshop participants. The desire to know more about successful projects in other countries, funding sources, conferences and training courses and ideas to help with problems related to income generating group activities were indicated. A newsletter was specifically mentioned as a means to help maintain contact and share ideas.

CHAPTER 8

Workshop Evaluation

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## Chapter 8

### WORKSHOP EVALUATION

An evaluation of the workshop was conducted (see Appendix H for evaluation instrument). Twenty-nine of the forty-seven participants completed the short questionnaire. Of these, 26 rated the organization of the workshop excellent or good; 23 rated the workshop's scope excellent or good; 26 indicated the general sessions were excellent or good; 21 indicated the mini-workshops were excellent or good; and 28 indicated that overall, the workshop was excellent or good. Twenty-seven indicated that the workshop would be beneficial.

Areas indicated as most beneficial were case studies; income-generating projects; methods of preparing proposals; and field trips.

Some of the areas in which participants indicated a need for additional training were marketing, feasibility studies, management, research, small business needs, planning, evaluation, technical assistance, and case study presentation.

Participants were also asked to indicate what they planned to do as a result of attending the workshop. Fifteen participants indicated they intended to publicize what they had learned through (a) general communications channels, or (b) through sharing with supervisors, colleagues, students, government officials, home economics associations and other organizations. Other follow-up activities mentioned were: reporting developments to international networks and organizations, keeping in contact with other participants, working closer with rural women, writing and seeking funding for income-generating proposals, and conducting training for other home economists. Other important comments by participants were that they plan to:

- Reproduce materials received for use by other home economists
- Try to organize another seminar for home economists that work in rural areas
- Analyze existing income-generating projects to avoid future failures and group frustrations
- Provide theory and practical training for rural women as they help them organize new projects

### Special Features of the Workshop

1. Sharing of experiences through: (a) illustrated reports of five case studies of income-generating projects; (b) field visits to observe existing home economics extension income-generating projects in Jamaica; and (c) evening programs arranged to accommodate participants who volunteered and wanted to share their experiences
2. A core of information which provided needed information in developing programs and proposals for income-generating
3. A series of mini-workshops which provided the participants options for selecting those most closely related to their individual problems
4. A field trip with opportunity to observe actual income-generating projects
5. Small group discussions to discuss and analyze concepts presented
6. A system of reporting group discussions which synthesized reactions for group consensus
7. A system for Spanish/English translation provided by a bilingual team which made it possible for full participation of all individuals
8. Exchange of technical data among participants
9. A wide variety of resource materials in both Spanish and English (see Appendix I for listing of resource materials)

### Results

Anticipated results of the workshop include: (1) participants in the workshop being better able to (a) identify problems rural women face in trying to increase income, (b) address problems as a result of an analysis of case studies, observation of projects and a review of reports, (c) improve training programs, and secure funds needed for implementing projects and (2) training and supporting needs of home economists in the Latin American and Caribbean countries to enable them to conduct needed in-country programs.

APPENDICES

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SPEECH BY THE MINISTER OF AGRICULTURE, DR. PERCIVAL BRODERICK  
AT THE OPENING OF THE INTERNATIONAL CONFERENCE ON "INCOME  
GENERATION AMONG RURAL WOMEN" AT CANAAN ON NOVEMBER 23, 1981

Delivered by Astil Sangster,  
Parliamentary Secretary  
Ministry of Agriculture

Let me begin by welcoming you all to this workshop and I extend a very special welcome to our overseas participants and trust that, while spending a week in constructive discussions, they will find time to enjoy some of the aspects of rural life in Jamaica.

In recent years there has been a growing awareness, at the national and international level, of the need for development among the less privileged in our society. Studies generated by this awareness consistently demonstrate that a disproportionate number of women in rural areas can be classified among the less privileged.

Consequently, in an effort to give explicit attention to this concern, nations have turned their thoughts to the whole concept of development and the provision of opportunities for women to participate in that development by helping them to overcome some of the economic and social factors that limit their participation in the process.

The development of which I speak is that concerned with giving importance to the human being and improving the quality of life. As I said, more recognition is being given to the role of women. It has been said, "Train a man and you train an individual, train a woman and you train a nation." Women are recognized as the primary vehicle for the transfer of family values and as the initiators of early education of family members. Very often they are the earners and economists in many situations and the ones with the potential to "make ends meet."

Unfortunately, too often the ends cannot be found, much less made to meet and society tends to think of these people as being the problem, instead of addressing the problems of the people.

Every normal human being aspires to achieve an improved quality of life. There is nothing strange about that. Basically, this is concerned with the day-to-day conditions under which one lives and these conditions are affected by the existing economic, social, cultural and environmental factors. These can either contribute to, or be constraint upon the individual's development in terms of his or her potential.

Such factors as health, education, nutrition, basic care for all family members are all of primary concern and when money is put into that equation we have most of the components that contribute to the sense of emotional, social and economic security of the members of the family.

The multi-disciplinary approach to finding solutions to the plight of the rural poor is now pretty well accepted world wide, thanks to the catalytic work of many international organizations. There is room for a great deal more work in many countries before we can say that the problems are truly understood.

Too often we find that in attempting to bring about the required transformation in rural areas the formulation of technically beautiful and well prepared plans and projects on the part of governments leave out one component - that is, the capacity of the target participants to accept and to adjust to the introduced changes. Their attitude is of paramount importance.

People must be willing to participate in the process, to feel themselves as a part of the development team which is responsible for initiating and implementing the plans for the new experiences to be provided.

Careful observation of the experience at the local level in different countries reveals that there are countless numbers of actions, experiments and projects all aimed at providing possible solutions that end in failure because the additional problems had not been adequately addressed.

Happily, however, we can point to a number of projects which have been very successful and which are exerting a multiplier effect.

The challenge for us then is to identify those projects that contain genuine and dynamic creativity in practical situations.

This impressive assembly of talent is a true indication of the determination of the developed and developing nations to come to grips with the problems of rural development.

The focal point of your discussion this week will be income generation among rural women.

We in Jamaica welcome this and fervently wish that your discussions will achieve positive results. The need for income generation among rural women has been long recognized in our country, but if the truth be told, it is only relatively recently that we have attempted to approach this problem in a structured way. Many approaches have been made at generating income in rural communities and women were expected to participate. The fact that women sometimes played a dominant role was often more accidental than intentional.

Sociologists have identified that we are a very matriarchal society and it is no secret that we are currently experiencing a very high unemployment rate. Unfortunately, as happens in many other parts of the world, a disproportionate number of women are among the unemployed. This is a problem that we must address. Therefore, for this reason I must confess that, in some measure, we have an ulterior motive in welcoming you to this conference and wishing for your success.

I feel assured that this diverse assembly of participants, many of whom perhaps have not met before this workshop, will achieve a close working relationship based upon the commonality of their interests in the development of their people.

I trust that the bonds of friendship formed this week will persist and lead to that effective collaboration which can only produce results which will be of lasting benefits to the rural women and through them to the rural communities of our respective countries.

It is with great pleasure therefore, that I now declare this conference open.

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Workshop\*  
Income Generation for Rural Women  
 November 23-27, 1981  
 Montego Bay, Jamaica

Sunday, November 22

Arrival  
 Registration  
 Welcome

Monday, November 23

8:30-10:15 a.m.	Maryanne Dulansey, Presiding Introductions Review of Workshop Program--Maria de Colon Logistics of the Centre--Novlet Jones
10:15-10:30 a.m.	Break
10:30 a.m.	Formal Opening Maria de Colon, Presiding Purpose of the Workshop--Maryanne Dulansey Welcome--Novlet Jones Role of Women in Agricultural Development-- The Honorable Dr. Percival Broderick, Minister of Agriculture Greetings--Mr. Percy Jackson, Extension Training Officer Remarks--Donald R. Yeaman, Agricultural Develop- ment Officer, Agency for International Development Response by a Participant--Marie Therese de Lara, El Salvador
12:30 p.m.	Lunch
2:00-3:30 p.m.	Novlet Jones, Presiding Conceptual Framework for Helping Rural Women Increase Incomes--Maryanne Dulansey, Maria de Colon
3:30-3:45 p.m.	Break
3:45 - 5:30 p.m.	Continue discussion
6:00 p.m.	Dinner

Evening

Committee Meetings

- Case study presenters

- Chairpersons for sessions
- Friday evening program

Tuesday, November 24

8:30-10:30 a.m. Marta Fernandez, Domini-an Republic, Presiding  
Presentation of Case Studies by:  
Gwendolyn Tonge, Antigua  
Emma Mojica de Camacho, Bolivia  
Sadie Vernon, Belize  
Nydia Londono Rios, Colombia  
Ana Schapovloff, Paraguay

10:30-10:45 a.m. Break

10:45-12:30 p.m. Continue Case Study Presentations

12:30 p.m. Lunch

2:00-3:15 p.m. Margaret Sullivan, St. Vincent, Presiding  
Review, discussion, analysis of case studies  
Led by Maria de Colon  
Reports to Plenary

3:15-3:30 p.m. Break

3:30-5:30 p.m. Mini-workshops--select one

Spanish

- project planning
- market research
- cooperatives

English

- project planning
- staff training
- communications

Wednesday, November 25

8:30-9:00 a.m. Adda Luz Arredondo R., Costa Rica, Presiding  
Preparation for tour--Maryanne Dulansey and  
Novlet Jones

9:00 a.m. Departure for tour

5:45 p.m. Return to Centre

6:15 p.m. Dinner

Evening free

Thursday, November 26

8:30-10:30 a.m. Hazel Waldron, Guyana, Presiding  
Analysis and discussion of tour--Maryanne Dulansey  
and Maria de Colon

Panel--The Role of the Home Economists in  
Assisting Rural Women to Increase Incomes  
Moderators--Connie Cooper, U.S.A., and  
Irma Luz Toledo Ibarra, Guatemala

Group Work--Identification of:

knowledge, skills, training resources  
needs of home economists to enable them to  
better assist women in money-making ventures

10:30-10:45 a.m. Break

10:45-12:30 p.m. Continue group work  
Reports to Plenary

12:30 p.m. Lunch

2:00-3:30 p.m. Isolda Jaen, Panama, Presiding  
How to write a project proposal for an  
income-generating activity  
Group work--proposal preparation

3:30-3:45 p.m. Break

3:45-5:30 p.m. Continue proposal preparation  
Reports of group work

6:00 p.m. Dinner

Evening

Mini-workshops--select one

Spanish

- staff training
- communications
- evaluating a project

English

- cooperatives
- market research
- evaluating a project

Friday, November 27

8:30-10:30 a.m. Carmita Fraser, Barbados, Presiding  
Sharing project proposals  
Reports to Plenary  
Summary of action plans  
Discussion: source of resources--local, national  
and international

10:30-10:45 a.m. Break

10:45-12:30 p.m. What follow-up is needed  
Evaluation of the workshop

12:30 p.m. Lunch

2:00-3:30 p.m. Nancy Granovsky, U.S.A., Presiding  
What is the International Federation for  
Home Economics? Review with slides  
Progress Report on Regional IFHE Organization--  
Lila Engberg  
Reports of Regional Committees

- International Center for Institute  
for Research/Education
- Strengthening Organizations and Associations
- Exchange Programs

3 discussion groups built around the 3 committees  
to decide:

1. officers--chairman, vice-chairman
2. objective
3. next step

3:30-3:45 p.m. Break

3:45-5:30 p.m. Discussion groups to consider  
Role of Regional IFHE Organization in  
Income Generation  
How Organizations in Countries Foster Income-  
Generating Projects  
Report to Plenary  
Plans for next Regional IFHE activity

6:00 p.m. Dinner

### Instructions for Preparing a Case Study\*

Case studies will be presented by representatives of six (6) countries. Each case study presenter will have 20 minutes to inform other workshop participants about her project.

You are being asked to present a case study or report of one (1) project where rural women were able to earn additional income. To do this we would like you to (1) make a presentation before the workshop group, and (2) prepare a short written report of the project (no more than two pages).

#### Directions for Preparing the Case Study

- The presentation must substitute for actually visiting the women, observing and talking with them. Try to make the audience see it. Make it as visual as possible. Show rather than tell or describe. Take one project and give a full description of it. A small project with five (5) or six (6) women will do very well.
- Include the following:
  1. The women involved in the income earning project who are they, where do they live, what are their families like, what the women do in their daily activities
  2. How and why they decided to form a group to earn income together
  3. What they decided to make, raise, or do to earn money
  4. How they organized to carry it out
  5. Outside help. If they had any, who helped
  6. Where they got the money to start
  7. How the money was handled
  8. How much they earn--weekly, monthly, yearly
  9. Where they work--together, separately
  10. How and where do they sell the products or services
  11. Help they receive from husbands or other family members
  12. How the money they earn is being used
  13. What problems the women had with the project

---

\*A case study in this workshop is considered a description or account of one income raising activity or project.

14. How they solved the problems
  15. Are the women satisfied with their efforts
  16. How you helped the women
  17. Why you think it was successful
  18. Any suggestions you have for avoiding problems or insuring success with future projects
- Use colored slides if at all possible. This will be the most effective means of showing the women and the activity.
  - Bring an example of the products if the income generating project resulted in products which can be transported.
  - Use charts, graphs, flip charts, or other visuals when possible. Examples are to help show steps in a process, costs, profits, time, training course outlines, results of study to determine markets.
  - Prepare and bring with you a written description of the income generation project--not more than two (2) pages in length.

NOTE: You will be refunded for cost of film for slides and processing, so bring receipts for film and processing.

On Sunday evening the consultants will help you prepare your presentation for showing to the group.

#### The Written Report

- This should be typed if at all possible.
- Have translated if possible.
- Bring extra copies--twenty (20) copies in Spanish and forty-five (45) in English if you can. If you can only do one language bring the number of duplicates indicated for that language.

PLEASE FILL OUT AND RETURN IMMEDIATELY TO Helen Strow  
American Home Economics Association  
2010 Massachusetts Ave., N.W.  
Washington, DC 20036, USA

I would like to attend the workshop on Income Generation for Rural Women,  
November 23 to 27, 1981, in Jamaica. Yes \_\_\_\_\_ No \_\_\_\_\_

Name \_\_\_\_\_ Country \_\_\_\_\_

\*\*\*\*\*

Country Report

Following are questions about income earning projects for rural women. Please  
write about one project with rural women in your country with which you have  
been involved.

WHAT From what kind of product or service are the rural women earning income?  
(See examples in letter.) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

WHO Describe a typical woman who regularly earns money from making the product  
or providing the service above. (Age, size of family, activities of  
home, farm, etc., that she does regularly.) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

HOW How did the income earning activity get started? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

How was it organized? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Who provided the things or funds needed to get it started? \_\_\_\_\_

How much do the women earn? weekly? monthly? yearly? \_\_\_\_\_

Do the women work separately or together? \_\_\_\_\_

Where do they work? \_\_\_\_\_

How and where do they sell their products? \_\_\_\_\_

Do their husbands or other family members help? \_\_\_\_\_

If so, how? \_\_\_\_\_

Do the women manage the money they earn? \_\_\_\_\_

If not, who manages it? \_\_\_\_\_

PROBLEMS

What problems did the women have with this project? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

How did they solve the problems? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

SUCSESSES

Are the women satisfied with the results of their work? \_\_\_\_\_

\_\_\_\_\_  
What made the project successful? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

ROLE OF THE HOME ECONOMIST

How did you get involved in the income earning activity? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

How do you help the women? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

ADDITIONAL COMMENTS

Please add any other comments you wish to make. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Workshop

Income Generation For Rural Women

Wednesday, November 25, 1981

9:30

Tour to observe an Income Generation Project

Observation Guide

Points to observe:

- . Characteristics of the location (community).
- . Characteristics of the women involved in the project.
- . How and how many women were involved?
- . How the project started?
- . How the money was secured?
- . What is the product - How it is made, prepared?
- . How the product is marketed?
- . How much income the rural women earn from the project?
- . How the home economist assists.
- . Other observations.

Afternoon -

If you go shopping, please observe and inquire.

- . Who made the articles?
- . Is the seller an intermediary?
- . Did the seller add any decoration or refinish to the article?
- . Does the seller buy from different persons or does he/she make the different articles?
- . How is the quality of the article?

OFFICIAL GREETINGS FROM  
MARGARET FITCH, IFHE PRESIDENT  
FOR MINI-MEETING OF THE REGION OF THE AMERICAS  
AT THE JAMAICA WORKSHOP

I regret that I will be unable to join you for what I know will be a dynamic and challenging workshop on income generation activities for rural women. I am doubly sorry that I will not be present for your regional meeting on Friday afternoon. The International Federation for Home Economics is entering a significant phase in its growth as a world-wide professional federation. We are seeking ways to promote the professional growth of our members through strengthening our activities on a regional basis. We are optimistic that the five (5) IFHE regions: Americas, Africa, Europe, Asia, and the South Pacific will encourage the development of professional linkages that will result in a variety of regional activities. Your workshop on income generation for rural women is a fine example of the importance of regional activities in bringing together home economists from many countries who can share information and experiences with each other and develop useful new perspectives. Those of you who attended the first regional IFHE meeting in Guatemala in 1979 know the value of such meetings in helping to establish and maintain a professional home economics network. I wish you well in your deliberations and look forward to sharing the results of your work with the other four (4) IFHE regions.

Income Generation For Rural Women Workshop  
 November 23-27, 1981  
 Canaan Agricultural Training Center, Jamaica  
 Evaluation

Instructions--To determine whether or not this workshop met your needs and its objectives, we would like you to give your honest opinion on the design and value of the workshop and your future plans as a result of participating in this program.

Please circle the number which best expresses your reaction.

- |  |                                |   |                     |
|--|--------------------------------|---|---------------------|
| 1) The organization of the workshop was  | Excellent<br>5    4    3       | 2 | Poor<br>1           |
| 2) The scope (coverage) was  | Adequate<br>5    4    3        | 2 | Inadequate<br>1     |
| 3) The objectives of the workshop were   | Achieved<br>5    4    3        | 2 | Not Achieved<br>1   |
| 4) The general sessions were   | Excellent<br>5    4    3       | 2 | Poor<br>1           |
| 5) The mini-workshops were   | Excellent<br>5    4    3       | 2 | Poor<br>1           |
| 6) My attendance to the workshop should prove  | Very Beneficial<br>5    4    3 | 2 | Not Beneficial<br>1 |
| 7) Overall, I consider this workshop   | Excellent<br>5    4    3       | 2 | Poor<br>1           |
| 8) The topics of the program most beneficial to me were:                                       |                                |   |                     |
| 9) Other topics not included that would have been helpful to me:                               |                                |   |                     |
| 10) Other topics where I feel the need for additional training are:                            |                                |   |                     |
| 11) As a result of participating in this workshop, when I go back to my country I intend to--- |                                |   |                     |

SOURCES OF REFERENCE MATERIALS USED AND DISTRIBUTED AT THE WORKSHOP

Agency for International Development--Office of Women in Development,  
Washington, D.C. 20523

1. Income Generating Activities with Women's Participation -- A Re-examination of Goals and Issues
2. Limits to Productivity: Improving Women's Access to Technology and Credit
3. Study of Income Generating Activities for Farm Women
4. Simple Technologies for Rural Women in Bangladesh
5. Credit for Rural Women; Some Facts and Lessons
6. Women in Development -- A Biography of Available Materials
7. Women in Development in Cameroon
8. New Techniques for Food Chain Activities: The Imperative of a Quality for Women
9. The Productivity of Women in Developing Countries
10. Funding Resources for Women in Developing Countries
11. Women and Food: An Annotated Biography on Family Food Production, Preservation and Improved Nutrition
12. Keeping Women Out: A Structural Analysis of Women's Employment in Developing Countries
13. Jobs for Women in Rural Industry and Services
14. Women in Development -- Evaluating Small Grants for Women in Development
15. Information Kit for Women in Africa
16. Appropriate Technology for African Women
17. International Programs--Working Papers

American Home Economics Association

2010 Massachusetts Avenue, N.W., Washington, D.C. 20036

1. Homemaking Handbook
2. Working with Villagers--Integrating Family Planning Concepts into Home Economics
3. Family Planning and Population Education in Home Economics
4. Integrating Family Planning in Home Economics, Resource Handbooks I and II

Appropriate Technology International

1709 N. Street, N.W., Washington, D.C. 20036

1. Project Focus -- Kenya
2. Project Focus -- Dominican Republic
3. Credit and Management Training for Market Women
4. A Cooperative Bank to Meet Women's Needs
5. Technology Delivery System in Thailand
6. Planning Grant for the Improvement and Expansion of Village and Cottage Industries
7. A Workshop for Self-Employed Women
8. Multi-Purpose Women's Community Center -- Haiti

Consultant in Development

2130 P Street, N.W., Suite 803, Washington, D.C. 20037

1. Formats to Evaluate Feasibility of Developing Small Industry Projects
2. Workshop -- Training and Income Generating Activities  
Labor Intensive Industries
3. Women in Development--A Training Module
4. Workshop Guide -- Planning for Change
5. Can Technology Help Women Feed Their Families?
6. Expanding the External Market for Third World Crafts: The Role of Alternative Marketing Organizations

Colorado State University  
Ft. Collins, Colorado 80523

1. Low-Cost Extrusion Cookers -- Report of Workshop, 1976

Economic Commission for Africa, Africa Training and Research Center for Women,  
Addis Ababa, Ethiopia

1. Manual on Child Development, Family Life and Nutrition
2. Workshop on Food Preservation and Storage, Tanzania, 1975

Food and Agriculture Organization of United Nations, UNIPUB, Inc.,  
650 First Avenue, P.O. Box 433, Mundy Hill Station, New York, NY 10016

1. Human Nutrition in Tropical Africa
2. WCARRD -- A Turning Point for Rural Women
3. Rural Technology and Women, by Margaret Crowley, 1979

International Tribune Center for Women  
305 East 46th Street, New York, NY

1. Movilizando La Mujer  
El Como, Con Que, y Para Que de un Proyecto
2. Women and Appropriate Technology--Newsletter
3. Women, Money and Credit--Newsletter

Liklik Buk Information Centre  
P.O. Box 1920, Lae, Papua, New Guinea

1. Liklik Buk -- A Rural Development Handbook  
Catalogue for Papua, New Guinea

Overseas Educational Fund  
2101 L Street, N.W., Washington, D.C. 20037

1. Newsletter, Spring, 1981  
Zambia's Women -- A Vital Resource for Development

Puerto Rico Extension Service, University of Puerto Rico  
Mayaguez, Puerto Rico 00708

1. Agricultural production bulletins in Spanish

Save The Children  
54 Wilton Road, Westport, Connecticut 06880

1. Bringing Women into the Community Development Process: A Pragmatic Approach

SEEDS

P.O. Box 3923, Grand Central Station, New York, NY 10017

1. Market Women's Cooperatives: Giving Women Credit
2. Village Women Organize: The Mraru Bus Service
3. Women and Handicrafts: Myth and Reality

Texas Extension Service, Texas A and M University  
College Station, Texas 77843

1. Vegetable and Poultry Production leaflets in Spanish

Trickle-Up Program

54 Riverside Drive, New York, NY 10024

1. Newsletter, April 1, 1981
2. Newsletter, September 1, 1981

U.S. Department of Agriculture, Agriculture Cooperative Service  
Washington, D.C. 20250

1. Report # 3 -- Cooperatives Distinctive Business Cooperation
2. Report #10 -- Is There A Coop in Your Future?
3. Report #11 -- What Are Coops? (Available in Spanish)
4. Report #12 -- Members Make Coops Go
5. Report #13 -- Using Coop Member's Money
6. Report #14 -- What Coop Directors Do (Available in Spanish)
7. Report #15 -- Measuring Coop Directives
8. Report #16 -- Manager Holds Important Key to Coops Success
9. Report #17 -- Employees Help Coops Serve
10. Report #18 -- Guidelines Coop Employees Need
11. Report #20 -- Guides to Coop Bookkeeping
12. Report #82 -- Bookkeeping Forms, Your Coop Needs

Volunteers in Technical Assistance (VITA)

3706 Rhode Island Avenue, Mt. Rainier, Maryland 20822

1. Easy-to-Make Slotted Furniture
2. VITA News

3. Small Corn Sheller
4. A Method for Cutting Bottles, Light Bulbs and Florescent Tubes
5. Rice Thresher
6. Grain Mill for Home Use
7. Wood Burning Oven
8. How to Make Fertilizer
9. Como Preparar Fertilizante
10. Pour-Flush Latrine
11. Construccion de Latrinas
12. Fly Trap
13. Composting Privy
14. VITA Catalogue

A Message from the  
Spanish Speaking Participants

... in the workshop proceedings it be observed that the participants want to give an effusive (hearty) thanks to the sponsors of the workshop, American Home Economics Association, International Federation for Home Economics and U. S. Agency for International Development for the implementation of the workshop, and the magnificent way in which it was developed ... Deep appreciation also to the Jamaican organizing committee for its warm reception and wonderful facilities for conducting this workshop.

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