

PN AAR-405

IAN: 37053

**PROJECTS FOR WOMEN IN THE THIRD WORLD:
EXPLAINING THEIR MISBEHAVIOR**

by
Mayra Buvinić

International Center for Research on Women
1717 Massachusetts Avenue, N.W.
Washington, D.C.

Prepared for the Office of Women in Development
U.S. Agency for International Development

April 1984

000164

ABSTRACT

Stated policies for women and the priorities voiced by poor women in the Third World demand interventions that will expand their economic opportunities. However, most income-generation projects for women "misbehave"—that is, their productive objectives evolve into welfare action during implementation. While traditional views of women's place in society can influence the design of welfare projects, they fail to explain why projects assume welfare features in their execution when they have production-oriented goals. This paper seeks to understand the misbehavior of women's projects by identifying factors in the environment and characteristics of projects rather than in the motives of project planners.

In the project environment, welfare approaches prevail because welfare-oriented action is perceived to have low anticipated costs. Since welfare action works only with women and operates in sex-segregated environments, the expectation is that it will be appropriate to poor women in developing countries, will not impinge on poor men, and will not take scarce development resources away from other programs (directed at men). To understand these anticipated costs, the paper examines contrasting woman-centered (or feminist) and family-centered ideologies that influence development action for women. It distinguishes poverty- and equity-oriented variants of the woman-centered ideology.

Welfare action is also conditioned in the project environment by the limited range of institutions available to execute programs for women in the Third World. This limitation is traced to the separate development of economic growth institutions, relief agencies, and women's organizations after World War II. The paper outlines a typology of institutions that implement projects for women and analyzes the strengths and weaknesses of women-only institutions.

It then presents specific project characteristics that act as obstacles to or facilitate the successful implementation of productive designs. Obstacles identified include a preference for stereotypical female tasks and the misjudgment that these tasks are simple and transferable to poor women, the use of volunteer staff to implement projects, participatory activities that require low-income women to volunteer their time and labor, and the monopolizable aspects of production-oriented schemes. Projects are more likely to be successfully implemented, the paper argues, if they use paid staff, pay poor women beneficiaries to participate, and involve innovative, nonstereotypical productive tasks.

Finally, the paper offers suggestions for ways to reverse this welfare orientation and increase projects' success in expanding employment and income-generation opportunities for poor women. It proposes useful roles for women-only agencies in research, policy, and advocacy but argues that the implementation of projects should be done by integrated agencies.

TABLE OF CONTENTS

INTRODUCTION	1
A Contradiction	
The Question	
The Typical Women's Project	
THE ENVIRONMENT OF PROJECTS	6
Woman-Centered Versus Family-Centered Ideologies	
Institutions and Their Legacy	
PROJECT CHARACTERISTICS	19
Misjudging Simple and Familiar Tasks	
The Success of Nonstereotypical Productive Tasks	
Volunteer Staff and the Need for Technical Expertise	
Participation, Volunteer Labor, and a Biased Clientele	
The Success of Paid Staff and Paid Participation	
Monopolizable Aspects of Productive Projects for Women	
DISCUSSION	25
BIBLIOGRAPHY.....	28

ACKNOWLEDGMENTS

This paper draws on the technical assistance experience of the International Center for Research on Women (ICRW), work which has been funded by the U.S. Agency for International Development and other international and private development organizations. Thanks are due to ICRW's sponsors for their support. In addition, the author is especially grateful to the project field staff and women beneficiaries who have willingly and openly answered our insistent questions and shed light on the behavior and misbehavior of their projects.

The views expressed in this paper, however, are those of the author and do not necessarily represent those of ICRW.

Introduction

In 1981 ICRW staff visited an income-generation project for rural women in the Western province of Kenya through which a group of fifty women had been organized into a cooperative in order to produce banana fiber rings for sale as potholders in Nairobi. At the time of the visit they were losing 0.50 shillings (U.S. \$0.05) for every potholder they produced and sold, even without considering the implicit cost of their labor. (The unit cost of the fiber was 3.00 shillings and the retail price of the potholders was 2.50 shillings.) Moreover, capital that had been donated to finance and replicate the project through a revolving fund had been depleted. The project, nonetheless, continued operating.

A year earlier a similar situation had evolved in San José, Costa Rica. In this case thirty-eight poor urban women had received a donation of five industrial sewing machines, had taken an industrial sewing course, and had produced a stockpile of children's school uniforms. Unfortunately, not a single uniform had been sold. Aside from their labor, the women had invested cash for rental of a workspace and purchase of materials and were deeply in debt.

A new project in a squatter settlement on the outskirts of Lima, Peru, promises to share with the Kenya and Costa Rica efforts the same bleak economic future. Under the project, seven to eight women are receiving group training to produce skirts and shirts for sale in the local market. The cost of the denim fabric used to make one skirt, however, is 1,000 soles (U.S. \$0.45) more than the highest retail price at which the skirts can be sold (7,000 soles). The women, some of whom have worked at the sewing training center for as long as two years without pay, are unlikely to ever make a profit on the sale of these clothes.

Incredibly, these are not three aberrant instances of project behavior; on the contrary, they exemplify the typical income-generation activity for poor women in the Third World, and survive their financial misfortunes only because social or community development goals (i.e., the ideal of forming a community-based working group) take precedence over or replace productive concerns when women are involved. Income-generation efforts, small-scale group participation activities with no productive components, and larger-scale interventions in health, nutrition, and education form the great majority of projects for poor women in developing countries. Most of the small-

11

scale efforts attempt to organize women into groups; provide human development training and/or training in stereotypical female skills such as sewing, knitting, cooking, or gardening; and involve group activities through which women attempt to apply the skills they have learned to income-generation activities. When this does not work, the projects fall back onto a variety of social group actions. This pattern is documented in reviews of women's projects in Africa (Dhamija, 1981) and of projects supported by AID (Dixon, 1980) and the Peace Corps (Cohn, Wood, and Haag, 1981), among others.

A Contradiction

If the examples mentioned above characterize the typical project intervention aimed at women, they also reveal a pattern of project behavior that contradicts stated policies on women, the objectives of most projects, and the economic needs voiced by poor women. This contradiction between stated government policy and action is evident in the case of Honduras. In 1979 the great majority of projects for women sponsored by the government of Honduras and the private sector shared the objective of integrating women into the country's productive programs; they also shared, however, the inability to realize this aim. In discussing productive aims, the Honduran 1979-83 Five-Year Development Plan included a section on women that identified as an important goal the expansion and improvement of women's participation in the economy (CONSULPLANE, 1978). However, a follow-up review in 1981 showed that most government programs continued to concentrate on the promotion of traditionally feminine, sex-segregated, low-productivity activities for women (Youssef and LeBel, 1981).

An integrated rural development effort in the Bolivian highlands illustrates the discrepancy between blueprints and action at the project level. One of the project's primary goals was to modernize the herd management and shearing practices used by Bolivian peasants in order to increase alpaca and llama wool production. Information collected during project appraisal revealed that herding and shearing were women's work, and as a result, the design of the project was revised to include a production-oriented women's component. In implementation, however, the component was redirected towards stereotypical female activities (nutrition, cooking, and embroidery). In the course of the project many supervision teams stressed, with little success, the need to direct women's activities away from those that supported their roles as wives and mothers and to concentrate, instead, on the productive roles and expressed economic needs of women. Project documents revealed repeated recommendations, for example, that women be

included in farmer-training courses. It was also noted, however, that the main obstacle to implementing these recommendations was the absence of technically trained staff to execute the women's component (Buvinić and Nieves, 1982).

The priority low-income women give to income generation when voicing their needs in the context of projects is documented in, among others, Dixon's evaluation of women's projects (1980) and Jain's case study of projects in India (1980). It is evident, with little variation across countries and regions, when interviewing women beneficiaries as well as when analyzing national economic indicators. Women's economic motivation is reflected in their increased participation in the work force and underscored by their predominance in low-level, low-paying occupations and their substantial responsibility for the economic welfare of their families.

ICRW's country reviews of economic indicators show, for instance, increased female economic participation rates over time in Indonesia (from 33.6 percent of the economically active population in 1971 to 36.8 percent in 1976) and the Dominican Republic (where between 1970 and 1980 the female labor force grew five times faster than the male labor force) and very high participation rates in Thailand, where women make up almost one-half of the labor force. They also show, however, women's concentration in poorly paid, low-productivity occupations--women are unpaid family workers in agriculture in Thailand, informal-sector workers in Indonesia, and low-level service workers in the Dominican Republic (Lycette and Jaquette, 1981; Zeidenstein and Self, 1981; Youssef, Broel, Kennedy, Mejía de Abascal, and Malagón, 1982).

The Question

While policy and project objectives and women's needs all call for increasing women's productivity and incomes, social and welfare objectives prevail in projects for poor women throughout the Third World. Why is it that welfare strategies for Third World women persist in project implementation, even if they are not called for in policy and project guidelines?

The persistence of welfare actions for women in the Third World has been documented in the past (Zeidenstein, 1977; Rogers, 1979) and a favorite explanation for their survival is the deeply ingrained societal attitudes that influence the design of development interventions. While a welfare orientation toward women's roles can influence project design, this fails to explain why projects assume welfare features in

their execution when they have production-oriented objectives. It is the contradiction between policy and action, between design and implementation, that motivates the analysis presented in this paper. The analysis searches for explanations that lie not in the will or whim of people but in the characteristics and the environment of projects. In fact, the last years have witnessed remarkable progress in the attitudes of planners and project officers towards the economic roles of potential women beneficiaries of development interventions. Appropriate attitudes are emerging everywhere but they have yet to lead to successful production-oriented projects. The focus, therefore, is on issues that may be more amenable to intervention than are attitudes or ways of thinking and that may also weigh more than attitudes in determining the problem.

The analysis in this paper is based, in part, on ICRW's technical assistance experience in the past six years. This experience does not cover a representative sample of projects and the analysis, therefore, cannot do justice to all types of projects for women in the Third World. Exceptions to the typical welfare-oriented project exist and are increasing in number; examples of such successful projects are included here to complement the main analysis.

The Typical Women's Project

The typical women's project that this paper addresses, however, is small-scale, situation-specific, and uses limited financial and technical resources. It is implemented by women, many of whom are volunteers with little technical expertise, and it benefits women only. The intended target group is poor women in urban and rural communities, but project tasks usually require beneficiaries to volunteer their time and labor, which automatically excludes those with heavy demands on their time and the poorest women who cannot afford to make these investments (e.g., women who head households). The typical project works with groups of five to forty women, already in existence or newly constituted for the project; groups who want to undertake economic activities are often legalized as cooperatives. It involves substantial group participation and includes awareness-raising through group discussions, human development training, and/or skills training. Lastly, the typical project involves group activities that are in the area of community or individual self-help or that attempt to be income-generating. Because of the type of training offered, income generation is, by and large, in stereotypical female areas that are time consuming and have no income-earning potential. Groups survive the financial failure that often occurs by replacing economic goals with social ones.

The design of the typical project can respond either to welfare or productive concerns. Purely welfare projects are those designed to deliver information, education, and sometimes free handouts (money, food, technology) to poor women in their roles as homemakers, reproducers, and child rearers. Examples are projects in maternal and child health, hygiene, nutrition, home economics, and home-based appropriate technologies. Although their objectives are different, projects that provide information to raise women's awareness of their own subordination, such as sexual and legal information, can also be placed in this category. On the other hand, income-generation designs, as the three examples given earlier show, involve teaching a new skill or upgrading an income-generating skill women already have and providing resources needed to use the skills in the production of goods and services that will be sold in the marketplace. These two different orientations could lead to two very different kinds of projects for women, but in reality welfare and income-generation distinctions blur in the execution phase. Income-generating projects often fail in their economic goals and so replace these with community-development objectives, while welfare projects will often elicit some attempt at income generation, particularly when participants are allowed to identify group needs and poor women voice their priority to earn money.

The fact that welfare and income-generation designs produce similar action indicates that there must be powerful features in the environment and characteristics of projects that shape project execution. The first section of this paper uses an ideological and historical perspective to understand the environment in which women's actions take place and the institutions that implement these actions; the second analyzes selected project characteristics that either obstruct or facilitate the execution of interventions that will improve women's economic situation. Throughout, the paper draws lessons and suggestions from projects that have been reviewed by staff at the Center, either in the field or through project documents and interviews with project officers.

The Environment of Projects

Typical projects for women emerged and multiplied in the last decade not within a vacuum but in the context of a development history that helps account for the particular features of women's projects. This history includes the recent women's movement and the ideological dimensions that shape the movement. International Women's Year provided the impetus for the development and clarification of feminist agendas in the industrialized countries as well as in the Third World. An analysis of woman-centered (or feminist) ideology, and of the family-centered ideology it sought to replace, provides a useful perspective on some of the causes of the persistent misbehavior of women's projects, i.e., their welfare slant in implementation.

Woman-Centered Versus Family-Centered Ideologies

The international women's movement in the 1970s defined alternative roles for women in society that polarized deep-seated views about women and highlighted the potential costs and benefits for society of women's new roles. Since then, two divergent approaches--family-centered and woman-centered--have characterized the study of and projects for women in the Third World. Perceptions of the different social costs associated with each approach have affected both the design and execution of projects for poor women in developing countries in important and largely unrecognized ways.

Family-centered approach. This approach defines motherhood as the most important role for women in society and the most effective role for them in economic development. Women's reproductive and home production roles are the target for program intervention, on the assumption that the prevailing sexual division of labor in the Third World makes it most efficient to allocate development investments to women in their functions as childbearers, child rearers, and homemakers. The unit of concern is the mother-child dyad, both in research and in action.

In research, this approach led to the first serious efforts to study women in the context of economic development by studying the effects of variables related to women's status (e.g., education and labor force participation) on fertility differentials and on health and nutrition patterns. The earliest social science literature on women's status variables in the Third World is found in the fields of population, health, and nutrition studies. In action, the family-centered approach has influenced the design of a

significant set of development interventions which are directed mainly at improving family and, particularly, child welfare. Maternal and child health, nutrition education, and food distribution programs are examples of such interventions.

The family-centered approach, with an emphasis on the mother-child dyad, is used across the ideological spectrum. Capitalist and Marxist orientations, at opposite ends of this spectrum, will differ on the factors that are believed to cause the poverty of mothers and children--i.e., whether poverty is attributed to individual or structural factors and on the action that will be effective in alleviating this poverty--i.e., relief interventions or revolution. However, both these orientations share a family-centered view of women's function in society (Kirkwood, 1982).

Woman-centered, or feminist, approach. This approach recognizes women's productive as well as reproductive roles in society and emphasizes women's contribution to economic growth and development. Its unit of analysis is the woman and, while she can also be conceptualized in the context of the family, she is seen in her economic roles in the household and the marketplace. The main arguments of the woman-oriented approach are that inequality between women and men has increased with economic development and that interventions that are designed to achieve equality will lead to economic efficiency and growth (Tinker and Bo Bramsen, 1976).

There are two variants of the woman-centered approach that have guided research and action for women in the Third World. The equity variant is concerned with inequality between women and men, both in the private and public spheres of life and across socioeconomic groups. It seeks the origin of women's subordination in the context of the family as well as in relationships between women and men in the marketplace. The woman-centered equity approach has economic development objectives but is not ruled entirely by them. In research, it uses qualitative techniques and participatory methods as well as more standard analytical tools, and relies on theoretical frameworks from sociology, anthropology, and economics. In action, this approach guides the design of programs for women that range from awareness groups organized for the purpose of understanding women's subordination, to sex education and information classes for women of different socioeconomic groups, to credit programs for low-income women.

The poverty variant, in contrast, centers on women's roles as economic actors in low-income groups, links the economic inequality of women and men with poverty in the Third World, and emphasizes the goal of poverty reduction. It attributes the origins of women's poverty and inequality with men to their lack of access to private ownership of land and capital and to sexual discrimination in labor and capital markets. In research,

the woman-centered poverty approach tries to quantify women's poverty. It also attempts to demonstrate that sexual inequality in the Third World, as well as women's lack of access to sources of wealth, are costly for society in two ways: they lead to economic inefficiencies and they perpetuate poverty (Buvinić, Lycette and McGreevey, 1983). In action, the poverty approach concentrates on programs that will increase poor women's employment and income-generation options (e.g., skills training programs) and provide women with access to productive resources to increase their productivity and income (e.g., credit). The poverty focus restricts action programs to women in low-income groups.

Anticipated Costs. What are the implications of these different approaches for project implementers and potential beneficiaries and for the design and execution of programs for poor women in the Third World? In a world with finite development resources that are controlled by men, the welfare and relief-oriented programs for women in the Third World that emerge from the family-centered approach represent no threat to existing budget allocations, while the poverty approach represents a limited threat, and equity programs are associated with one that may seem too great to be borne by the development establishment. Why are welfare strategies perceived as less threatening or costly than equity- and poverty-oriented strategies?

Since it involves women only in their roles as mothers and childbearers, welfare-oriented action is directed exclusively to women and operates in a sex-segregated environment where there is no possibility of competition with men. Poverty interventions have the potential of pitting women against men, but are restricted to low-income groups in the Third World. The threat of competition between women and men is further reduced when these interventions center on woman-headed households or on improving women's productivity in sex-specific occupations--again, because in both cases the project environment excludes men. Equity programs, on the other hand, involve the potential for women confronting men--in the home as well as in the workplace and across socioeconomic groups. That is, equity programs may increase competition for scarce resources among project implementers and among project beneficiaries, in public and home life.

Two dimensions in the environment of projects, therefore, seem to affect the attractiveness of welfare versus poverty and equity strategies. The first is the potential for redistribution of resources from men to women or, in other words, the risk that action will result in a "zero-sum" situation where a win for women will be a loss for men--because of either the added costs of programs to reduce inequalities or the

potential appropriation of economic resources by women. The second corollary dimension is that action for women may imply changes in the balance of power within the family and in social relationships between men and women. Because welfare-oriented action works only with women and operates in effectively sex-segregated environments, it is believed that these actions will be appropriate to women, will not impinge on men, and—most important—will not take resources away from men. Welfare programs are perceived as "positive-sum" situations in which nobody loses.

Poverty-oriented action for women is perceived as costly since interventions have the potential to create a situation where poor women will compete with poor men for scarce resources. The fear that programs for poor women will shrink the already insufficient amount of aid allocated to poor men is reflected in the argument frequently made by project implementers that interventions designed to insure poor women's access to productive resources, such as credit, should be subordinated to similar actions directed to poor men. The fears aroused by programs for poor women were evident in an interview with a high-level official in a planning ministry who was favorably disposed to action for poor women: he supported the strategy of giving women access to resources so they could earn more money and contribute to family income, but then added that women should never make more than men since this would have negative repercussions within the home. The irony is that these fears seem to be completely unfounded, since in reality programs that are set up to provide women with access to increased income are often taken over by men once they have proven to be successful (Dixon, 1980; Sebstad, 1981).

It follows from the above discussion that the design of interventions to increase earnings of women heads of household among the poor and of women in female-only occupations somewhat reduces the fear of redistribution in poverty-oriented programs, since in both situations there is a measure of sex segregation and therefore lack of competition with men. There is little, however, that can reduce the fear of zero-sum outcomes and unwelcome social changes within families in programs with an equity focus, since these programs imply the possibility of women taking over (or away) from men assets or resources in the home and in the market, and within poverty groups as well as within affluent groups (which include members of the development establishment itself).

Action for poor women in the Third World, therefore, is conditional on the assessment that investments in women will not affect or cut back on development investments in poor men. The result is that welfare designs for women are preferred by

development experts and practitioners and will prevail unless there is a strong and well-documented case for projects resulting from feminist approaches. The perceived costs associated with feminist approaches in women's projects contribute to the misbehavior of projects for women, even when there is the will to implement production-oriented designs. A direct consequence of the fear of redistribution is that action for poor women takes place much more readily when it is supported by funds that have been allocated specifically for women's programs or from general welfare-oriented funds.

In summary, the consequences of the threat of redistribution are:

- (1) the preference for welfare-oriented programs in implementation;
- (2) in anti-poverty or equity programs, the preference to work with women-only groups and women's specific activities; in integrated programs, the preference to work with women heads of household and women in female-dominated occupations.
- (3) the reliance on special women-only funds from bilateral and international agencies (that avoid cutting into national budgets) to carry out programs for women in the Third World.

Institutions and Their Legacy

The slant towards welfare approaches in implementation is also affected by the limited range of institutions available to execute programs for low-income women in the Third World; this limitation is due, in part, to the development of women's organizations in the parallel worlds of development and relief agencies in the 1950s and '60s.

History. Maendeleo Ya Wanawake (MyW), the largest women's voluntary association in Kenya, was set up during the colonial period by a small group of European women to promote the advancement of African women and to raise African living standards. Maendeleo was organized following a Western philanthropic model in which white, middle-class women volunteers provided assistance to rural women's clubs in welfare-oriented matters. MyW soon Africanized but the particular organizational legacy remained. Maendeleo, which coordinates women's clubs around the country with an approximate membership of around 40,000 women, is still primarily staffed by local volunteers who perform charitable and welfare activities (Wipper, 1975). In recent years, however, MyW has expanded its scope of work to include the implementation of income-generation projects. A small paid staff organizes and undertakes the productive projects.

The origins of Maendeleo are not unique; like other women's organizations elsewhere in the Third World, it was influenced by the post war relief movement. In Chile and Brazil, for example, national women's organizations were first constituted in the 1920s to fight for women's suffrage and other legal rights; they disappeared within the decade and were revitalized only after World War II for charity purposes (Kirkwood, 1982; Schmink, 1981). The All India Women's Conference (AIWC) is one of the oldest and largest national voluntary women's organizations. Established in 1926, the AIWC currently has more than 100,000 members. Its aim is to contribute to the "general progress and welfare of women and children in India" and its main activities include organizing conferences and educational programs and providing social welfare programs and services (Self and Girling, 1983).

The end of World War II, and the reconstruction of Europe that followed, brought about the creation of two parallel worlds in development assistance: on the one hand, the world of economic growth, represented institutionally by the World Bank and its affiliates; on the other hand, the world of emergency relief, with the proliferation of international and national private voluntary agencies (see Ayres, 1983; Bolling, 1982). Poor women and their children became a main target of welfare programs operated by the international private voluntary agencies. Relief agencies often relied on and therefore promoted national organizations of upper- and middle-class women volunteers to implement their programs--i.e., to distribute relief to poor women and children.

Relief objectives influenced women's institutions to organize as effective mechanisms for distributing services and free goods. Thus, they needed a large constituency and a large staff to reach this constituency, and found that volunteers could do the job well and cheaply. Mothers' clubs, which were instituted in this period throughout the Third World, were instrumental for the relief efforts of women's organizations. Aside from those undertaking relief work, however, women's organizations stagnated between 1950 and 1970 (Kirkwood, 1982). It was only in the late '70s that new, feminist-oriented organizations were created in the Third World and existing women's organizations revised their charters to include feminist objectives.

The 1970s witnessed two major events that would have profound repercussions for programs for poor women in the Third World. These were changes in the theory and practice of economic development and the United Nations' designation of a Women's Decade, starting in 1975 with International Women's Year. Realizing that the transfer of capital and technology from the industrialized countries had not filtered down to the poor in developing societies and that it had not spread from modern enclaves to

traditional sectors in these societies, development agencies established new strategies designed to directly improve standards of living among the poor. In his address to the World Bank Board of Governors in 1973, Robert McNamara, then president of the Bank, made explicit the need to redirect the investments made by development agencies from those focused purely on economic growth to those that would also attempt to reduce poverty. International and national relief agencies soon followed suit and initiated their transformation into private development foundations.

The worlds of relief and economic growth grew less distant; the World Bank invested heavily in social sectors and took the lead in research on basic human needs, while the private voluntary organizations professionalized their staffs and implemented small-scale programs in economic development. These agencies were slow, however, in shifting their orientation from relief to development in their work with women (Tendler, 1982). While women found a place in economic development research because of their importance in meeting basic family needs, in development action projects for women remained the last bastions of relief interventions. In part, this can be attributed to the institutional legacy from the world of relief.

International Women's Year brought to the world forum the concerns of women in industrialized and developing countries, assigned legitimacy to work on women's issues in economic development, and enticed small but critical budget allocations from international development agencies to undertake work on the topic. It became appropriate for development agencies to include in their anti-poverty portfolios projects intended to improve the situation of poor women in developing countries. Some women's organizations, in existence since the '50s, had also started revising their aims and were in place to implement these new projects. However, these organizations had been developed and were organizationally fit to implement relief rather than productive projects for women.

Implications. A small, private organization of mostly women volunteers in Costa Rica that had effectively lobbied for women's legal rights was approached by an international development agency to design and implement a large, innovative project that would raise poor women's productivity and income in rural Costa Rica. It was determined that credit needed to be a key component of the project but the organization did not have the institutional capacity to manage a sizable loan and implement a credit program for poor women. Women volunteers were proficient at teaching traditional female skills (i.e., cooking, sewing, knitting) but had little experience in dealing with fund disbursements and balance sheets. Understandably, the organization was hesitant to

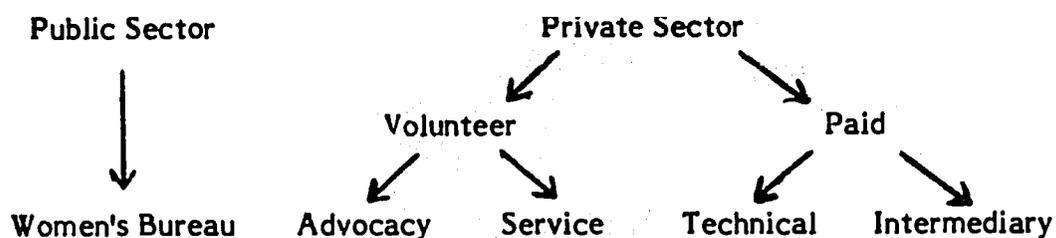
undertake the project as it was conceived. These circumstances are typical of women's projects and help to explain the redirection of projects to welfare actions in the execution stage: the women-based institutions that are chosen to implement women's projects are organizationally capable of executing welfare- but not production-oriented projects; since these institutions want to execute successful projects, their most rational option is to translate production objectives into welfare actions.

The success of production-oriented projects for women is, and will continue to be, a direct function of the nature and the technical capacity of implementing institutions. In the absence of institutions capable of absorbing external aid and implementing productive programs for women, perfect designs, competent technical assistance and generous external aid have little impact on promoting sustainable employment or income-generation programs for women. Does this mean that these projects will have to await further institutional growth in developing countries or that the institutional capacity available in country has been misassessed or underutilized?

Women-Only Agencies. Nations have available two major types of institutions that could implement productive programs for women: women-only and, for lack of a better term, "integrated" institutions in the public and private sectors. A majority of these integrated institutions have a development perspective, comparatively more technical and financial resources, and a predominantly male staff. In market economies, women-only institutions fall mostly into five types that are discussed below; however, some organizations may fit more than one type and there may be exceptions to any of the types mentioned.

A majority of Third World governments today have a Women's Bureau attached to a Ministry (usually the Ministry of Social Welfare or Labor) or directly under the Presidency; this is the first type. The other four are found in the private sector, where agencies are first divided according to whether they have volunteer or paid staffs. Volunteer women's organizations are either advocacy-representational or service-based in their function, and women-only agencies with paid staff can have either technical or intermediary functions. In principle, advocacy, service, technical, and intermediary functions could be undertaken by either volunteer or paid-staff agencies, but in reality they tend to group as presented here. The figure below summarizes the five types of organizations, classified according to the composition of their staffs and their functions.

A FUNCTIONAL CLASSIFICATION OF WOMEN-ONLY INSTITUTIONS



Volunteer advocacy organizations represent the particular interests of their women members and include professional women's associations, labor unions and national women's associations, among others. Examples of volunteer service-based institutions, which provide services to women, are Housewives' Clubs and self-help groups. Technical paid-staff organizations usually employ professionals and have research and/or educational objectives, while intermediary paid-staff institutions hire people with specific skills to accomplish specific institutional goals. The primary function of the intermediary institution is to provide women with access to modern services and resources (i.e., technology and credit) and, aside from staff composition, this is the main difference from volunteer service agencies that tend to provide women with traditionally female services or resources.

Across these types, institutions vary in size as well as in their membership base and in the socioeconomic level of staff, leaders, and members. By shifting types from the private to the public sector, the classification may also be applicable with some modification to state-run economies.

AIWC in India and MyW in Kenya best fit the advocacy type of organization described above and have scored many gains for women by performing in this capacity. One illustration is MyW's success in pressuring the government of Kenya to include women on the land board in 1972, a major step toward insuring women's legal right to land titles in 1976. The Working Women's Forum (WWF) is an organization of self-employed, poor urban and rural women founded in Madras, India, in 1978. WWF was set up to provide poor women with access to credit, which it did successfully, first by acting as an intermediary between poor women and the commercial banks and then, in 1980, by forming its own cooperative facility. A key element in WWF's structure is a paid field staff, drawn from local communities and trained by WWF (Self and Girling, 1983). WWF is a good example of the intermediary type of organization. Intermediary institutions,

set up to provide poor women with access to formal credit, are fairly young (most have emerged in the past five years or so) and are multiplying rapidly because of their unusual success rate.

MyW's and WWF's successes illustrate the comparative advantage of women-only institutions working in specific areas and with specific tasks. More generally, the five types of women-only institutions mentioned here as well as integrated institutions have different strengths and weaknesses with respect to the implementation of successful productive programs for women, both as a result of their organizational history and the particular nature of the task at hand. Successful programs that will raise women's productivity and income will require institutional development and technical upgrading of both women-only and integrated institutions. This upgrading needs to build on institutions' particular strengths and define complementary functions for different organizations.

The fact that women-only institutions are staffed by women and work only with women clients gives them the following common strengths: (1) by their very nature, they are effective in reaching women clients; (2) they encourage women's participation in decision making at staff and/or beneficiary levels (Dixon, 1980); (3) they can legitimize or reinforce changes proposed by individual women; and (4) they provide a propitious environment to encourage the learning of nontraditional roles by women staff and clients, without male competition. This last strength is closely related to one of the main functions that women-only institutions can play in increasing the economic opportunities of poor women in the Third World: they can allow poor women the opportunity to "catch up" and graduate into the modern economy by giving them access to modern services or productive resources without competition from men. A salient example of the last point is the provision of credit. Credit earmarked for women allows them to compete for funds with other women of like borrowing qualifications rather than with men who, as a group, are more literate than women and have less difficulty in meeting collateral requirements (Lycette, 1984).

Most women-only institutions, on the other hand, share the following weaknesses: (1) limited financial resources; (2) limited organizational and technical expertise; and (3) limited formal access to the resource network that allocates development resources and expertise both within nations and internationally. In part because of these limitations, the fourth weakness of women-only institutions is their potential, in working with women, to further isolate or marginalize women clients and women's issues from mainstream development. Women-only organizations are generally on the fringes of the

development and financial establishments, and their own institutional powerlessness can reflect on the programs they have for low-income women.

Alternatives. When considering development objectives for poor women, women-only organizations have three important roles to play: (1) they can help bring integrated development institutions to women; (2) they can introduce women to those development institutions; and (3) they can make integrated development agencies aware of women's roles in economic development.

First, women-only organizations can play a brokerage role; that is, they can get services to poor women that integrated organizations usually do not or cannot supply. A typical example of this brokerage role is using women-only organizations to get agricultural extension information to poor women in rural areas who otherwise would not receive this information because they do not participate in the formal agricultural communication networks. Second, much like women's colleges, women-only agencies can pave the way for women's entrance into modern institutions by providing a sex-segregated and "safe" environment where women can learn, practice and "catch up" with modern organizations in the productive sectors. Third, women-only organizations can perform the essentially political function of making institutions aware of women's economic roles. Women-only organizations with large memberships have political leverage and this should be developed and exploited to its fullest. They have the potential to influence power structures by mobilizing political support for women's projects and by outlining policy strategies to integrate poor women into the national economy. Women-only technical institutions, in turn, can raise awareness of the condition of poor women by presenting objective facts and by mitigating the fears that productive programs for women generate in the existing establishment. More concrete strategies are spelled out below.

Most Women's Bureaus in the public sector nowadays implement small projects for women, since they do not and probably never will have sufficient financial and technical resources to implement large-scale programs at the national level. While project implementation may give these Bureaus short-term visibility and a power base, it also reduces the pressure on governments to take concerted action and underutilizes government resources. The task of productive interventions for low-income women should be left to the appropriate government ministries. Women's Bureaus can be best utilized to influence and monitor the execution of programs by integrated development agencies in the public sector. To play this policy-influencing role, they need to develop planning and policymaking expertise and monitoring and evaluation techniques. They can

also take advantage of and enhance their information and coordination expertise so that they can be the repository of information on the status of women in the country and can coordinate with agencies in the public and private sectors.

In the private sector, the political and policy functions of national women's organizations with a membership base should be developed to their fullest. By expanding their constituencies, these institutions can function as effective pressure groups lobbying for the rights and needs of poor women; they can act as the linkage between poor women and policymakers at the national level. To become effective advocates, most national women's organizations need only to strengthen their current outreach functions rather than transform their institutional capabilities.

Voluntary women-only service organizations should build on their comparative advantage in the organization of women's groups (a skill that most of them already possess) and develop the ability to connect women's groups with modern resources and services existing in technical private and public sector agencies. These latter agencies are best equipped to implement productive projects for women.

Women-only intermediary and technical institutions with specific purposes and areas of competence need support to fully develop their area of expertise as well as to build bridges to mainstream agencies. Their institutional development plan needs to consider steps for their own future integration or expansion into mainstream institutions.

The suggestions made above limit the role of women-only institutions in the design and execution of productive programs for poor women, excepting those cases where they are needed for catch-up purposes. What are the reasons for restricting the role of women-only institutions in the implementation of productive programs for poor women, and doesn't this contradict the objective of giving women of different socioeconomic groups in the Third World a greater role in economic development?

This paper argues that the execution of programs for poor women should, whenever possible, be carried out by integrated institutions to minimize two major risks: the likelihood of project misbehavior and the risk of further isolating or marginalizing women clients from access to development resources by the creation of separate mechanisms to address their needs. The first risk derives from the history of women's institutions, already mentioned, that influenced the development of organizational strengths in the welfare sector and the resulting rational institutional choice to implement welfare rather than productive programs for poor women. Aside from the high costs involved, transforming these organizations into implementers of productive

programs is not recommended because they lack access to the sources of economic power and because actions undertaken in isolation or independently of mainstream development efforts tend to be less effective. The result is often the further marginalization of low-income women beneficiaries when programs are run only by women implementers.

The marginalization of women beneficiaries from access to mainstream project resources is suggested in documents from an agricultural cereals project in Senegal. The project's objective was to improve the economic returns of millet production. Before project intervention, women were in charge of threshing and storing millet. Realizing the importance of their role in production, the project decided to address women's economic needs; this was attempted by creating a separate women's unit; the domain of millet was left outside the unit, which instead provided women with inputs to increase their effectiveness in the parallel and unprofitable tasks of sheep raising and vegetable gardening (Youssef, 1979).

The potential payoffs of foregoing the creation of a women's unit seem evident in the Solanda housing project in Quito, Ecuador. Last year, ICRW collaborated with one of the implementing agencies, the Fundación Mariana de Jesus (FMJ) in the research and planning stages with the aim of increasing low-income women's chances to participate in the project. A women's unit, which ICRW proposed for administrative reasons but the FMJ rejected, would have severely hampered specific achievements that entailed close collaboration with project staff in different units on a variety of non-women-specific tasks. Among the achievements are: (1) the recognition by project designers and implementers of the economic difficulties of low-income women heads of household that were documented by the research; (2) the refinement of employment and other related research questions for all applicants that resulted from the concern to assess more reliably the employment patterns of women applicants; and (3) the decision to lower the housing down payment requirements from 15 percent to 5 percent of housing costs for all applicants, at least in part as a result of research showing the high proportion of women who lacked sufficient funds to make the minimum down payment--between 58 percent and 77 percent of income-eligible women, under different assumptions (Blayney and Lycette, 1983).

Project Characteristics

The prevalence of welfare-oriented approaches to poor women in the implementation stage has been traced to ideological and institutional factors in the environment of women's projects. A third factor that increases the popularity of welfare strategies, compared to equity- and production-oriented strategies, is inherent in specific characteristics of women's projects.

This last section analyzes selected project characteristics that tend to become obstacles to the execution of successful income-generation and employment interventions for poor women in the Third World. Characteristics that facilitate successful implementation are also mentioned. The characteristics selected as obstacles are frequently observed in welfare-oriented projects and contribute, in project execution, to the translation of production objectives into welfare realities. It is important to note that these characteristics can be present in both production- and welfare-oriented designs and, regardless of the design, will act as a barrier to successful interventions for women. Obstacles (and facilitators) identified here are related to the nature of the project task, the use of volunteer staff, participatory requirements and the use of volunteer labor, and the monopolizable characteristics of productive schemes.

Misjudging Simple and Familiar Tasks

It is well established that the likelihood of successful project implementation increases when the interventions are technically uncomplicated, clearly defined, short-term, and have no more than one objective (Cleaves, 1980). Successful execution of project interventions is more likely when tasks required from project participants are not too numerous, too complex, and/or too unfamiliar. In fact, it has been observed that women's projects are often more successful when women participants are required to perform familiar tasks (Dixon, 1980).

Common wisdom judges that stereotypical Western female tasks are both simple and familiar to poor women in the Third World and are, therefore, easily transferable. It is no surprise that they should predominate in the execution of projects for low-income women. In reality, however, female appropriate tasks are not simple nor are they as familiar to low-income women as they are assumed to be. This is one of the most immediate and salient features that emerges from field observation of women's projects.

Low-income urban women in San José, Costa Rica, were in the midst of a sewing session when we visited their project. They were being taught how to measure and translate these measures into dress patterns that would be used to cut the fabric. Pattern drawing (as taught) was extremely complex and required drawing skills, spatial ability, and more than basic mathematics knowledge (percentages and fractions). It was clear that most of the women in the group could not follow the lesson because it was too difficult and unfamiliar to most of them.

The first training course for women in the rural development project in Bolivia cited earlier provides a good illustration of the complexity of "traditionally feminine" tasks. As noted in a supervision report, "All went well with the course but too many themes were included—for example, nutrition and cooking, embroidery, sewing, knitting and crochet, paper and papier mache, and flower making." These tasks were not only diverse but also highly unfamiliar to highland rural women whose main functions are to herd and shear animals, manage household finances, and supervise the day-to-day activities of the household.

Underestimating the difficulty of stereotypical female tasks and overestimating their transferability induces project misbehavior—that is, it prompts project implementers who want to see successful projects for women to choose welfare rather than productive tasks. It is true that productive tasks are not inherently easy, but the difficulty of welfare tasks is underrated, while productive tasks are often misjudged as being more difficult than they are for poor women.

The Success of Nonstereotypical Productive Tasks

Production-oriented tasks that are innovative, nonstereotypical, and/or allow women to have access to modern productive resources for the first time are, contrary to common wisdom, usually carried out successfully.

In 1977, with assistance from an international private voluntary agency, a group of twenty-one rural women started a mango processing cooperative in an isolated village in the district of Pespire, in the south of Honduras. None of the women had ever participated in the market economy, much less controlled group production sales and earnings. This was the first time that any of them had ever earned money. Nevertheless, at the end of the first year of operation the women had sold all their production and made roughly a 30 percent profit on gross earnings of 11,300 lempiras

(U.S. \$5,650). When profits were distributed, on the average, each woman made almost 5 lempiras per day during the three production months, compared to the legal minimum daily wage of 3 lempiras and the much lower actual minimum wage in the countryside (Buvinic, 1980).

In 1978, near the city of San Pedro Sula, Honduras, a successful reforestation project was underway, designed by an international development agency to counteract the devastation of hurricane Fifi. To the surprise of project designers, women had taken charge of the project to replace their husbands who continued migrating to the city for daily wage labor. The women had successfully completed soil conservation measures and had grown different types of trees and ornamental plants for sale in local and international markets. Both these cases illustrate that untrained, inexperienced women are able to undertake fairly complex income-generating activities and that innovation in project tasks need not be an obstacle to project implementation. Women and men in Pespire and outside San Pedro Sula quite easily adopted (and adapted themselves to) an innovative, nonstereotypical task that generated income for women.

Volunteer Staff and the Need for Technical Expertise

Women volunteers still staff a significant proportion of the productive projects for women being carried out today in the Third World. Their generalist backgrounds steer projects into the social rather than the income-earning sectors, since volunteerism is more compatible with the former than the latter (Tendler, 1982). Volunteerism also perpetuates women's lower status among project implementers, since the overwhelming majority of male development project staff are paid.

A common belief in development circles related to the use of women volunteers, is that cultural proscriptions dictate that work with low-income women should be done by women. This belief has been put into practice throughout the Third World but its validity has gone largely untested, while it is clear that the lack of technical expertise of volunteer women staff is a major hindrance to the success of projects directed to increase women's productivity and income. It is highly likely that the cultural or social need to have female staff interact with women clients in development projects varies significantly with the nature of the project and the tasks required; while it may be necessary to have women staff implementing programs in sensitive family relations areas, such as family planning, it may be counterproductive to have women staff address

women clients in areas such as agriculture extension where a communicator with a perceived higher status (i.e., a male extensionist) may be more credible, and therefore more effective, than one with a perceived lower status (i.e., a female extensionist).¹

Participation, Volunteer Labor, and a Biased Clientele

In a review of private sector development interventions, Judith Tendler (1982) makes two relevant observations. First, participation in decision making does not always mean improved conditions for the poor; nonparticipatory or "top-down" decision making may be desirable when project execution involves specialized skills and technically intensive, complex tasks. Second, the component of voluntary labor required in many development projects tends to trigger a regressive rather than participatory system of project financing, where the better-off are able to hire out cheap labor and the poor have no chance to do so. The poor, therefore, will only work in community projects for wages, since working without wages imposes severe constraints on them. Both these points are germane to women's projects and, again, help explain their welfare orientation in two ways.

First, the typical women's project stresses group participation in the identification of felt needs and participatory decision making—a working style that may have positive social outcomes but hamper the successful implementation of productive goals. The preference for this working style can, therefore, help explain the survival of projects that fail financially because of their success on social grounds.²

Second, the time required for group participation and the demands to donate voluntary labor in the typical women's project tend to exclude women who have greater than average demands on their time and/or are the poorest. Project data and field observation repeatedly show that, in the typical women's project, a group of women who are mostly housewives, and therefore have time available, are self-selected for project participation. These are not the poorest women. It is highly likely that women who head

¹ The psychology of social influence shows consistently that high status communicators are more credible than low status ones (see Bem, 1970).

² No judgment is made here on the desirability of social objectives per se; social outcomes are assessed only in terms of the productive objectives of projects.

households, who tend to be the poorest and have the most time constraints (because they have to undertake both home- and market-production roles and generally have fewer family members who can help them with income-generation tasks), will exclude themselves from projects that require time for group discussion, participation, and/or voluntary labor. A review of urban development project documents shows, in addition, how the requirement of voluntary labor in sites-and-services projects imposes heavy financial burdens on women heads of household. Women heads of household tend to opt for more expensive housing units, even when they can least afford them, so that they do not have to spend time in self-help construction (Lycette and Jaramillo, 1984).

The Success of Paid Staff and Paid Participation

The obvious conclusion to be drawn from the preceding discussion of volunteer organizations is that paid staff (rather than women volunteers) and paid participation (rather than voluntary labor) contribute to the success of productive projects for low-income women. Agencies with paid staff, women-only and integrated, seem to be more effective than their volunteer counterparts in implementing productive projects for low-income women. Similarly, projects that pay participants for their labor appear to be successful and to attract or include women from comparatively low income levels, as the cases below illustrate.

The Women's Self-Help Construction Project (WSHCP) in Panama City successfully completed, in the fall of 1982, the first phase of a project in which poor women built one hundred houses after taking a course in construction skills. The ICRW evaluation of this phase revealed that the project was certainly a worthwhile investment: the benefit-cost ratio was 1.28 with an internal rate of return of 16 percent, compared to a benefit-cost ratio of 0.99 and an internal rate of return of 11.8 percent for similar Ministry of Housing projects that employed regular construction workers. Forty-five percent of the participating women were heads of household; they were indeed low-income women, with low levels of education, high unemployment rates, and incomes in the lowest quintile of the income distribution. Despite the qualifier "self-help" in the project's title, all women were paid during the period of construction (Girling, Lycette, and Youssef, 1983). Women were also paid for their labor in the mango processing project in Pespire, Honduras, mentioned above, which benefited very low income women.

Monopolizable Aspects of Productive Projects for Women

A serious obstacle in development projects that succeed in raising women's productivity and/or income is that they may be "taken over" or monopolized by men. Women may then fall back into welfare-oriented tasks. Examples of credit and other interventions that are successful in reaching women and are then open to (and soon monopolized by) men, who proceed to displace women, are becoming increasingly common (Dixon, 1980; Sebstad, 1982).

While an argument against the design of women-only interventions has been made here, these cases may be the exceptions in which a women-specific design—conceived within a larger, integrated framework—may reduce the probability that project gains will be monopolized by more powerful men. An alternative is to systematically monitor or check integrated interventions that carry the inherent risk of monopoly. The Solanda housing project in Quito, Ecuador, mentioned earlier, exemplifies the need for monitoring during selection of housing applicants, to check that women heads of household will actually benefit from the lowered down payment requirement that is being applied to both men and women. In this project, the decision to lower the down payment is a necessary but not a sufficient step to insure that women heads of household will have equal access to housing. The selection process, if left unchecked, can still favor men over women within any income category since there are likely to be more men than women applicants in all categories.

More generally, the monopolizable aspects of development interventions that imply economic gains for low-income women justify the need for women-only agencies in monitoring progress for women in research, project, and policy areas.

Discussion

Why is it that development projects for poor women in the Third World assume welfare features in their execution when they have income-generation objectives and respond to production-oriented policies? This paper has attempted to address this question and explain the contradiction between intentions and implementation. It seems a useful question to ask in a period of transition, when development agendas are being revised to include a concern for low-income women and development action on their behalf is undergoing significant change.

The misbehavior of development projects for low-income women has historical roots in the creation of separate economic development and relief agencies after World War II and is a function of the small perceived social and financial risks of welfare actions. The misjudgment of the easiness and transferability of stereotypical female tasks, the use of volunteer staff in project implementation, and participatory group styles also contribute to a welfare slant in the implementation of projects for women.

The translation of production objectives into welfare action is in part the rational response of women-only implementing agencies with a capacity for, and often a history of, success in the welfare sector. It also stems from these agencies' lack of institutional capabilities to implement productive programs, which dates back to their assigned role in the arena of relief and their isolation from the world of economic development. This analysis, therefore, suggests a vicious circle between the powerlessness of women-only institutions in economic matters, their resulting welfare-oriented operational style, and the increased poverty of women beneficiaries when productive projects for them experience financial failure and are transformed into welfare actions. The irony is that the same measures that may increase the development expertise of women-only implementing agencies are responsible, in part, for further marginalizing poor women from the economic benefits of development.

The central policy question is how to maintain a specific emphasis on women that tackles both poverty and equity issues in economic development without setting up separate women's programs. The dilemma emerges from the fact that while women-only agencies and women-specific programs tend to further isolate poor women from the benefits of development projects, full integration of women's objectives into the design of these projects (which include divisible resources that can be monopolized by men) risks the submersion of women's priorities during implementation. In addition, the concern

for equity calls for the growth and professionalization, rather than the disappearance, of women-only institutions with expertise in economic development.

A possible solution to this dilemma is to combine integrated development action for low-income women with the increased, but restricted and specialized, function of women-only agencies as advocates and "watch dogs" of this action and as producers of knowledge on sex differences and women's participation in economic development. The danger is that these agencies may become ineffective because they do not have access to the power that is usually derived from implementation. However, this risk seems worth taking if it will stop the misbehavior of projects directed to low-income women.

More specifically, the paper has argued for:

- The potential effectiveness of women-only public and private sector agencies in fighting for women's economic rights if they utilize and expand their advocacy, policy, and/or research functions. Institutional growth programs, therefore, would be aimed at developing the outreach and coordinating functions of women's advocacy agencies; enhancing the informational, monitoring, and analytical capacities of policy-oriented organizations; and strengthening the investigative and evaluation functions of research institutes.
- The usefulness of women-only intermediary agencies set up to establish the initial links between low-income women and resources in the modern financial and labor markets (as the only exception to the case against women-only implementers). Thus, it is important to develop the technical and outreach skills of women-only intermediaries, build their contacts with integrated institutions, and expand their access to resources in the modern sector.
- The need to convince integrated development agencies to implement programs that include low-income women as economic participants and to enhance these agencies' technical capacities in this area. "Convincing" can be achieved by staff education and the creation of specific staff incentives for implementing economic growth projects for women. Staff education can best be done by presenting data which show that the integration of women as economic participants contributes to project success. Staff incentives are needed because such projects may have high perceived costs for implementers; to an objectively difficult task--increasing the productivity and income of poor women--they add institutional and financial constraints and perceived high political costs.

- The importance of continuing research on the socioeconomic condition of women and of more systematic project-related appraisal and evaluation efforts in which data are disaggregated by sex to answer questions regarding the short- and long-term costs and benefits of alternative interventions and their effectiveness in integrating women.
- The potential advantage of women-specific over integrated interventions only in those cases when project design has to consider particular, sex-linked features of women's productivity. Examples include extension programs that need to be adjusted to women's work locations and schedules, housing programs that have to counteract women's time constraints, credit programs that have to resort to innovative collateral requirements for women, and training programs that need to attract women to certain locations. In addition, women-specific projects are desirable when there is the threat that, in the actual implementation of an integrated program, men will monopolize productive resources. Such projects may be appropriate also in sex-segregated occupations or in those cases in which cultural restrictions impose severe constraints on women's participation. Integrated programs appear more effective in all other cases, particularly since it is through integrated programs that women obtain access to development resources, including technical expertise.
- The importance of reducing the monopolizable aspects of productive projects in integrated settings by designing women-only components within large projects that define specific targets and include monitoring and evaluation mechanisms. To further reduce the risk of male monopoly of resources, specific budget allocations are needed within integrated international and national agencies for women-specific technical assistance, monitoring, and the design of interventions that will enable poor women to catch up with men in the economic realm.

The analysis in this paper and these suggestions indicate an effective style for dealing with women's issues in the context of economic development projects. However, in and of themselves they will not significantly expand the employment and income-generation opportunities available to the majority of low-income women, since development interventions reach only a small proportion of the poor (women and men) and their impact is conditional on larger economic forces and constraints. It follows that to expand the economic prospects of the majority of the poor, changes in macroeconomic policies (financial and employment policies, among others) are necessary. Therefore, the paper concludes with a call that has been made before: the need for reliable data on the relationship between macroeconomic policies, institutional factors, and women's participation in the economy.

BIBLIOGRAPHY

Ayres, Robert L. 1983. Banking on the Poor: The World Bank and World Poverty. Cambridge, Massachusetts: MIT Press.

Bem, Daryl J. 1970. Beliefs, Attitudes, and Human Affairs. Belmont, California: Brooks/Cole Publishing Co.

Blayney, Robert G. and Lycette, Margaret. 1983. "Improving the Access of Women-Headed Households to Solanda Housing: A Feasible Down Payment Assistance Scheme." Report prepared for USAID/Ecuador. Washington, D.C.: ICRW.

Bolling, Landrum R. with Craig Smith. 1982. Private Foreign Aid: U.S. Philanthropy for Relief and Development. Boulder, Colorado: Westview Press.

Buvinić, Mayra. 1980. "CBIRD Revisited: An In-Depth Evaluation of the Effects of a Development Program Grant on Save the Children Federation's Program in Colombia and Honduras." Report prepared for USAID. Washington, D.C.: ICRW.

Buvinić, Mayra; Lycette, Margaret; and McGreevey, William Paul, eds. 1983. Women and Poverty in the Third World. Baltimore: Johns Hopkins University Press.

Buvinić, Mayra and Nieves, Isabel. 1982. "Elements of Women's Economic Integration: Project Indicators for the World Bank." Report prepared for The World Bank, Office of the Adviser on Women in Development. Washington, D.C.: ICRW.

Cleaves, Peter S. 1980. "Implementation amidst Scarcity and Apathy: Political Power and Policy Design." In Politics and Policy Implementation in the Third World. Edited by Merilee Grindle. Princeton: Princeton University Press.

Cohn, Steven; Wood, Robert; and Haag, Richard. 1981. "U.S. Aid and Third World Women: The Impact of Peace Corps Programs," Economic Development and Cultural Change 29 (July 1981): 795-811.

CONSUPLANE. 1978. "Plan Nacional para la Incorporación de la Mujer al Desarrollo." Propuesta preliminar: elaborada por el Departamento de Promoción Social de CONSUPLANE con la asesoría técnica de Mayra Buvinić por parte de la Agencia Internacional para el Desarrollo.

Dhamija, Jasleen. 1981. "Women and Handicrafts: Myth and Reality." SEEDS Pamphlet Series. New York: SEEDS.

Dixon, Ruth. 1980. Assessing the Impact of Development Projects on Women. A.I.D. Evaluation Discussion Paper, no. 8. Washington, D.C.: USAID.

Girling, Robert; Lycette, Margaret; and Yousef, Nadia. 1983. "A Preliminary Evaluation of the Panama Women's Self Help Construction Project." Report prepared for USAID/Panama. Washington, D.C.: ICRW.

Jain, Devaki assisted by Nalini Singh and Malini Chand. 1980. Women's Quest for Power: Five Indian Case Studies. Ghaziabad, India: Vikas Publishing House Pvt. Ltd.

- Kirkwood, Julieta. 1982. "Feminismo y Participación Política en Chile." Documento de Trabajo, Programa FLACSO, no. 159. Santiago, Chile: FLACSO.
- Lycette, Margaret. 1984. "Improving Women's Access to Credit in the Third World: Policy and Project Recommendations." ICRW Occasional Paper. Washington, D.C.: ICRW.
- Lycette, Margaret and Jaquette, Jane. 1981. "Approaches to Employment and Income Generation for Women in Indonesia: A Review of the USAID Portfolio." Report prepared for USAID/Indonesia. Washington, D.C.: ICRW.
- Lycette, Margaret and Jaramillo, Cecilia. 1984. "Low Income Housing: A Women's Perspective." Paper prepared for USAID, Office of Women in Development. Washington, D.C.: ICRW.
- Rogers, Barbara. 1979. The Domestication of Women: Discrimination in Developing Societies. New York: St. Martin's Press.
- Schmink, Marianne. 1981. "Women in Brazilian Abertura Politics," SIGNS 7 (Autumn 1981): 115-34.
- Sebstad, Jennefer. 1982. "Struggle and Development among Self Employed Women: A Report on the Self-Employed Women's Association, Ahmedabad, India." Report prepared for USAID, Bureau for Development Support.
- Self, Janet and Girling, Robert. 1983. "Reaching Poor Women: A Training Plan for Organizational Development in India." Report prepared for USAID/India.
- Tendler, Judith. 1982. Turning Private Voluntary Organizations into Development Agencies: Questions for Evaluation. A.I.D. Program Evaluation Paper, no. 12. Washington, D.C.: USAID.
- Tinker, Irene and Bo Bramsen, Michèle, eds. 1976. Women and World Development. Washington, D.C.: Overseas Development Council.
- Wipper, Audrey. 1975. "The Maendaleo Ya Wanawake Organization: The Co-optation of Leadership," African Studies Review 18 (December 1975): 99-120.
- Youssef, Nadia H. 1979. "Research Analysis of Selected AID Projects." Memorandum to Jane Jaquette, USAID, Office of Women in Development.
- Youssef, Nadia H.; Broehl, Allan; Kennedy, Janet Kerley; Mejía de Abascal, Daysi; y Malagón, Jaqueline. 1982. "Estudio sobre la Condición Socio-Económica de al Mujer Marginada de la Zona Urbana de Santo Domingo: Documento de Implementación del Proyecto del Centro de la Mujer." Report prepared for USAID/Dominican Republic.
- Youssef, Nadia H. and LeBel, Allen. 1981. "Exploring Alternative Employment and Income Generation Opportunities for Honduran Women: Analysis and Recommendations." Report prepared for USAID/Honduras. Washington, D.C.: ICRW.
- Zeidenstein, George. 1977. "Including Women in Development Efforts," in The Population Council Annual Report, 1977. New York: The Population Council.
- Zeidenstein, Sondra and Self, Janet. 1981. "Employment and Income Generation for Rural Women: A Report to USAID/Thailand." Report prepared for USAID/Thailand. Washington, D.C.: ICRW.